

Fredricksen Information Source

Volume 1, Issue 22

July 2006

In This Issue:

Home Sweet Home 2

- Do you know about AIG Private Client Group?
- At-Risk due to a Non-Profit?

Straight From the Horse's Mouth 3

- Feedlot Coverage with The Hartford
- Statement of Health or Vet Exam?
- Equity Billing News

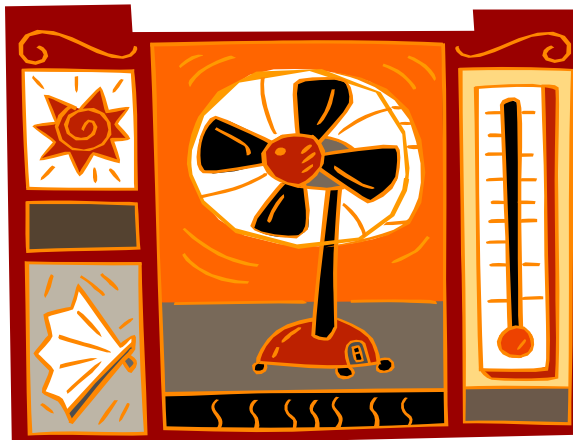
Stable Times 4

- What is Covered by a PHO?

Tell Us What You Think 4

From the President's Desk...

Summer has hit Hemet with a heat wave, and as long as the power is still on, we're here to help you make some money! With summer comes vacations and the distractions of family visitors, but we'd like to help you with both of these issues.



Each of our departments in the months of August and September will take part in a whole new type of contest. Each new account that is written will qualify you for free dinners, movie tickets and gas cards. The more you write the more chances to win! With dozens of prizes, you have a great chance to send your visiting relatives out while you

enjoy peace and quiet in your home. Perhaps even a gas card to spur them on their way!

This is just another way to thank you for your business and encourage you to keep those good accounts coming!

Regards, Mark

Fredricksen Insurance Services, Inc.

Phone: (800) 669-4347, (951) 929-5845, Fax: (951) 929-3574

Open Monday-Friday 7am-4pm PST

www.fredricksenins.com

Name/Department	E-mail Address
Mark - Administration	markf@fredricksenins.com
Cindy - Farm/Ranch	cindym@fredricksenins.com
Rachel - Homeowners	rachel.hindle@fredricksenins.com
David - Livestock Mortality	davidh@fredricksenins.com
Denise - Accounting	deniseu@fredricksenins.com
Bill - Marketing	billf@fredricksenins.com

Victory belongs
to the most
persevering.

- Napoleon Bonaparte

Home Sweet Home

Homeowners Department with Rachel Hindle, Underwriter

Do you know about AIG Private Client Group?

AIG Private Client Group provides an array of insurance products and services customized for your affluent clientele. The following are a few of the coverages they offer to qualifying applicants:

High-Value Homeowners

Designed for homes with replacement costs of \$1 million or more, these policies provide comprehensive coverage with high deductible options.

Primary & Excess Flood

Primary flood is included with all eligible policies. Excess Flood is also available.

Excess Liability

AIG Private Client Group provides worldwide coverage against personal injury, property damage, and catastrophic losses.



Private Client Group

Kidnap & Ransom

Includes prevention, training and advice to reduce the likelihood that an individual will be targeted in a kidnapping or extortion scheme.

Private Collections of Jewelry, Art and Other Fine Collectibles

Whether a client collects art, antique furniture, jewelry or wine, AIG Private Client Group can provide the precise level of coverage needed by high net-worth individuals.

Auto

This well-established preferred driver program combines a high level of financial protection with low premiums.

Aircraft

American International Companies are among the world's premier providers of Personal Aviation insurance.

Watercraft

AIG Private Client Group provides protection for all types of marine vessels, from weekend sailboats to "super yachts" requiring Global Navigation coverage.

For more information on the world-class coverages and services offered by AIG Private Client Group, contact Cindy or visit www.fredricksenin.com.

At Risk due to a Non-Profit?

AIG Private Client Group is proud to introduce Not-for-Profit Board Liability Protection, a new enhancement to their Excess Liability policy. The endorsement provides up to \$1,000,000 in response to litigation that results from one's participation on the boards of up to five not-for-profit organizations.

Not-for-Profit Board Liability Protection is available now for new business in the states of AZ, CO, CT, GA, IL, IN, MD, MI, MO, MN, NJ, NC, OH, PA, SC, TN, TX, VA, and WA. Current policyholders in these states will be notified of the enhancement starting with October 2006



renewal policies.

Should you have questions regarding Not-for-Profit Board Liability Protection — or would like to see a copy of the notice which your clients will be receiving — please contact Cindy or Mark.

