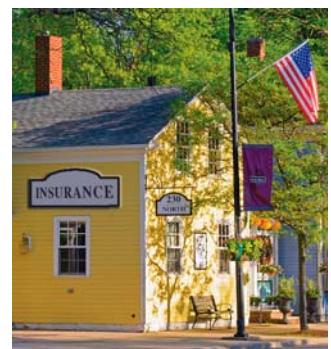


PRODUCER ONLINE IS FOR *EVERY* AGENCY



Producer Online
By The **Rough Notes** Company, Inc.

E-mail Orders: rnc@roughnotes.com | Fax Orders: 800.321.1909

PRODUCER ONLINE IS FOR THE AGENCY COMMITTED TO:

Client/Agent Coverage Agreement

Category: Logging, Mining and Quarries Risk: Quarries

Instructions: Agent: The coverages listed below are suggested for consideration for logging, mining or quarry operations. After evaluating each of the listed coverages, check the recommended blank by those that apply specifically to this client. Make sure both the exposure and the coverage are explained to the client. Each coverage and option is explained in the Definitions section of this program.

Client: For each of the coverages that the agent has recommended, initial whether you have chosen to accept or reject that coverage in the blanks provided.

CLIENT / AGENT COVERAGE AGREEMENT

PROPERTY COVERAGES

| | Recommend | Accept | Reject | Not Applicable |
|---|-----------|--------|--------|----------------|
| Building and Personal Property Coverage Form: | | | | |
| Building | | | | |
| Business Personal Property | | | | |
| Personal Property of Others | | | | |
| Improvements and Betterments | | | | |
| Condominium Coverage Form | | | | |
| Condo-Unit Owners Coverage | | | | |
| Commercial Output Policy | | | | |
| Building and Personal Property Coinsurance | | | | |
| Percentages: None 80% 90% 100% | | | | |
| Blog | | | | |
| BPP | | | | |
| PPO | | | | |
| I & B | | | | |



"I was very pleased with the explanations I received as to how the Producer Online can enhance our agency's professionalism and knowledge. We are going to use it as a training tool for our agency force."

*Lincoln Huseby
First International Insurance*

- Practicing agency risk management principles
- Protecting itself from E&O exposures
- Providing faster access to coverage and technical information to its staff
- Increasing revenue and profit
- Improving retention
- Using a consistent method for documenting client information



GROWING

| | <u>Prior year</u> | <u>Current year</u> |
|------------|-------------------|---------------------|
| Commission | \$1,825,000 | \$2,500,000 |
| Income | | |

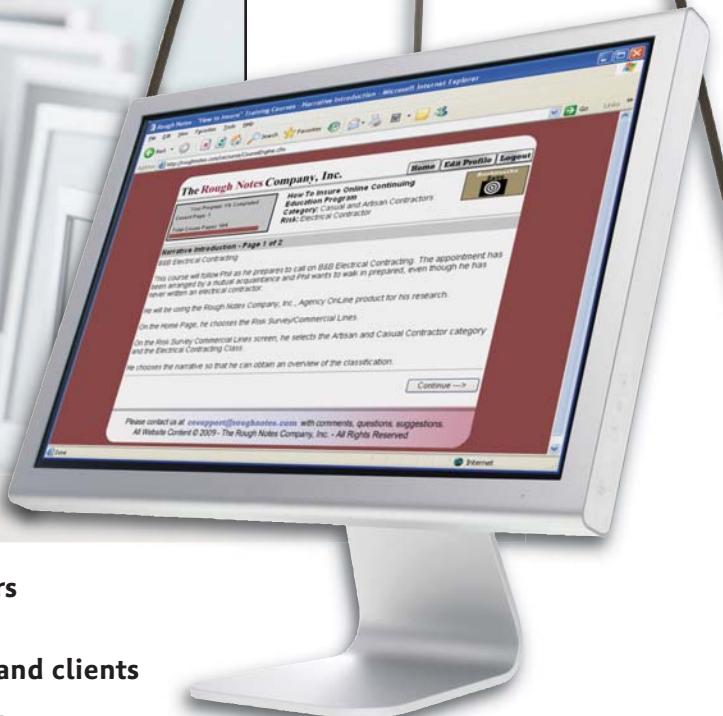
Loss Ratio 92.7% 49.8%

TRAINING



“How to Insure” Courses

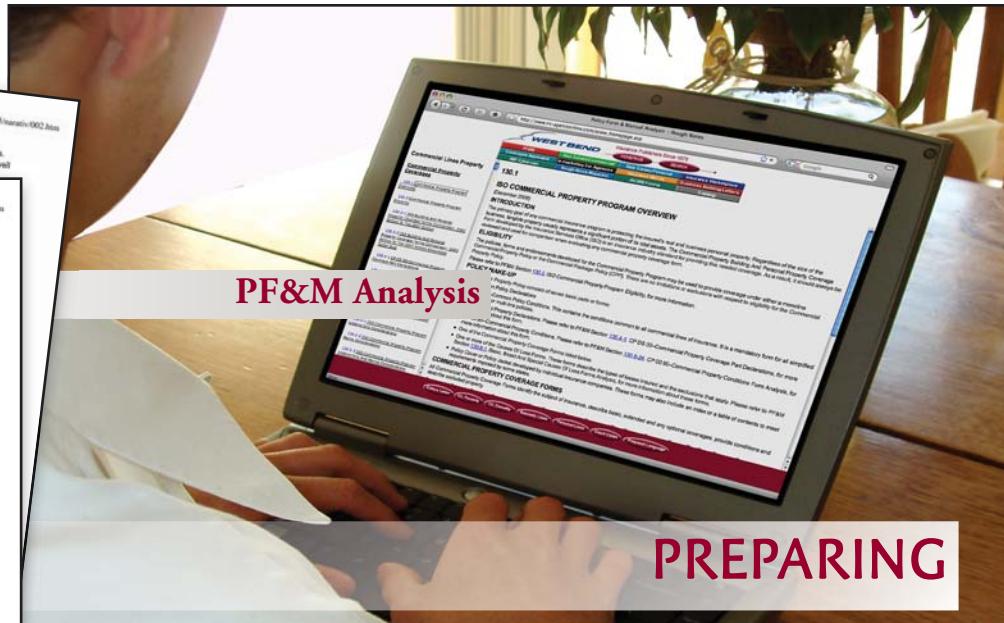
- Providing easy to use tools that teach new producers the right way to collect all the critical data
- Sending professionally written letters to prospects and clients
- Providing customer focused content for its Web site
- Offering insurance coverage training to its staff
- Delivering account development training to its producers
- Creating effective mail or e-mail campaigns
- Having the best and most knowledgeable team of professionals



PRODUCER ONLINE IS FOR THE PRODUCER AND ACCOUNT MANAGER COMMITTED TO:

Narrative Overview

| | |
|--|--|
| <p>LOGGING OPERATIONS</p> <p>Automobile liability exposure is very high due to large, heavy vehicles carrying full loads of rock and stones, as concert and overturn may occur sending the load onto a public road. Training and prior record of drivers, as well as adequate operation and preparation are the main items to consider. Safety awareness of drivers, as well as vehicles must be maintained and the records kept in a central location.</p> <p>Workers compensation</p> | <p>http://www.rs-agencyonline.com/survey/05/manuf001.htm</p> |
| <p>QUARRIES</p> <p>Category: Logging, Mining and Quarries</p> <p>SIC CODE: 1411 Dimension Stone</p> <p>1422 Crushed and Broken Limestone</p> <p>1423 Crushed and Broken Granite</p> <p>1429 Crushed and Broken Stone, Not Elsewhere Classified</p> <p>NAICS CODE: 212311 Dimension Stone Mining and Quarrying</p> <p>212312 Crushed and Broken Limestone Mining and Quarrying</p> <p>212313 Crushed and Broken Granite Mining and Quarrying</p> <p>212319 Other Crushed and Broken Stone Mining and Quarrying</p> <p>212321 Construction Sand and Gravel Mining</p> <p>212322 Industrial Sand Mining</p> <p>Suggested ISO General Liability Code: 98555</p> <p>Suggested Workers Compensation Code: 1624, 1654, 1655</p> <p>Description of operations: Quarries extract rocks or minerals from the ground, and then crush the stone into smaller pieces for building construction purposes, gravel and grinding. Blasting is a standard part of the operations as the stone must be loosened before extraction.</p> <p>Property exposure is high because if explosives are kept on premises. Explosives have both a high explosion potential and a high hazard potential for their handling and storage. Measures must be taken to prevent unauthorized access. Equipment repair adds another fire concern due to the use of gas and other fuel sources. Flammable liquids must be controlled and separate from any welding or other heat producing activity.</p> <p>Crime exposure is from employee dishonesty. All ordering, billing and disbursements must be handled as separate job duties and regularly audited. Background checks should be conducted prior to hiring any employee. Physical inventories should be conducted on a regular basis to prevent employee theft of equipment and stock. If there are explosives, a procedure must be in place to monitor who has access to the explosives and record all activities.</p> <p>Inland marine exposure is high because of the equipment used to extract and crush the stone. Equipment is subject to wind, fire and vandalism. Equipment must be appropriately secured and maintained to prevent equipment theft. Dredging equipment must be secured when not in use. Lift capacities must be clearly marked and should not be exceeded. Equipment used at extraction sites should be secured and rendered inoperable to prevent theft when the site is unattended. If rock is underwater, dredging operations will include operating equipment from barges which can overturn.</p> <p>Premises liability exposure is high because of the attractive nuisance hazard. Fencing must be in place with appropriate warning signs and security guards provided as necessary. As all states now require that quarry sites be reclaimed, the operation should have adequate plans in place to reclaim any abandoned quarry. If blasting is done, the operation must follow all federal, state and local laws and ordinances.</p> <p>Products liability exposure is low because of the limited processing of the stone.</p> <p>Environmental impairment exposure is moderate. Fuel used to power equipment can pollute the water. Spills must be controlled and equipment monitored at all times. Operations can result in claims of noise or dust pollution. Welding down materials during operations can reduce the dust levels. Erosion must be a concern as must potential contamination of underground water.</p> | |



