

# Fredricksen Information Source

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



So, did I mention that Sarah and I are the proud grandparents of a perfect little boy? Yes, I do know I talked about him before, get used to it! Just be glad I haven't lowered my business acumen so far that I shamelessly put a photo in the newsletter! I may reach that point next month, you are forewarned.

I guess what I'm trying to say here is that while business goals are tremendously important and the client is ultimately going to help feed us all, at the same time we have to maintain balance in our lives in order to be truly happy people. It does absolutely no good to meet our sales and production goals if we go home and find that while we were cultivating our salesmanship, we failed to grow our personal life at the same time.

So, there are the seeds of wisdom from Grandpa Mark. Till next month, have a great life!

*See Page 2 for our best contest yet!*

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People are just as happy as they make up their minds to be.

-Abraham Lincoln

# Home Sweet Home

Homeowners Department with Rachel Hindle, Underwriter

## AIG Private Client Group: Wildfire Protection Unit

AIG Private Client Group's Wildfire Protection Unit was first introduced in June 2005, and was the first mobile service designed to mitigate wildfire exposure and proactively respond to high net worth insureds in select areas of high exposure. The service, which is complimentary for eligible insureds, has been expanded to reach 90 zip codes, including select areas of California and Colorado.

The Wildfire Protection Unit's complimentary services include:

- **On-site consultation**  
AIG's wildfire mitigation



specialists will visit the property to assess exposure levels and determine if pre-treatment is warranted.

- **Pre-treatment**  
If necessary, perimeter brush on the property is sprayed with Phoschek®, the same environmentally friendly fire retardant

used by the U.S. Forest Service.

- **Rapid Response**  
Enrolled properties are mapped using GPS technology. If a wildfire threatens the home, a "Rapid Response" truck will be automatically dispatched to apply fire retardant to all combustible areas on the property, including landscaping.

For more information on AIG Private Client Group, and their selection of loss prevention services, contact Cindy or Rachel.

# Have You Won Yet?

Your business means a lot to us, and to show our gratitude, we're unveiling our greatest contest yet for the months of August and September. Best of all, it's easy, and the prizes are many!

So here are the details:

**Every New Policy Bound in Every Department** is another chance to win gift-cards for things like Movie Theatres, Restaurants, Gasoline, Bestbuy, and More! All prizes will be drawn and mailed at the end of September.



**Good Luck!**

# Straight from the Horse's Mouth

Livestock Mortality Department with David Hindle, Underwriter

## A “Crash Course” in West Nile Virus

Year after year West Nile Virus continues to be a concern for many horse owners and insurers, and while there are steps being taken to eradicate the virus, it is essential that equine agents and their clients be as educated on the threat as possible.

West Nile Virus (WNV) is carried by infected birds and is transmitted by the mosquitoes that feed on them. The virus is not contagious between horses and/or humans, and can not be transmitted by a mosquito that has fed on an infected horse.

After infection occurs, WNV causes inflammation or swelling of the brain and spinal cord. Swelling and increased pressure on nervous tissue causes diminished function that appears similar to other neurological disorders such as rabies, equine encephalitis and others. Among the symptoms, the easiest to recognize include:

- Convulsions
- Partial Paralysis
- Stumbling or Falling

- Head Tilt
- Loss of Lip/Tongue Function

If your insured's horse shows WNV symptoms, immediately contact an

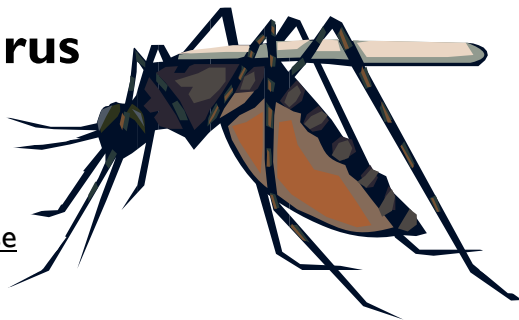
equine veterinarian. It is also recommended that your client exercise caution, as rabies or other contagious diseases may look like WNV.

Free testing of suspected West Nile Virus cases is offered in CA and many other states. For more information, have your insured contact their local veterinarian.

While WNV does not cause symptoms in all horses infected, it is a neurological disease that claims the lives of 30% of those that become ill.

To successfully protect a horse from WNV, a two-sided plan must be enacted including vaccination (which can be seen in the following article) and elimination of any mosquito breeding-sites.

To help eliminate mosquito reproduction in their area, it is



recommended that your insured remove any stagnant water, as it could be used by mosquitoes as a medium for larval growth. Common locations of standing water include:

- Bird Baths
- Unused Tires
- Improper irrigation
- Ponds without fish

Dead Birds should also be removed from the property immediately. For free testing and disposal of dead birds in CA, call 877-WNV-BIRD (877-968-2473). For more info on WNV, visit the CDC at [www.cdc.gov/ncidod/dvbid/westnile/qa/wnv\\_horses.htm](http://www.cdc.gov/ncidod/dvbid/westnile/qa/wnv_horses.htm) or [www.westnile.ca.gov](http://www.westnile.ca.gov).

Through vaccination and mosquito eradication, your insured can significantly reduce their horse's and their own risk of WNV infection.

## How Long Should it Take?

We're often asked how long your client can expect to wait for their new policy to arrive in the mail, so here are a few guidelines:

You can generally expect to receive a Great American policy

2-4 weeks after they receive the completed bind order and down payment.

Your American Equine policies will often be sent to you within 2-3 weeks of the initial faxed bind order.

EVERY NEW POLICY  
BOUND IN ANY  
DEPARTMENT IS A  
CHANCE TO WIN!  
SEE PAGE 2 FOR  
DETAILS

