

# Fredricksen Information Source

Volume 1, Issue 28

July 2007

## *In This Issue:*

### **Home Sweet Home** 2

- Is your AIG Application Complete?
- New AIG PCG Endorsements

### **Straight From the Horse's Mouth** 3

- Hot Weather Horse Care
- But Can Horses Play Them?

### **Stable Times** 4

- Equine Clubs 101
- Procedural Changes at ARIC/ABIC

### **FIS Report Card** 5

### **New Contest** 5

## *From the President's Desk...*



I was saddened to hear of the recent passing of a friendly competitor of FIS. Mr. John Hart, Chairman of American Equine Insurance Group passed away on June 22, 2007. FIS opened officially January 1, 1986, and John

formed the precursor to AEIG three years prior to that date.

John should be acknowledged as an individual who helped make the domestic insurance industry aware of the needs of the collective equestrian community. We all don't own multi-million dollar horses and 500 acres of Kentucky blue grass. Rather, many of us have more modest investments in our horses and farms that to us are equally important. John recognized this distinction, and addressed the needs of the equestrian society with understanding and foresight.

John - An industry thanks you. You will be missed.

-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](http://www.fredricksenins.com)

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

### Vacation:

- A period of travel and relaxation when you take twice the clothes and half the money you need.
- No man needs a vacation so much as the person who has just had one.
- The bigger the summer vacation, the harder the fall.

-Charlie "T" Jones

# Home Sweet Home

Homeowners Department with Rachel Hindle, Underwriter

## Is Your AIG Application Complete?

According to a new in-house study at AIG Private Client Group, more than 20% of all received applications are incomplete or inaccurate. In the cases in which this information is compromised, the applicant will either have their application returned or receive an inaccurate quote. In the cases that this quote is accepted, the client is at a risk of being inappropriately covered or charged.

In order to prevent the submission of incorrect applications, AIG PCG has released a list of the most common missing items for each department.

### Homeowners

- Construction Type
- Renovation Dates/Details
- Sq. footage of dwelling to determine ITV

### Excess Liability

- Number of pools

- Complete addresses for additional residences
- Watercraft info

### Auto

- Driver's License Numbers
- VIN's
- Annual mileage or miles one-way if usage is commute

### Collections

- Schedule or blanket coverage unspecified
- Incomplete descriptions of item(s)
- Amount requested does not equal scheduled items

### Policy Changes / Endorsements

- Policy number and insured's name
- Missing or incorrect VIN's or the exact model of vehicles
- Agreed value/cost of new vehicles, bill of sale on a

- newly purchased vehicle
- Vehicles' annual mileage, driver assignments or specify if misc. vehicles are registered such as ATV's, golf carts, dirt bikes, motorcycles, etc.
- LLC and name of business—To underwrite, we need specifics such as intent of LLC, who owns it, is it for profit, and number of employees
- Credits (proof of good student, driver training, LoJack, etc.)
- Appraisals for collection items over \$250,000
- Incorrect driver's license numbers or DOB
- ID theft requested but no limits given

For any additional information or help in the completion of your next AIG Private Client Group application, please contact Cindy or Rachel.

## New AIG PCG Endorsements

The following are three new endorsements for CA homeowners that are now available on new business, and will be available to renewals on Aug. 1.

### AIG Household SafeGuard

Extends coverage for kidnapping, child abduction, stalking, home invasion, car jacking, hijacking and violent

threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies.

### Equipment Breakdown

Provides breakdown coverage for property other than contents that generates, transmits, or utilizes energy and operates under pressure or vacuum.

### AIG Fraud SafeGuard

Provides coverage for Stolen Identity event along with restoration services with no deductible. Fraud, Embezzlement or Forgery coverage is provided subject to a selected deductible. It also provides \$2500 for ATM theft with no deductible.

For more information or brochures, contact Rachel.

# Straight from the Horse's Mouth

Livestock Mortality Department with David Hindle, Underwriter

## Hot Weather Horse Care

As the temperature continues to rise, how our clients' horses can acclimate to heat begins to be pushed to the limit. This is especially the case in any of the more humid climates in which a horse's ability to cool itself by sweating is compromised. In order to counteract the new environmental stresses that your clients' horses will have to endure, here are four simple steps:

### Ensure Good Ventilation

Open doors and windows in the stable. A fan over each stall will help by moving air directly over the horse and may help prevent flying insect contact. Fans with mist attachments can also be used, but may not provide any additional benefit to a regular fan in humid areas.

### Encourage Water Intake

On the average day, a 1,000lb horse will drink 8-10 gallons of water. As the temperature rises, the horse will



often drink 20-25 gallons of water per day. Fresh water should be offered frequently, and water should be available at all times.