PREPARING



PRODUCING

| | Recommend | Accept | Reject | Not Applicable |
|--|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| International/Foreign Operations Insurance | _____ | _____ | _____ | <input checked="" type="checkbox"/> |
| Media/Communication Liability | _____ | _____ | _____ | <input checked="" type="checkbox"/> |
| Rain or Weather Insurance | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | _____ | <input checked="" type="checkbox"/> |
| Terrorism Insurance | <input checked="" type="checkbox"/> | _____ | <input checked="" type="checkbox"/> | _____ |
| Underground Storage Tank Liability - UST | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | _____ | _____ |
| Other _____ | _____ | _____ | _____ | _____ |
| BONDS | | | | |
| Bid Bond | _____ | _____ | _____ | <input checked="" type="checkbox"/> |
| Contract Bond | _____ | _____ | _____ | <input checked="" type="checkbox"/> |
| License Bond | _____ | _____ | _____ | <input checked="" type="checkbox"/> |
| Other _____ | _____ | _____ | _____ | _____ |
| Other Options | | | | |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| Comments | | | | |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| I certify that I have reviewed my coverage needs in accordance with this checklist with my agent and that my initials in the spaces above reflect the recommended coverage as indicated by my initials in the spaces above | | | | |
| <i>T. M. _____</i> Signature of Client <i>12-7-2001</i> | | | | |
| <i>P. Agent</i> _____ Title | | | | |
| I certify that I have reviewed the coverages outlined in this checklist with my client and that the initials of the client indicate the acceptance or rejection of the coverages recommended. | | | | |
| Signature of Agent _____ Date _____ | | | | |

Client/Agent Coverage Agreement

Benjie Bates
Bates Hewett & Floyd Insurance Agency



EVALUATING



MANAGING

http://www.rn-agencyonline.com/survey/05/iges/002.htm

Rough Notes - Questionnaire Selection Coverage List

Questionnaire Selection Coverage List

Category: Logging, Mining and Quarries Risk: Quarries

GENERAL CLIENT INFORMATION

Account: _____
Account Number: _____
Agency: _____
Agency Number: _____
Producer: _____
Producer Number: _____

BUSINESS LEGAL NAME MAILING ADDRESS

Legal Entity:
____ Individual ____ Corporation ____ Partnership
____ Joint Venture ____ Sub-S Corp ____ Not for profit
____ Limited Liability

SIC CODE(s) _____

FEDERAL ID NUMBER _____

YEARS IN BUSINESS _____

Number of years under present management: _____ years
Number of years experience of owner: _____ years
Number of years experience of manager: _____ years
Has the risk ever been involved in a bankruptcy procedure? _____ Yes _____ No
If yes, explain: _____

Names of subsidiary companies or joint ventures that are not part of this application:

1 of 29 12/21/09 7:33 PM

Questionnaire

- Being better prepared, better equipped, and ready to hit the ground running
- Possessing specific knowledge of your prospect's operations and exposures before your first meeting
- Sharpening your technical skills
- Demonstrating your insight using real court cases and decisions
- Keeping all the facts and information about your clients organized
- Producing risk specific lists of questions to ask and information to gather before you quote
- Printing an ACORD® application when you need it—anytime, anywhere

- Adding depth to your book of business
- Composing business correspondence with ease
- Researching appropriate coverages quickly
- Preparing your renewals accurately with the personal lines pre-renewal questionnaire
- Accessing the right markets for specialty risks and high value "toys" from your computer
- Explaining complicated insurance terms in language your customers can understand

PRODUCER ONLINE IS FOR THE STUDENT OF INSURANCE COMMITTED TO:



- Finding the answers to your questions faster
- Staying current with coverages in an ever-changing industry
- Learning everything there is to know about the product you sell or service
- Expanding your knowledge and opportunities
- Understanding the basis and concepts of property and casualty insurance
- Learning practical applications of coverages

Insurance Words and Their Meanings

Insurance Words and Their Meanings - Rough Notes

Producer Online Insurance Publishers Since 1878

PF&M Home Survey Commercial Risk Survey Personal Insurance Marketplace

Commercial Property Construction Homeowners Auto Business & Professional

Life Cyberagent e-marketing Agents & Agencies ACORD Forms Business & Professional Library

Select the letter below for a list of insurance words contained in that section of the alphabet:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Glossary of Construction Terms

A

ABS

A light, rigid plastic material used for drains and vents. Typically, it is black, joined with glue, and used for removing wastewater.

A/C

Abbreviation for an air conditioner or an air conditioning system.

A/C condenser

The exterior fan of an air conditioning system that cools and liquifies freon gas and returns it to the air conditioning coil.

A/C disconnect

The A/C condenser's ON-OFF switch.

ISO Commercial Property Program Overview

130.1

ISO COMMERCIAL PROPERTY PROGRAM OVERVIEW

(December 2009)

INTRODUCTION

The primary goal of any commercial insurance program is protecting the insured's real and business personal property. Regardless of the size of the business, tangible property usually represents a significant portion of its total assets. The Commercial Property Building And Personal Property Coverage Form developed by the Insurance Services Office (ISO) is an insurance industry standard for providing this needed coverage. As a result, it should always be reviewed and used for comparison when evaluating any commercial property coverage form.

ELIGIBILITY

The policies, forms and endorsements developed for the Commercial Property Program may be used to provide coverage under either a monoline Commercial Property Policy or the Commercial Policy (CP). There are no limitations or exclusions with respect to coverage under the Commercial Property Policy.

Please refer to PF&M Section 130.2, ISO Commercial Property Program Eligibility, for more information.

POLICY MAKE UP

A Commercial Property Policy consists of seven basic parts or forms:

- Common Policy Declarations
- IL 00 17-Common Policy Conditions. This contains the conditions common to all commercial lines of insurance. It is a mandatory form for all simplified monoline or multi-line policies.
- Commercial Property Declarations. Please refer to PF&M Section 130.4-1, CP 00-Commercial Property Coverage Part Declaration for more information about this form.
- CP 00-Commercial Property Conditions. Please refer to PF&M Section 130.6-28, CP 00-Commercial Property Conditions Form Analysis, for more information about this form.
- One of the Commercial Property Coverage Forms listed below.
- One or more of the Causes Of Loss Forms. These forms describe the types of losses insured and the exclusions that apply. Please refer to PF&M Section 130.6-1, Basic, Broad And Special Causes Of Loss Forms Analysis, for more information about these forms.
- Policy Cover or Policy Jacket developed by individual insurance companies. These forms may also include an index or a table of contents to meet requirements imposed by some states.

COMMERCIAL PROPERTY COVERAGE FORMS

All Commercial Property Coverage Forms identify the subject of insurance, describe basic, extended and any optional coverages, provide conditions and describe excluded property.

TRAINING SCHEDULE

WEEK 1 -
WEEK 2 -
WEEK 3 -
WEEK 4 -

PF&M Analysis

"Producer Online has been a good tool for me to refer to whenever I have a question about insurance. I still consider myself new to this industry, so I am learning something different every day. Being able to go to Producer Online gives me a wealth of information all in one location. One of my favorite sections to use is the "Producers Commercial Lines Risk Evaluation System," which gives you an overview of the particular risk you are trying to write as well as what you should expect in each line of business and the different coverages they suggest. *"Insurance Words"* is another I use to get a quick description of an insurance term or coverage I might not know. The last one of the three sections I use most often is the search option for *Rough Notes* magazine. When I want to look up articles about certain topics that pertain to the industry or just want to see how other agencies operate, I can go to this section. It gives me ideas of how to become a better agent and keeps me up to date as to what is going on in the marketplace. There are a number of other sections that are useful and help you to be more efficient with your work. Producer Online has been a big help in my growth as an insurance agent and I will continue to use its resources."

Neel Ford
EM Ford & Company

Producer Online **IN ACTION**
By Rough Notes Company, Inc.

December 2008, Volume 32

What really caused the damage – an old sign or a strong wind?

If a building exhibits a significant amount of lateral movement, could the cause have been a heavy sign attached to the top of the building? Mr. Dubose sued the sign's owner and its insurance company for the damage to his building. The insurance company argued that the sign caused a construction defect that was undetected until Hurricane Katrina struck.

The argument might have carried more weight if Mr. Dubose hadn't purchased the building in 1987, more than 20 years after the sign was installed.

[Click here for more details on this court case.](#)

Searching for coverage in property coverage forms?

If Mr. Dubose had received payment from his own insurance company, this claim might never have been filed. However, because the obvious coverage does not respond, many insurance companies have developed exclusions that seem like the best solution for cash-strapped building owners. But it is because of the success of some of these exclusions that the insurance companies developed the anti-concurrent causation exclusions that are included in most property forms.

[Click here to review the PFM discussion of the anti-concurrent causation clauses.](#)

Searching for coverage in liability coverage forms?

A good example of this is the pollution exclusion. In the early 1970s, insurance companies determined to cover both sudden and accidental release of pollutants and seepage, and long-term damage caused by environmental contamination. The pollution exclusion has been updated many times since then in an

In Action

- Monthly newsletter
- Useful tips and updates
- Notifications regarding ACORD® changes

PF&M Analysis

ISO COMMERCIAL GENERAL LIABILITY COVERAGE FORMS OVERVIEW
(February 2009)

INTRODUCTION

The Insurance Services Office (ISO) Commercial General Liability (CGL) Coverage Forms are extremely broad in nature. Each insures the bodily injury liability and property damage liability exposures of a variety of commercial businesses, enterprises and ventures. The broad nature of these forms eliminates having to select and group individual or specific hazards, with the resulting potential gaps in coverage. The ISO CGL Coverage Forms can be offered on either an occurrence or a claims-made basis, as a monoline policy or combined with one or more other forms of insurance to form a commercial package policy. The basic exposures of the named insured covered by the CGL coverage forms include:

- Ownership, maintenance or use of the premises
- Operations conducted or performed on or off the premises
- Written contracts and agreements
- Products manufactured, sold or distributed
- Completed operations
- Personal injury
- Advertising injury
- Medical payments on the premises or at jobsites, without regard to fault

Each of these coverages is subject to certain policy definitions, exclusions and limitations.

ISO COMMERCIAL GENERAL LIABILITY COVERAGE FORMS

Section I, Coverages, provides three distinct coverages:

- Coverage A-Bodily Injury and Property Damage Liability
- Coverage B-Personal and Advertising Injury Liability
- Coverage C-Medical Payments

It describes each of these coverages with respect to the insuring agreement, exclusions and supplementary payments that apply to them. Section II, Who Is An Insured, describes the parties eligible to be included as insureds. Section III, Limits of Insurance, explains how each of the limits of insurance applies as well as how they work together and relate to one another.