EVERY NEW POLICY BOUND IN ANY DEPARTMENT IS A CHANCE TO WIN!
SEE PAGE 1 FOR DETAILS

Straight from the Horse's Mouth

Livestock Mortality Department with David Hindle, Underwriter

Feedlot Coverage with The Hartford

The Hartford's Feed Lot policy covers the death of feed lot cattle with high limits and low per-head rates.

Rates and deductibles can be adjusted with varying feed lot sizes, with a maximum \$5 million coverage per loss.

Contaminated Feed & Water endorsements are available.

The Feed Lot policy covers against death resulting from a variety of risks that include:

- Fire & Lightning
- Wind/Cyclone
- Snow/Hail
- Drowning
- Collapse of Building
- Smothering
- Theft

Premium is based on a per-head charge that can be adjusted monthly with the growth and sale of your client's stock. Rates vary by state, and a minimum premium is applicable.

For more information on The Hartford's Feed Lot Coverage, please contact David.

Statement of Health or Vet Exam?

In many situations either a Statement of Health or a vet exam are required to bind coverage on a horse; the trick is knowing which. The following are a couple brief guidelines to help you remember which to send us:



A Statement of Health is required for all new business with AEIG, and with GA applications in which the horse is:

- Under \$50,000 in value.
- Over 30 days old.
- Under 15 years old.

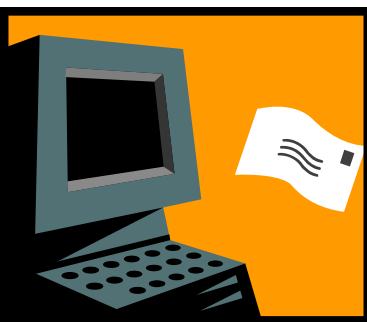
In the event of a preexisting condition, the carrier may require a Vet Statement that includes:

- Date of injury/illness
- Past/Present treatment.
- Long/short-term prognosis.

If you would like any more in-depth requirement details, please contact David.

Equity Billing News

Now, thanks to the power of Epitome™, insureds can have their bills sent by e-mail. Here's how the program works: Customers can select this option when their loan is originally set up, or they can go online to the web address on their bill and register. If they're already registered, they can choose to be "e-billed" when they sign on. We can also select e-billing for your customers at the time of a quote (the applicant's e-mail address will be required at the time of quote processing).



Once selected, the customer will be automatically enrolled in the e-bill program. They will also be sent a confirmation via e-mail and standard mail. When enrolled, the customer will no longer receive paper bills. Copies of bills, however, are available online. Customers have the ability to opt-out of the e-billing program at any time by visiting the website and disabling the e-bill feature. For more info, contact Denise.

EVERY NEW POLICY BOUND IS A CHANCE TO WIN!
SEE PAGE 1 FOR DETAILS

**Farm/Ranch Department with Cindy Melcher,
Underwriter and Vice President of Agency Operations**

Stable Times

What is Covered by a PHO?

Personal Horseowner Liability (PHO) is designed to cover the gaps in a homeowners policy that can become a threat with the ownership of a horse. Policy limits vary, and cover against the financial risks associated with your insured's horse injuring another person or property, and is held responsible. The most significant limitation of this policy, is that the horse's use is limited to personal pleasure. While many of you already know this, here are a few things that you might not know:

PHO can extend to the horse being used in a show or competition. One requirement, however, is that cash prizes must not be awarded. After all, the show must be a personal, not a commercial endeavor.

Some carriers provide supplemental applications to add activities such as the operation of a horse-drawn carriage. Being part of the PHO, however, the use must still be personal, such as participation in a parade. **Carriage or Hay rides are not covered.**

All other activities must also be incidental. It is understandable that your client may want to take their horse to a show or parade every now and then, but such activities must remain a secondary use.

In order to maintain the division between horse enthusiast and horse professional, most carriers institute a limit on the number of horses that any one client can claim on a PHO. In the case that a horseowner legitimately has a number of pleasure horses that exceeds the standard limit, or you would like more information on a PHO policy, please contact Cindy.

Tell Us What You Think...

I'd like to hear your thoughts, whatever you might have to say. Just leave me a note on the space provided. If you'd like to hear back from me, leave your name and contact information on the bottom. If not, I'm happy to receive anonymous comments too.

You can reply via fax, e-mail at markf@fredricksenins.com, or mail this page to me at Fredricksen Insurance Services, Inc., 1600 E. Florida Ave. Suite 208, Hemet, CA 92544.

Thank you for your input,
Mark D. Fredricksen
President

Dear Mark,

EVERY NEW POLICY BOUND IN ANY DEPARTMENT IS A CHANCE TO WIN!
SEE PAGE 1 FOR DETAILS