In order to increase the horse's desire to drink, offer the horse a salt lick or loose salt in it's food. There are also commercially available electrolyte supplements to aid in the horse's water absorption.

### Carefully Plan Exercise

Exercise should be avoided during the hottest hours of the day, often from 11am-3pm. The horse owner should avoid putting the horse to pasture during these hours unless a shaded area is available.

### Observe Signs of Heat Stress

Signs of heat stress include weakness, stumbling, increased breathing rate (> 32 breaths per minute), and increased or absent sweat, after removal from exercise. If these signs are seen, your client should call their veterinarian immediately, move the horse to a cooler area, and begin offering small amounts of cool water.

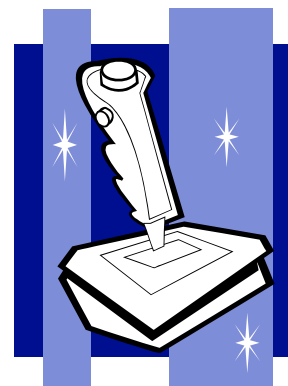
For more information on proper equine care during the hotter summer months, visit [www.vet.purdue.edu/horses](http://www.vet.purdue.edu/horses).

*Go To Page 5 For This Month's Contest*

## But Can Horses Play Them?

The Fédération Equestre Internationale (FEI), the international governing body for equestrian sport, has recently endorsed the electronics company Atari to produce a line of equestrian-themed video games. Princess Haya Bint Al Hussein of Jordan, the FEI President, states that this move will be "one of the most significant marketing moves by the FEI in over a decade."

The games, slated for release before the end of the year, are aiming to bring a realistic and entertaining view of horsemanship to a new generation of enthusiasts.



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

# Stable Times

## EQUINE CLUBS 101

We've noticed a steady increase in the number of Club Liability policies requested over the past few months, and since we know that this coverage



is new to many of our producers, we'd like to give you a few details that can make the policy more easily understandable.

First, you should know that none of our Club Liability providers will cover Rough Stock. Rough Stock is a type of competition that includes, but is not limited to: Bareback Riding, Saddle Bronk Riding, or Bull Riding. Some other rodeo events and gymkhana can be covered.

The rating of most Club Liability policies is based on the type of activity in conjunction with the number of members and events. When determining the risk, it is very important to differentiate between Public and Non-Public events:

- ***Non-Public Events*** are events that involve **club members only**.
- ***Public Events*** are those in which a non-member is allowed to participate or is exposed to your activities. This includes guests, prospective members, parents and children of members, former members, ANYONE other than a member.

Additional insureds not on the original policy, additional event dates, and parades can also effect the premium. If you have any further questions or concerns about a Club Liability policy, contact Cindy.

***Go To Page 5 For This Month's Contest***

## PROCEDURAL CHANGES AT ARIC/ABIC

Due to the increasing number of agents and brokers that do business in multiple states, ARIC and ABIC have established a standardized policy for assessing Agent/Broker of record letter requests. These new criteria should make the whole process run smoother for all of those involved. The following are a few of the changes that are effective immediately:

- Letter requests will not be automatically accepted. All requests will be assessed, and must be signed off by management to be valid.
- All requests must be received within 21 days of the policy's effective date.
- A detailed explanation on why the request has been made must accompany the AOR/BOR.
- The current agent will be given 10 days to respond to an AOR/BOR letter that has been authorized by ARIC/ABIC management.
- Management has the authority to reject the AOR/BOR at any time.
- If the AOR/BOR involves a quote that is over 30 days old and not booked by the original agent, the AOR/BOR will be considered.

For additional information on ABIC & ARIC's new AOR/BOR procedures, contact Rachel.

# FIS REPORT CARD



From time to time I like to assess the quality of service that we offer, so that we can continue to improve upon our good business practices. Please take a moment to fill this out, and fax back to us at 951-929-3574. When you do, we'll put you in a drawing for a Barnes & Noble Gift Card for your time. Anonymous responses are also welcome. Thank you for your input..

-Mark

	Always			Rarely	
Do we return your calls promptly?	A	B	C	D	F
Do we give you a competitive premium?	A	B	C	D	F
Do we give you a competitive premium?	A	B	C	D	F
Do you find our website useful?	A	B	C	D	F
Are your policies delivered promptly?	A	B	C	D	F
How would you rate the ease of financing options?	A	B	C	D	F
Are our office hours convenient for your business?	A	B	C	D	F

Any Additional Comments?

---



---



---



---

Thank you for participating.

- Mark

# CONTEST



**Every agency that sends us a report card will be entered into a drawing for a Barnes & Noble Gift Card. Not a bad reward for telling us what you think!**