ACORD® BOILER & MACHINERY SECTION

PRODUCER: APPLICANT: DATE (MM/DD/YY):

| | | | |
|----------------------|----------------------|--|--------------------------|
| PROPOSED EFF. DATE | PROPOSED EXP. DATE | SELLING PLAN | PAYMENT PLAN |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> AGENCY <input type="checkbox"/> DIRECT | <input type="checkbox"/> |

FOR COMPANY USE ONLY

SMALL BUSINESS POLICY (Limit Rated)

| COVERAGE | SPOLIAGE (NOT AVAILABLE ON BASIC) | DEDUCTIBLE |
|--|-----------------------------------|--------------------------------|
| <input type="checkbox"/> BASIC | <input type="checkbox"/> 500 | <input type="checkbox"/> 1,000 |
| <input type="checkbox"/> EXCL. AIR CONDITIONING/COMPRESSOR UNITS | <input type="checkbox"/> 5,000 | <input type="checkbox"/> |
| <input type="checkbox"/> EXCL. AIR CONDITIONING/COMPRESSOR UNITS | <input type="checkbox"/> 10,000 | <input type="checkbox"/> |
| <input type="checkbox"/> BROAD | <input type="checkbox"/> 25,000 | <input type="checkbox"/> |
| <input type="checkbox"/> BROAD | <input type="checkbox"/> 50,000 | <input type="checkbox"/> |

GENERAL INFORMATION

ARE THERE ANY HEATING BOILERS? YES NO

ARE THERE ANY PROCESS BOILERS? YES NO

ADDITIONAL INFORMATION

STANDARD POLICY

| COVERAGE | COVERED EQUIPMENT |
|--|---|
| COMPREHENSIVE | <input type="checkbox"/> 200 <input type="checkbox"/> 800 |
| <input type="checkbox"/> INCL. PRODUCTION MACHINES | <input type="checkbox"/> |
| <input type="checkbox"/> EXCL. AIR CONDITIONING/COMPRESSOR UNITS | <input type="checkbox"/> |
| ALL BOILERS | <input type="checkbox"/> |
| ALL PRESSURE VESSELS | <input type="checkbox"/> |
| ALL AIR CONDITIONING & REFRIGERATION EQUIPMENT | <input type="checkbox"/> |
| ALL ELECTRICAL EQUIPMENT | <input type="checkbox"/> |
| ALL MECHANICAL EQUIPMENT | <input type="checkbox"/> |

COVERS

| | |
|-----------------------|-----------------------|
| PROPERTY DAMAGE | EXTRA EXPENSE |
| LIMIT OF INSURANCE | DEDUCTIBLE |
| LIMIT OF INSURANCE | LIMIT OF LOSS |
| LIMIT OF INSURANCE | PERIOD OF RESTORATION |
| LIMIT OF INSURANCE | DEDUCTIBLE |
| Business Interruption | Consequential Damage |

ACORD® Applications

BECOME THE COVERAGE EXPERT WITH PRODUCER ONLINE



Producers Commercial Lines Risk Evaluation System

- Narrative overviews of operations and exposures for more than 650 classes of business
- Recommended SIC, NAICS, GL, and WC codes
- Coverage recommendations
- Risk specific questionnaires designed to identify coverage gaps and exposures
- Client/Agent Coverage Agreement (E&O loss control tool)

Producers Personal Lines Risk Evaluation System

- Narrative overviews for:
 - Coastal Properties
 - Condominiums
 - Rental Properties
 - Single Family Dwellings
 - Tenants
- Pre-renewal questionnaires
- Risk specific questionnaires designed to identify hidden exposures such as:
 - In-home business
 - Water related
 - Recreational vehicles
- Client/Agent Coverage Agreement (E&O loss control tool)

Policy Forms & Manual Analysis (PF&M)

- Detailed commercial, personal, & specialty coverage analysis of ISO & AAIS forms and endorsements
- Comparisons of prior coverage forms help mitigate E&O exposure
- Written in easy to understand language with clear examples
- Relevant court cases and decisions
- Quizzes on each coverage section for training and self-study
- Risk management techniques
- Updated monthly

Coverages Applicable

- Electronic version of one of the best known and used print resources for coverage identification
- Simple and concise coverage explanations and their applications
- Overview of 28 business classes
- Coverage identification for over 600 risks
- Links to PF&M and ACORD® forms

Producer Online

**\$1,600.00 1st Year
\$750.00 Annual Renewal**

**Online credit card processing available
Monthly installment billing available • Call for details
Free demo at www.roughnotes.com/onlinedemo*





Stand Alone Core Internet Products

Insurance Words for Agent Web sites

\$120.00 Annual subscription fee

Every industry has a specialized language. The insurance industry has quite a few unique terms so a dictionary is necessary for our clients. Placing Insurance Words on your Web site tells your client that you want to communicate. These definitions are easy to understand and written with the non-insurance person in mind. This easy to navigate addition to your Web site will be a plus to your clients and your employees.

e-Marketing for Agencies

\$120.00 Annual subscription fee

The marketing tool to drive consumers to your Web site. It provides relevant and current insurance topics for an agent's Web site. All of the articles are written by insurance experts in an easy to understand language for your customer. Article topics range from personal auto, homeowners, general insurance, and commercial lines. Updated and enhanced monthly, these articles can be your Internet "Newsletter."

PF&M Online \$450.00 First Year

\$400.00 Annual Renewal

Comprehensive analysis of AAIS and ISO coverage forms and endorsements. It also contains specialty lines analysis. Underwriting and rating guidance and alternative market discussions are provided along with other important tools. The policy analysis provides easy to understand examples of difficult concepts. Well over 1,000 court cases to provide insights of the topics discussed. With the quizzes provided this could become your primary training tool.

Producers Commercial Lines Risk Evaluation System

\$500.00 1st Year

\$200.00 Annual renewal

The same account evaluation tool that is included in Producer Online. Comprehensive and valuable, this survey helps you ask the underwriting and coverage questions needed to build a better product for your clients. Over 650 business are described, coverages recommended, and questionnaires are provided. Write more business, up-sell more accounts, and it is a great educational tool.

Producers Personal Lines Risk Evaluation System

\$500.00 1st Year

\$200.00 Annual Renewal

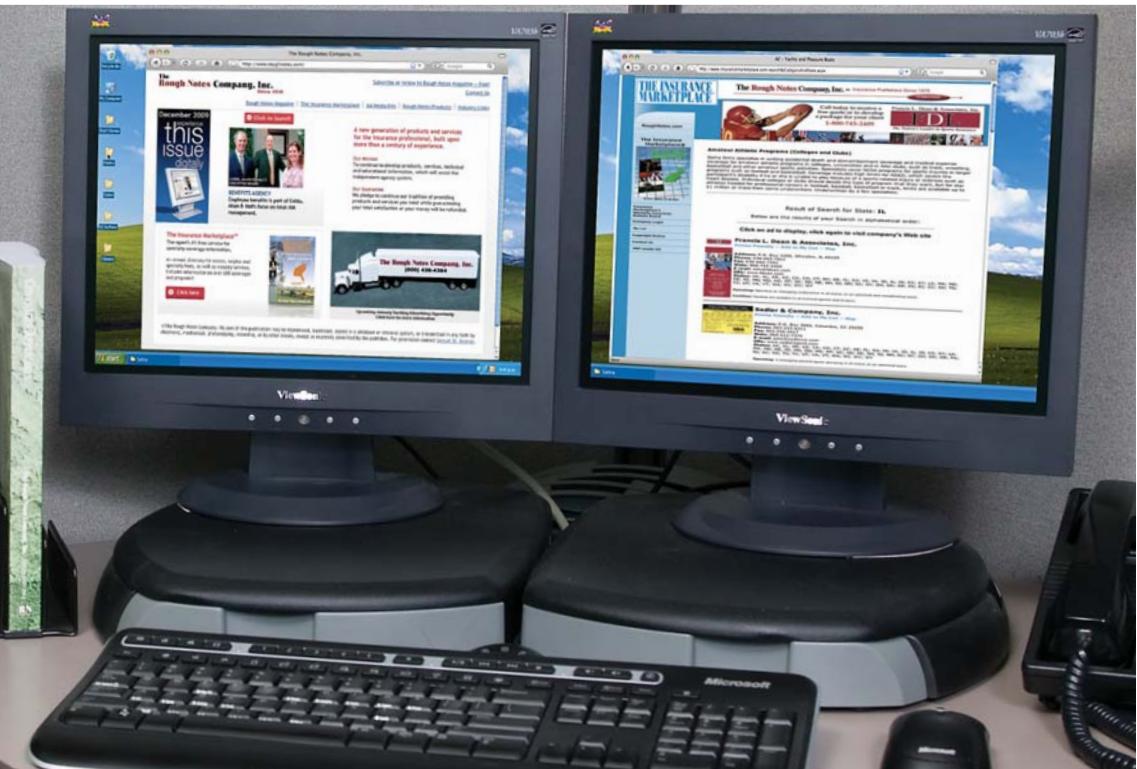
A risk specific approach to personal lines gives agents the confidence to pursue new and different accounts. This tool identifies the exposures and recommended coverages for each risk type. It is the same survey that is included in our Producer Online product.

PUBLISHING DIVISION

Publications and Services in Print and Online

Rough Notes[®] Magazine 12, 13
Rough Notes[®] Magazine Online 14, 15
The Insurance Marketplace[®] 16, 17
The Insurance Marketplace[®] Online 18, 19
The Insurance Marketplace[®] Cybercast 20, 21





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PUBLISHING

ROUGH NOTES® MAGAZINE

The industry's premier publication...



Beginning more than 131 years ago and for every month thereafter, *Rough Notes* magazine has provided agents with the information and insights they need. In these highly competitive times, the magazine has kept on top of the issues of greatest concern to you by including:

- Feature articles about people and programs.
- Special reports about the issues that affect you and your agency.
- Monthly columns from highly qualified insurance professionals such as Donald Malecki, CPCU; Michael Moody, MBA, ARM; Phil Zinkiewicz; and Len Strazewski, insurance veterans who know the industry inside out.



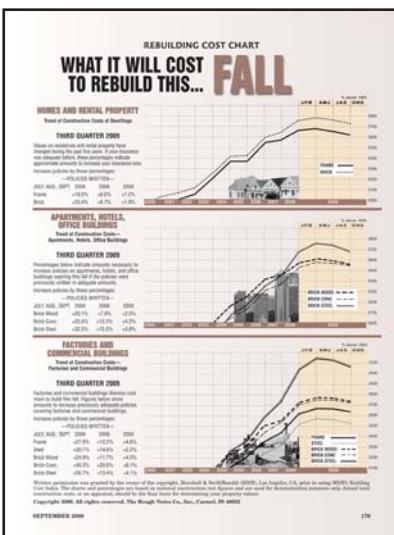
Feature articles are the “cornerstones” of each monthly issue of *Rough Notes* magazine.



Our new monthly feature article, "Capitalizing on Benefits," profiles the employee benefits business operation of a leading property/casualty agency.



The *Rough Notes* Marketing Agency of the Month and Marketing Agency of the Year have become coveted awards among the nation's agents and brokers.



Rough Notes regularly publishes columns and departments that provide practical information and advice on how to sell insurance and how to achieve growth within an agency. Editorial columns and departments that appear monthly or regularly include:

- AAIS Perspective
- Agency Financial Management
- Benefits Business
- Beyond Insurance
- Building Equity Value
- Centuries of Rough Notes
- Court Decisions
- Coverage Concerns
- Critical Issue Report
- Customer Service Focus
- Enterprise Risk Management
- Lessons in Leadership
- Management by Coaching
- Ownership Changes
- People Management
- Producer Self-Management
- Public Policy Analysis & Opinion
- PF&M at a Glance
- Rebuilding Cost Chart
- Regional News
- Risk Management
- Risk Managers' Forum
- Strengthening the Front Line
- To The Point
- Winning Strategies

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PUBLISHING

ROUGH NOTES® MAGAZINE ONLINE

Industry information at your fingertips

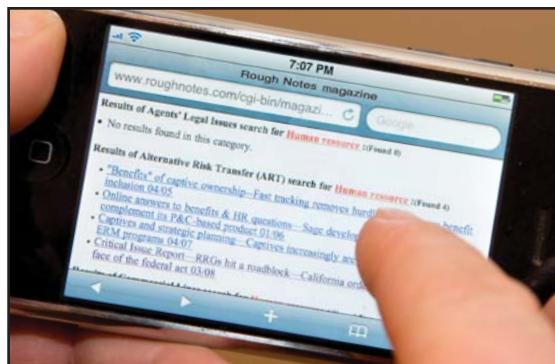


Each month, the entire contents of *Rough Notes* magazine is available on the Web.

Rough Notes digital edition uses flash animation to bring our online magazine and advertisements to life.

- Animated advertising pages
- Fastest delivery of each month's issue
- Same great content, same great design
- Live hyperlinks for additional Web content

Our global search engine lets you locate any article back to January 1997.





Readers flip the online pages—just like the printed magazine.

The online version of *Rough Notes* magazine and the entire Rough Notes Web site feature:

- A view that is easy to read, save, print and forward
- Search functions for easy find, save and print functionality
- Clickable ads that drive traffic to company Web sites
- Audio and video pop-ups or embedded advertisements are available upon request

**Linked advertisements
make company Web sites
one click away.**

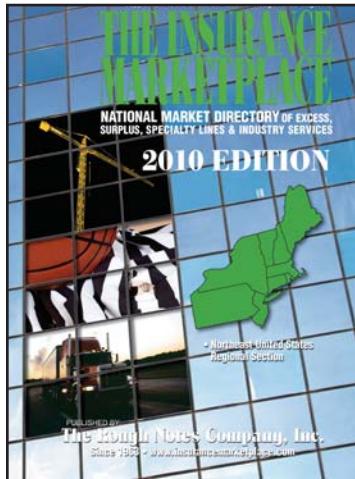
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PUBLISHING

THE INSURANCE MARKETPLACE®

The agent's #1 market research tool for 47 years that reflects the insurance marketplace of today



The Insurance Marketplace is an annual directory for excess, surplus and specialty lines, as well as industry services. This is the only publication that lists specialty providers by state, regionally, and nationally.

There is also a section of Lloyd's Qualified Representatives. More than 675 categories of coverages are included in the national directory as well.

In response to our active and loyal readers' requests, we have added a new benefits section to this year's *Insurance Marketplace*. The companies listed represent dynamic organizations that understand the growing role of property/casualty agencies in the sale of benefits services. While some providers have been slow to realize the impact P-C agents have on sales, these companies are on the forefront and are ready to help you be more successful while selling benefits insurance and related services. We encourage you to explore their offerings and see how they can help you be a more complete partner to your clients.

The Insurance Marketplace is distinguished from the competition by definitions that clearly describe the categories.

Horse Farms

Farms that specialize in raising show or race horses have significant livestock and liability exposures. In addition, horse farms that provide boarding and breeding activities or that offer training and instruction have unique liability and property exposures. Property coverage applies to barns, stables, tack, other equipment and farm machinery. Commercial general liability insurance covers various exposures connected with horses. These operations are underwritten by:

Horse Farms

THE EQUINE 1-STOP SHOP

At Marnitz & Associates we have the Equestrian and Horse Farm markets for you!

Coverages:

- Farm Property • General Liability
- Mortality • Umbrella • Auto
- Care, Custody and Control Liability

Risks:

- Trainers • Owners • Farms
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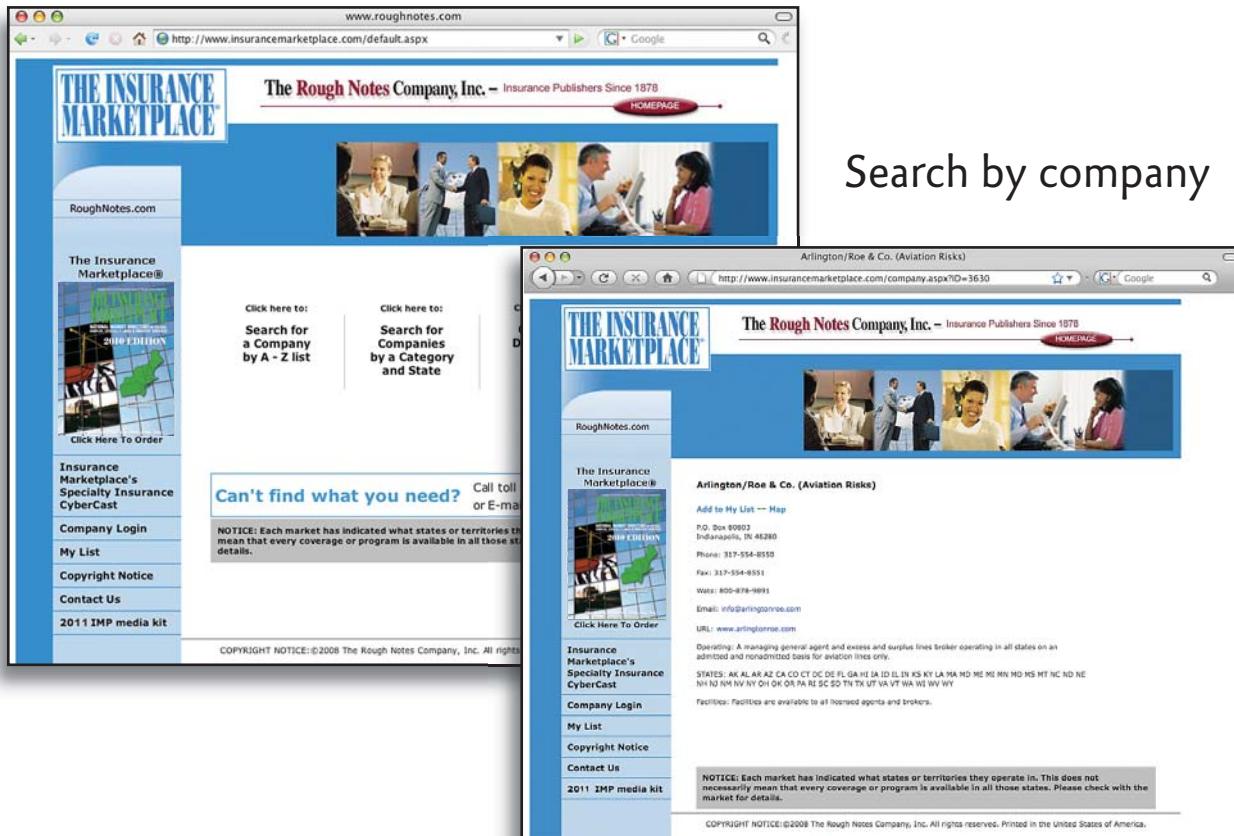
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INSURANCE MARKETPLACE SOLUTIONS

The Alternative Fuel Industry
The alternative fuel industry's history has been heavily influenced by global oil and gas prices and availability. The first major push was in the 1970s, when oil supplies dwindled and prices soared. This led to an emphasis on other sources, such as solar power, shale, and numerous other alternatives. However, investors were disappointed when gas prices dropped and alternative fuels were once again considered too expensive. When oil prices spiked at over \$140 a barrel last summer, public outcry for oil independence dominated the presidential campaign. Corn prices reached unheard of levels and ethanol plant construction could not keep up with the demand.

At the present time, the price of a barrel of oil has retreated to the \$40s range. Corn farmers are suffering and ethanol plants are closing. However, in the midst of this, the stimulus package is providing incentives for alternative fuel providers to persevere. Wind and solar power and fuel cell technologies for cars are moving forward based on hopes that having multiple sources of energy will result in stable pricing levels and that the United States industry will control its own energy destiny.

GROWTH POTENTIAL

The Alternative Energy Market within the Stimulus Package

The \$787.2 billion American Recovery and Reinvestment Act provided \$43 billion to the energy sector with the goal of moving the United States forward in pursuing energy independence. Alternative fuel is actually a part of every sector. For example, a primary purpose of improving the electricity grid is to enable transfer of wind, solar and hydro power generated in rural areas to urban areas where it is most needed. While the government money is intended to provide infrastructure and encouragement, private industry will be the real growth engine for alternative fuel industries.

AMERICAN RECOVERY AND REINVESTMENT BILL

ENERGY PORTION - \$43 BILLION

| Category | Amount |
|-------------------------------|----------------|
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| Protecting the Vulnerable | \$1.5 billion |
| Health Care | \$1.5 billion |
| Tax Relief | \$1.5 billion |
| Education and Training | \$1.5 billion |
| State and Local Fiscal Relief | \$1.5 billion |
| Infrastructure and Science | \$1.5 billion |
| Other | \$1.5 billion |

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Architects Professional Liability
Architects have suffered with the downturn in the construction market but still remain very upbeat. The new green emphasis and insurance regulations are changing how buildings are being built as well as encouraging retrofitting of existing buildings for energy savings. And these design professionals are ready to meet the challenges!

[Volume 27, September 2009](#)
Privacy
The pirates of Somalia, Nigeria and Bangladesh show us how very vulnerable our major method of international trade is. Using primitive techniques, they have been able to capture huge cargo-carrying vessels. The vessel and its crew are held until their ransoms are paid. They are desperate people, committing desperate crimes, and they are not going away.

[Volume 26, August 2009](#)
The Used Car Industry
When times are tough, Americans... stay home. While staycations, webinars and teleconferencing may be popular ways to save money, they all negatively affect lending industry revenue. In addition to reductions in revenue for overnight stays, revenues for all services provided, such as meetings, restaurants and other catered events, have declined.

[Volume 25, July 2009](#)
New and Used Automobile Dealerships
What does the owner of a new car dealership do when its franchise agreement is canceled? Although they might prefer to remain independent dealers, many are exploring becoming used-car dealers in addition to continuing their automotive services departments. Committed automobile entrepreneurs will not want to wait in the wings, so expect to see these "un" franchised dealers find a way to key in the market... and expect the insurance marketplace to find solutions to any coverage problems they encounter.

[Volume 24, June 2009](#)
Medical and Radiology Diagnostic Laboratories
Diagnostic laboratories are a vital part of the diagnosis process. They receive the samples, run the appropriate tests, and present the results to the physician. If any step is omitted, the diagnosis will be incorrect and treatments provided in vain or perhaps to the patient's detriment.

[Volume 23, May 2009](#)
The Alternative Fuel Industry
The alternative fuel industry's history has been heavily influenced by global oil and gas prices and availability. At the present time, the price of a barrel of oil has retreated to the \$40s range. Corn farmers are suffering and ethanol plants are closing. However, in the midst of this, the stimulus package is providing incentives for alternative fuel providers to persevere. Wind and solar power and fuel cell technologies for cars are moving forward based on hopes that having multiple sources of energy will result in stable pricing levels and that the United States industry will control its own energy destiny.

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The Alternative Fuel Industry
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Rough Notes' Technical and Educational Products Division

Linda D. Ferguson, CPCU, is Vice President, Technical and Educational Products Division. Her 35-year insurance career includes commercial lines underwriting, and marketing and management positions in both the field and home offices of national property/casualty insurance carriers.

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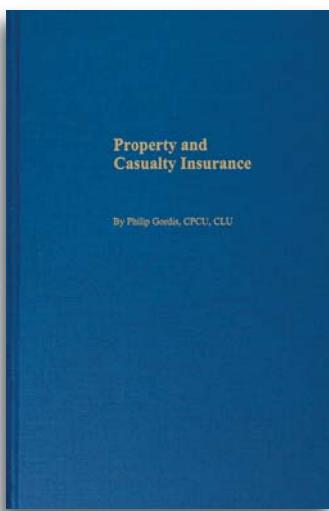
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It is easy to find the risk information you need. The table of contents is organized according to 27 different commercial categories, plus personal and farm/ranch risks. The index is an alphabetical listing of the more than 650 different specific risks that includes the SIC and NAICS codes.

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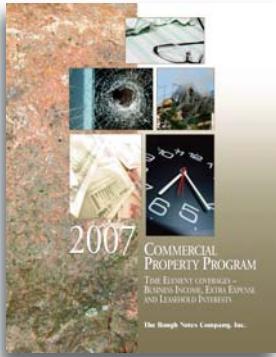
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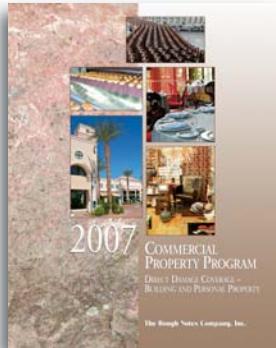
Commercial Property Program – Time Element Cov erages – Business Income, Extra Expense and Leasehold Interests – 2007



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134 pages

The Time Element forms were updated in November 2008 although the edition date of the forms is 06/07. This book analyzes the revised Business Income (And Extra Expense) Coverage Forms as well as the stand-alone Extra Expense and Leasehold Interest Coverage Forms. Endorsements and valuation alternatives are discussed, along with guidelines for helping a client select the correct limit of insurance. This book will help you be comfortable guiding your client through this complex yet vitally necessary coverage.

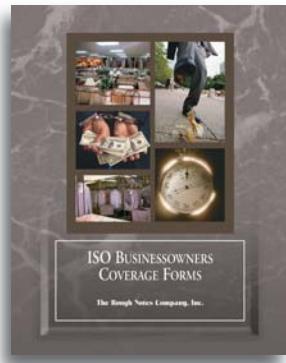
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The long awaited 06/07 edition of the Commercial Property forms are effective in many states beginning 11/08. The added and revised direct damage forms are analyzed and compared to the prior editions. Important new endorsements such as the new margin clause endorsement are identified and discussed. Easy-to-follow examples are provided to explain coinsurance, ordinance or law coverage and many other concepts. Important underwriting and rating considerations are provided along with quiz questions and answers that can be used in an in-house training session.

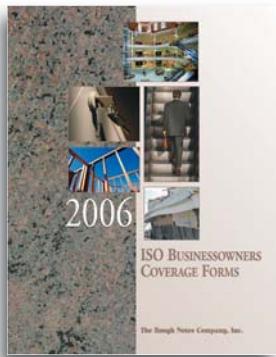
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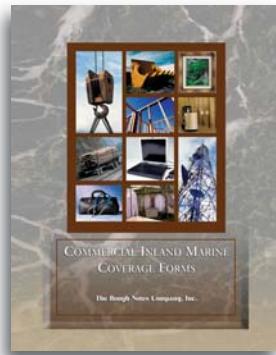


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198 pages

The businessowners coverage form provides coverage for property, liability, crime and inland marine exposures. This package of coverages can be confusing because there are important coverage differences between the coverage provided by this form and the similar coverage available under the monoline versions. This book provides an analysis of all of the coverage provided and also provides comparisons to the ISO CGL and CPP. In addition, a comparison to the 2002 BOP edition is provided.

Underwriting and rating guidance is provided along with discussions on a number of BOP-related topics. Questions and answers are included so this book can be used for in-house training sessions.

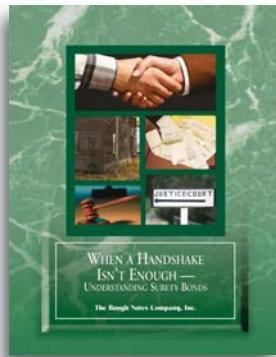
Commercial Inland Marine Coverage Forms



This unique book looks at the development of Commercial Inland Marine and examines the Nationwide Inland Marine Definition. It explains how to build an Inland Marine policy and discusses which accounts need Inland Marine coverage. The ISO filed Inland Marine forms, and many of the AAIS non-controlled forms are analyzed.

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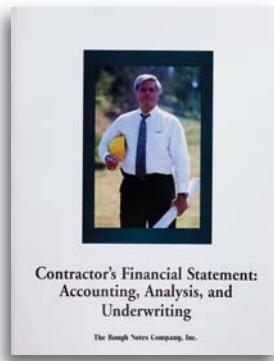


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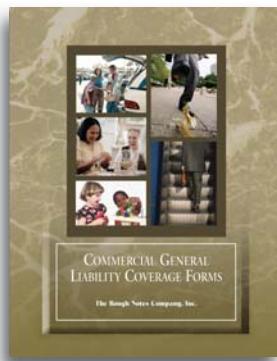
Contractor's Financial Statement: Accounting, Analysis, and Underwriting



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88 pages

Richard C. Lewis introduces basic construction accounting and analytical disciplines. Geared specifically for the bond underwriter or agent who specializes in large contractors, it contains a case study financial statement that is evaluated step-by-step throughout the book. It provides plenty of examples, definitions and worksheets for the novice bond underwriter. Required reading if you insure contractors.

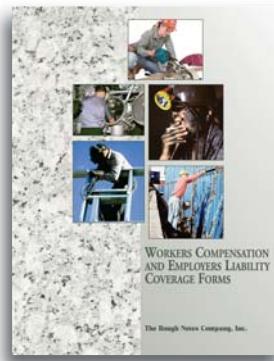
Commercial General Liability Coverage Forms



#30208
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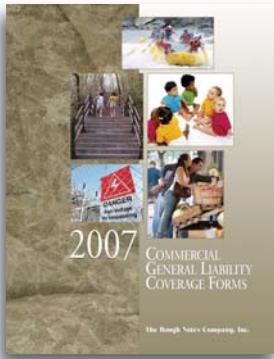
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224 pages

This book explores more than just the workers compensation and employers liability policy. All available endorsements are reviewed with an in-depth look at some of the more commonly used ones. Federal issues are reviewed along with a number of important topics such as employed minors, independent contractors and monopolistic states. Underwriting and rating topics such as experience rating, classifications and certificates of insurance are also explored. A question and answer addendum is included so this book can be used for in-house training sessions.

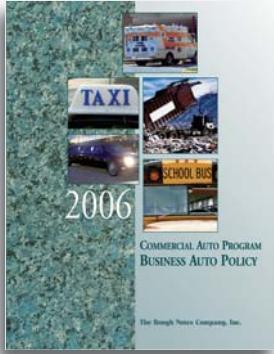
Commercial General Liability Coverage Forms - 2007



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188 pages

This book analyzes the 2007 version of the Commercial General Liability Coverage Form. In addition to a complete analysis of the occurrence form, a comparison to the claims-made form is provided. A description of every available CGL countrywide endorsement is included. Topical discussions on liquor; care, custody or control; employment-related practices; and more are included. Underwriting and rating considerations are discussed with a by-state listing on punitive damage awards being provided. The book is written in easy to understand language with examples throughout to illustrate important points. A question and answer addendum is provided for easy review or classroom use.

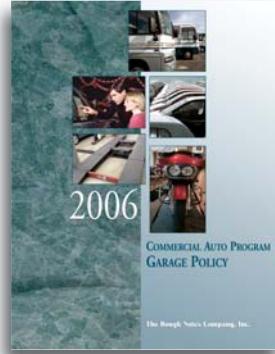
Commercial Auto Program – Business Auto Policy – 2006



#30214
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ISBN# 978-1-56461-295-3
150 pages

The business auto policy is the workhorse of the commercial auto program. This book analyzes the 2006 ISO edition. All available endorsements are listed and reviewed. Underwriting, rating and important topics such as no-fault and Canada non-resident motor vehicle liability are discussed. Addendums provide by-state listings of: financial responsibility limits; uninsured and underinsured requirements; auto cancellation and nonrenewal time requirements; and auto insurance plan/other shared market facilities. A question and answer addendum is provided so that this book can be used as an in-house training resource.

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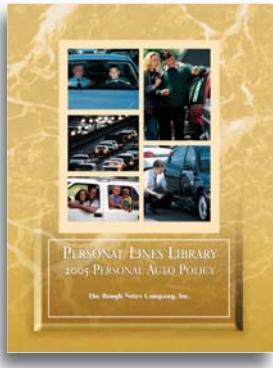
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ISBN# 978-1-56461-302-8
116 pages

The ISO Garage Policy combines coverage for general liability and automobile exposures, but coverage gaps still exist because the match is not perfect. This book explains the benefits of the Garage Policy and illustrates some of the gaps that develop when a client is moved to or from a garage policy.

Special features include a comparison of the ISO Business Auto Policy and the Garage Policy along with a comparison of the ISO Commercial General Liability Coverage Form and the Garage Policy. A question and answer section is included, which enhances the book's use in a classroom setting.

BOOKS

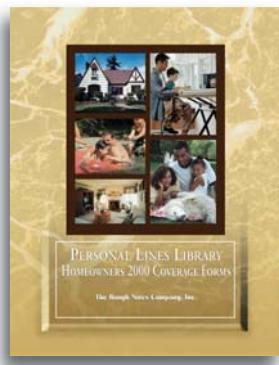
Personal Lines Library – 2005 Personal Auto Policy



#30210
\$56.00 (plus s/h)
ISBN# 978-1-56461-289-2
208 pages

The Personal Auto Policy is explored in an easy-to-understand format with frequent examples to help explain the difficult concepts. A number of endorsements are reviewed in detail and topics such as car pooling and no-fault fundamentals are discussed. Added features include comparisons of the 2005 PAP to prior editions and to the Business Auto Policy; a listing of state requirements for non-renewal and cancellation; uninsured/underinsured motorists plus state insurance plans and financial requirement limits; and even a youthful operator driver safety agreement. A question and answer addendum is provided for easy review or classroom use.

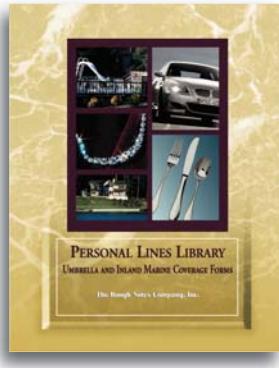
Personal Lines Library – Homeowners 2000 Coverage Forms



#30212
\$56.00 (plus s/h)
ISBN# 978-1-56461-291-5
210 pages

The HO-3 form is analyzed in this book. Then a comparison is provided for all other HO forms. A listing and explanation of all countrywide endorsements is provided with expanded discussions for endorsements such as earthquake, scheduled personal property, water backup and sump discharge, and refrigerated property coverage. A chapter is devoted to the in-home business concerns and solutions including a reproducible questionnaire. A question and answer addendum is provided for easy review or classroom use.

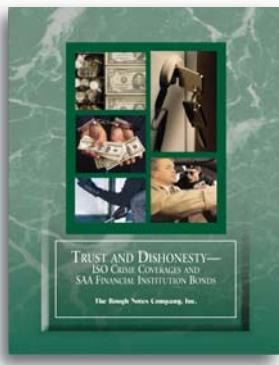
Personal Lines Library – Umbrella and Inland Marine Coverage Forms



#30211
\$56.00 (plus s/h)
ISBN# 978-1-56461-290-8
238 pages

Don't leave your clients with just the basic coverages! This book provides analysis of umbrella and inland marine coverages that most clients should purchase. More than just a coverage analysis, this book provides examples of catastrophic losses to aid in selling the umbrella coverage, and glossaries of terms relating to collectibles to aid in selling the inland marine.

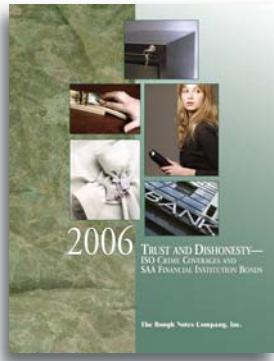
Trust and Dishonesty – ISO Crime Coverages and SAA Financial Institution Bonds



#30207
\$56.00 (plus s/h)
ISBN# 978-1-56461-286-1
214 pages

All companies do not adopt the latest edition of the ISO form revisions. Therefore, we are continuing to offer this review of the 2002 ISO Crime forms as a service to our customers.

Trust and Dishonesty – ISO Crime Coverages and SAA Financial Institution Bonds—2006

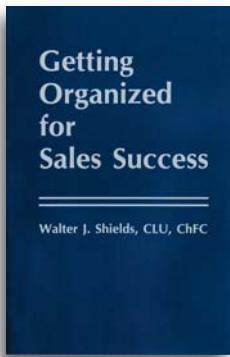


#30216
\$56.00 (plus s/h)
ISBN# 978-1-56461-301-1
232 pages

Your customer's first shock is that a trusted employee has stolen money or inventory. Your customer should not be shocked a second time by learning that the loss is not insured. Trust and Dishonesty can help! This book reviews both ISO Crime Coverage Forms and SAA Financial Institution Bonds and points out important coverages, exclusions and conditions in each. Special features include an explanation of ERISA; counterfeit cashier's checks; comparison of Loss Sustained and Discovery forms; and Application for Financial Institution Bonds. A question and answer section is included so that this book can be used for in-house training sessions.

Buy two or more different books & receive a 10% discount on each!

Getting Organized for Sales Success



#29220
\$22.00 (plus s/h)
ISBN# 978-0-94232-665-9
120 pages

Walter J. Shields, CLU, ChFC, takes you through the step-by-step process of selling life insurance: getting set, opening the case, answering objections, effective sales talks and closing the sale.

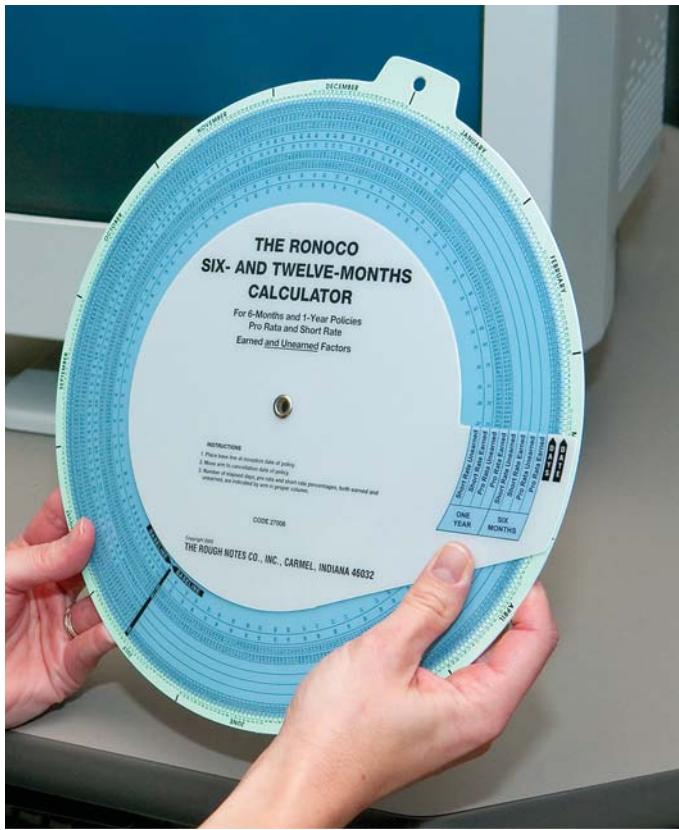
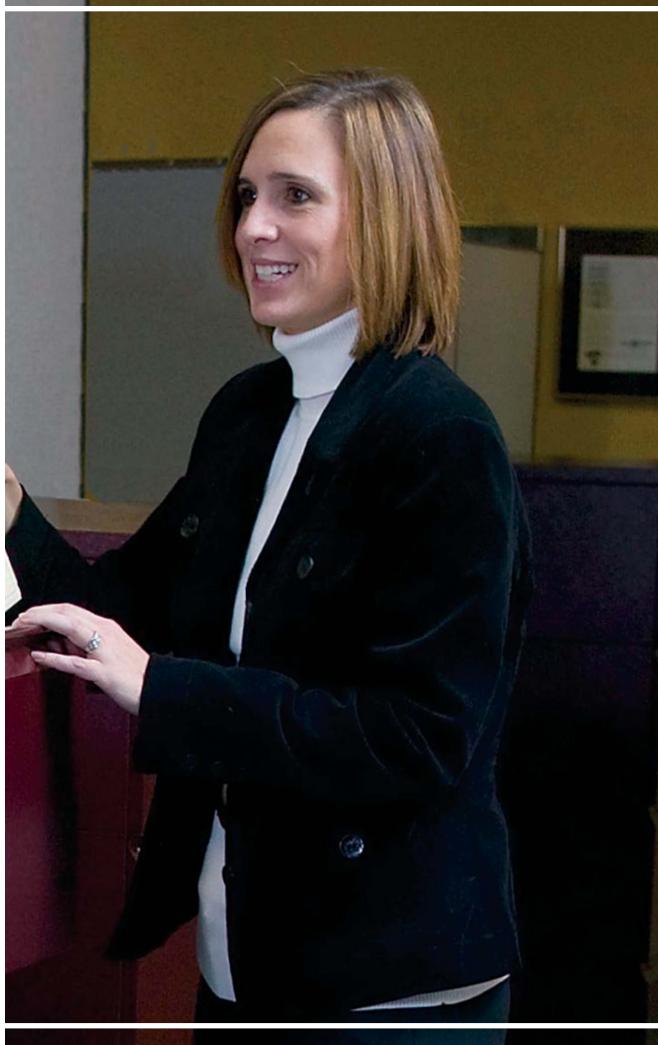
The Right Choice (Hires That Meet Your Agency Needs)



#26050
\$15.95 (plus s/h)
ISBN# 978-1-56461-123-9
128 pages

Stop wasting money hiring the wrong person! The largest expense in most businesses is the cost for human resources—your staff—so getting and keeping the right people is important. This guide helps you to do just that by explaining the components of the hiring process, from pre-interview preparation, testing and legal issues related to conducting the interview, to post-interview analysis, reference checking, and response letters. Get this before you hire your next employee.





RONOCO CALCULATOR WHEELS & AGENCY SUPPLIES

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CALCULATOR

RONOCO Calculator Wheels[©] have provided the insurance industry with quick, accurate, time-saving pro rata and short-rate factors for over 30 years.

The 32 bit version

AUTOMATED RONOCO CALCULATOR WHEEL[©]

Runs on all the newer PC operating systems including Windows 2000[®] or Windows XP[®] and provides premium adjustments for:

- Written premium
- Earned premium for both additional and return premium endorsements
- Return premium for cancellations using pro rata, 90% short-rate or traditional short-rate
- Single transactions
- Multi-transactions – including offsets and onsets

You are in control of:

- Setting the rounding method – ranging from a tenth of a penny to one hundred dollars
- Choosing the policy term – from 1 month to 5 years
- Saving calculations to return to at a later time
- Producing a hard copy only when needed
- Finding a target cancellation date by inputting the premium on hand
- Deciding to use or ignore leap year
- Setting system defaults by user and by policy type
- Exporting information to Excel[®] or Windows[®]

The Automated RONOCO Calculator Wheel installs as a Windows[®] desktop program on individual workstations.

As always, quantity discounts are available.

**1-10 Workstations \$225.00 (plus s/h)
Annual renewal \$75.00**

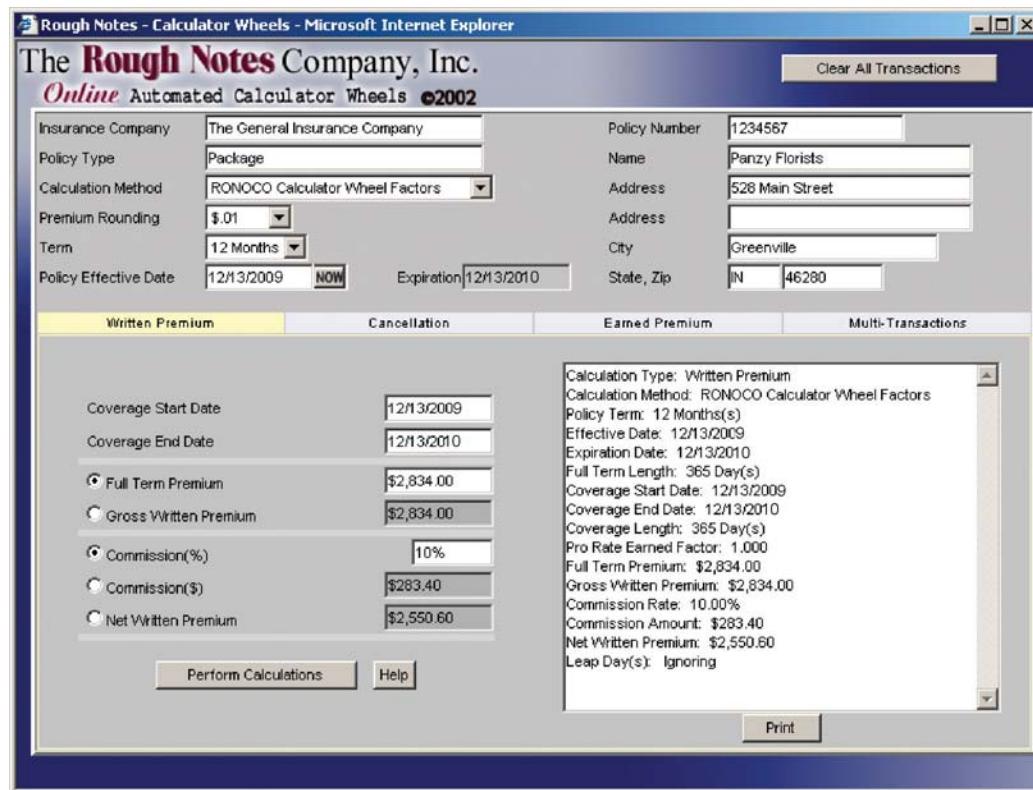


(Note: Minimum System Requirements: Windows 95[®] or better, 10MB hard disk space.
This program supports all of the RONOCO calculator wheels except # 27010 and # 27007.
The old ISO 2.7 and 4.4 prepaid options are no longer available.)

WHEELS

Bright ideas are sometimes reinvented...

ONLINE RONOCO CALCULATOR WHEEL



Do you need a calculator wheel for basic functions only?

Then try the **Online Calculator Wheel**. Since it is an internet-based subscription service, you can access it from any computer and quickly answer pro rata and short-rate questions for your customers. This convenient tool even handles multi-transactions including onsets and offsets! The print function allows you to supply the needed documentation.

1-10 Users \$175.25
Annual renewal \$75.00

OLD SHORT RATE METHOD WHEELS:



6- & 12-month Calculator

(Green outer ring/blue inner ring/white arm)

Gives earned and unearned, pro rata and OLD short-rate factors for 6- and 12-month policies.

#27006 \$75.00



1- & 3-Year Calculator

(White outer ring/white inner ring/green arm)

Gives unearned pro rata and short-rate premium factors. Uses OLD short-rate tables for 1- and 3-year policies. The 3-year policies use a 2.7 multiplier.

#27010 \$75.00



1-3-5-Year Calculator

(White outer ring/yellow inner ring/white arm)

Gives earned premium, pro rata and OLD short-rate factors. The 3-year policies use a 2.7 multiplier and the 5-year policies use a 4.4 multiplier.

#27007 \$75.00

These large, 10-1/2" diameter RONOCO Calculator Wheels® are simple to use and save time in figuring additional and return premiums along with cancellations. Instructions are written on the wheel, and the appropriate factor is obtained in 3 easy steps.

In order to get the correct wheel, it is important to know the type of short rate factor that is needed, the policy term and whether earned or unearned factors are needed.

Current ISO rules call for short rate being 90% of pro rata. Some companies still use the prior short rate tables. We provide wheels using each method.

90% SHORT RATE METHOD WHEELS:



6- & 12-month Calculator

(White outer ring/pink inner ring/white arm)

Gives earned and unearned pro rata and short-rate (90% of pro rata) factors for 6- and 12-month policies.

#27025 \$75.00



1- & 3-Year Calculator

(White outer ring/yellow inner ring/white arm)

Gives earned pro rata and short-rate premium (90% of pro rata) factors. The 3-year policies use a 3.0 multiplier.

#27009 \$75.00



1- & 3-Year Calculator

(White outer ring/white inner ring/yellow arm)

Gives unearned pro rata and short-rate premium (90% of pro rata) factors. The 3-year policies use a 3.0 multiplier.

#27008 \$75.00



3-6-12-month Personal Auto Policy Calculator

Used only for the ISO Personal Auto Policy.

Gives earned and unearned pro rata and short-rate (90% of pro rata) factors for 3-, 6- and 12-month periods.

#27026 \$75.00

Phone for quantity discount information (6 or more).

SUPPLIES

To many agencies, Rough Notes is the Redi-Set form system. Many agencies continue to use—and always will use—this method of agency management. Although we are showing only our most popular Redi-Set forms, we continue to inventory and print all of the Redi-Set products that have been made available over the years. Take a look at some of the most popular traditional forms:

- Redi-Set Invoice/Credit
- Cash Received Journal
- Redi-Notes and Letterheads
- Forms for Direct Billing
- Redi-Voucher Checks
- Account Folders and Cards



RNC Redi-Sets

Choose your 3- to 8-part set from sheets and colors listed below:

- #02011—Invoice—White
- #02012—Invoice—Blue
- #02015—Statement—White
- #02017—Statement—Blue
- #02028—Expiration
- #02023—Account Current—Punched for Binder
- #02026—Policy Register—Punched for Binder
- #02027—Posting Copy—Punched for Binder
- #02014—Accounts Receivable—Ledger Line Punched for Binder



Prices For Rough Notes Redi-Set Billing Forms

| | 1,000 | +1,000s |
|--------|----------|----------|
| 3-part | \$489.00 | \$267.50 |
| 4-part | \$587.50 | \$360.75 |
| 5-part | \$687.50 | \$458.50 |
| 6-part | \$780.00 | \$551.75 |
| 7-part | \$878.00 | \$647.50 |
| 8-part | \$971.00 | \$746.25 |



Redi-Set Billing Forms

Credit/Invoice Memo

Choose your 3- to 8-part set from sheets and colors listed below:

- #02611—Invoice—White Perforated
- #02612—Invoice—Blue Perforated
- #02615—Statement—White Perforated
- #02617—Statement—Blue Perforated
- #02628—Expiration
- #02623—Account Current—Punched for Binder
- #02625—Company Remittance—Punched for Binder
- #02626—Policy Register—Punched for Binder
- #02627—Unlabeled—Punched for Binder
- #02614—Accounts Receivable—Punched for Binder

SUPPLIES

Redi-Memo Imprinted Sets

Agency imprint in top right or left corner, furnish 3-4 lines of imprint copy when ordering. Minimum imprinted order is 1,000 sets.

#09020—Two-Part Sets Imprinted

(Makes original and duplicate copies.)

| | |
|------------|----------|
| 1,000 sets | \$238.75 |
| +1,000s | \$126.25 |

#09060—Three-Part Sets Imprinted

(Makes original, duplicate and triplicate copies.)

| | |
|------------|----------|
| 1,000 sets | \$318.00 |
| +1,000s | \$204.00 |



Without Imprint

Form designed for typed or written fill-in addresses and without individual agency imprinting.

#09040—Two-Part Sets

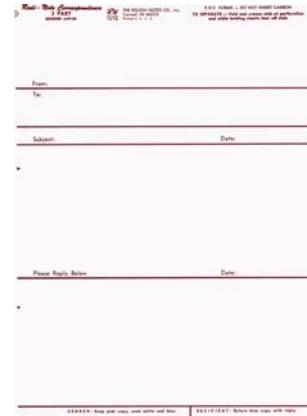
Original + 1 copy.

| | |
|----------|----------|
| 500 sets | \$117.50 |
| +500s | \$52.25 |

#09080—Three-Part Sets

Original + 2 copies.

| | |
|----------|----------|
| 500 sets | \$172.50 |
| +500s | \$83.75 |



Redi-Notes & Redi-Letterhead

#09100—Redi-Notes Three-Part Sets

Imprinted

Original + 2 color-coded copies. Furnish 3-4 lines of imprint copy.

| | |
|------------|----------|
| 1,000 sets | \$396.25 |
| +1,000s | \$289.00 |

Sets Without Imprint

Type or write the message and address.

| | |
|----------|----------|
| 500 sets | \$188.00 |
| +500s | \$148.50 |



Credit Memos

Include imprint copy with your order.

#02340—Credit Memos Three-Part Sets Imprinted

| | |
|----------|----------|
| 500 sets | \$317.25 |
| +500s | \$123.50 |

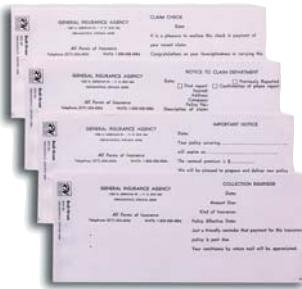


#02360—Credit Memos Four-Part Sets Imprinted

| | |
|----------|----------|
| 500 sets | \$363.25 |
| +500s | \$165.50 |

Redi-Grams

Two-part forms; standard ink-black; minimum order—500.



- #09756—Claim Check (to insured)
- #09757—Notice to Claim Department
- #09758—Endorsement (mailed to insured)
- #09760—Policy Certificate (mailed to insured)
- #09762—Important Notice
- #09763—Renewal Policy (mailed to insured)
- #09764—Renewal Policy (mortgage)
- #09766—THANK YOU! (policy to insured is enclosed)
- #09767—Important Premium Notice (premium due)
- #09768—Installment Notice
- #09769—Insurance Not Renewed
- #09777—Renewal Instructions to Company
- #09781—Collection Reminder
- #09782—Warning—Pre-Cancellation Notice
- #09790—Multi-Purpose (blank)

| | |
|------------|----------|
| 500 sets | \$229.75 |
| 1,000 sets | \$292.50 |

#09780—Multi-Purpose (no message)

Price includes agency imprint and slogan—no message.

| | |
|------------|----------|
| 500 sets | \$161.00 |
| 1,000 sets | \$224.00 |

Personalize your Redi-Gram with your own message—\$47.50 additional. Prices include imprinting.

Use envelopes #05750—#10 Left



Redi-Voucher Checks

#05320—Green

Operating Account Check with pre-printed account codes for Rough Notes Systems on voucher stub.

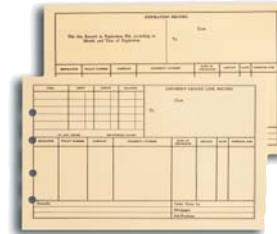
#05340—Tan

Trust Account Check with spaces for Description, Account Number, Debit and Credit on voucher stub.

#05346—Blue

Third Account Check. Often used as Premium Trust Check but could be used as Operating Account or as Real Estate Checking Account.

| | |
|------------|----------|
| 500 Sets | \$550.88 |
| 1,000 Sets | \$937.88 |
| +1,000s | \$762.00 |



Ledger Line & Expiration Sheets

#04140—Ledger Line & Expiration

| | |
|----------|---------|
| 500 sets | \$69.25 |
| +500s | \$45.25 |

Ledger Sheets

#04220—Ledger Sheet/green

#04240—Ledger Sheet/white

| | |
|------|----------|
| 100 | \$24.50 |
| 500 | \$97.00 |
| 1000 | \$186.25 |

SUPPLIES



Cash Received Journal Sheets

#08281—Cash Received

Journal Sheets

11" x 11"—including deposit slip—on RNC carbonless paper.

100 sheets \$111.75

#08240—Cash Received

Journal Sheets

8-1/2" x 11" (without columns for old balance and new balance.)

100 sheets \$94.25

Cash Journal Sheets

#08080—Agency cash journal sheet

#08120—Financial statement sheet

#08160—Income/expense statement sheet

#08200—General ledger sheet (12" x 11")

Minimum order—50 sheets

50 sheets \$107.94

100 sheets \$211.80



Cash Receipts

#08732—Receipt Form

For use with Cash Received Journal (#08281 or #08240) on bond paper. Imprinted.

#08260—Receipt Form

For use with Cash Received Journal (#08240 or #08281) on bond paper. Imprinted.

500 receipts \$142.00

1,000 receipts \$177.25

+1,000s \$87.25



Forms For Direct Billing

#02420—Three-Part Direct Billing Sets

Expiration Records

Ledger-Line Records

Policy Register

Unimprinted.

200 Sets \$118.00

500 Sets \$228.50

+500s \$185.25

Renewal Request Form

#09341—Four-Part RNC (5x8)

Original + 3 copies.

Imprinted.

500 sets \$314.75

1,000 sets \$459.50

Blank original + 3 copies.

500 sets \$185.00

1,000 sets \$335.50



Redi-Credit Coupons

#06049—Covers and Slips

Prices include covers and address slips.

Imprinted.

100 Sets \$237.75

+100s \$158.50

#06075—Coupons only

100 Sets \$96.33

#06050—Coupon slips

Blank covers and address slips.

100 Sets \$150.25

+100s \$83.00

**Need Envelopes
for Redi-Forms?
See page 42.**

Special Pricing Information

Imprinting:

Prices include imprinting on two sheets.

Add \$62.25 per 1,000 sheets for each additional imprinted sheet.

Imprinting in other than black or dark blue ink:

\$87.50 per order.

Two Color Imprints:

\$93.75 first 1,000 imprinted sheets.

\$56.00 each additional 1,000 sheets.

A one-time cut charge of \$54.00 will be made for new imprints, changes, or if last order was placed over three years ago.

Numbering:

\$56.75 per 1,000 sets. (\$50.00 minimum)

Special Punching:

\$62.25 per 1,000. (\$100.00 minimum)

If you use an extra heavy buff ledger accounts receivable copy, it will not be punched and will precede the expiration copy.

Add \$93.50 per 1,000 sets ordered.

Allow eight weeks for delivery of imprinted items.

Prices subject to change without notice.

Ordering Agency Forms

1. Using the order form on page 44, fill in the product number, the product name, the quantity and the price.
2. Note whether your form should be personalized and, if so, provide your imprint copy.
3. Note whether your imprint should be in the standard black or blue ink or in your company color. If you prefer a special color, please give us the Pantone (PMS) number or send us a sample. That's it. Simply fax, mail or phone in your order!

Our Philosophy

The Rough Notes Company is committed to providing tools for all insurance agents, regardless of the level of automation. We back this commitment with a full inventory of manual forms as well as automated tools. If you don't see your favorite product, fax us a sample and we will match it for you.

SUPPLIES

Window Envelopes

For Redi-Set Invoices and other standard forms.

#05750—Left Window—#10 Size (4-1/8" x 9-1/2")

#05760—Right Window—#10 Size (4-1/8" x 9-1/2")

Use for Invoice, Statement or Credit Memo if insurance policy will be included in envelope. Also use for Commercial Account Statements, Renewal Notice, Invoice/Credit, Redi-Grams, Redi-Notes and other correspondence forms.

#05745—Left Window—#8 Size (3-5/8" x 8-5/8")

#05755—Right Window—#8 Size (3-5/8" x 8-5/8")

Use when mailing Redi-Set Statements only, and/or with collection reply envelopes.



For General Correspondence

#05891—#10 Size (4-1/8" x 9-1/2") No Window

This is a premium quality envelope for use in general correspondence and can be imprinted with agency name, address, etc.



Reply Envelopes

Collection Reply Envelopes #5 Size (3-1/2" x 8-1/2")

Envelope has return address on flap. Please furnish business reply permit number if wanted.

#05730—White stock

#05728—Pink stock—Printed flap

For pink stock, add \$32.00 per 1,000 to envelope prices shown.

Imprinted Envelope Prices

| 500 | 1,000 | +1,000s |
|----------|----------|----------|
| \$125.75 | \$176.50 | \$103.00 |

Imprints: Prices include 3-4 lines, corner imprint for window envelopes or plain envelopes; for collection-reply envelopes include name and address plus business reply permit. Quantity prices apply for envelopes using identical imprints.

Colors: Specify blue or black ink.

Two Colors: Add 50% to price for two-color imprints. Extra time required for delivery.

Special Colors: We will try to match the color you select but cannot guarantee a perfect match. Add \$50.00 per order for colors other than blue or black ink and enclose a sample.



Insured's Account Folders Color Coded

Four Daily Report File Folders—each with a different color code designating the type of risk.

Printed on 150 lb. manila stock paper.

#27550—Personal Lines—Blue

**#27552—Professional People—
Brown**

**#27556—Business Other Than
Manufacturing—Red**

**#27558—Manufacturing
Risks—Green**

100 \$149.00

+100s \$100.50



Customer Line Folders For 8" x 5" Sheets

#05015—Printed Folders

Printed inside and out, to show schedule of insurance and prospect check-up—black ink on heavy manila card stock.

#05030—Blank Folders

Same as above, but with no printing on face or inside.

100 \$74.75

250 \$177.00

500 \$347.75

750 \$518.75

1,000 \$689.31



Assured Line Folders

150 lb. manila stock paper, black printing, in letterhead size.

#05620—Letterhead Size

(11-3/4" x 9-1/2")

100 \$130.95

+100s \$100.17



Daily Report Folders

150 lb. manila stock paper, black printing.

#05635—(11-3/4" x 9-1/2")

100 per box; company name and date, unlined.

100 \$130.50

200 \$220.00



#05135—Alphabetical Guide Sheets

8" x 5" Need size and description.

25 subdivisions \$40.50



3" x 5" Card File System

All cards are printed in black ink on white card stock.

#27850—Expiration Card

#27851—Assured's Line Card

Minimum Order 200.

200 cards \$65.25

+100s \$17.25

Tabbed Expiration Cards 3x5

Cards are tabbed to indicate month.

#27857—Tabbed Expiration Cards

Set of 1,200
(100 for each
month) \$333.25

In packages of
100 for each
month \$39.50 each
(Specify Months)



Tabbed Expiration Cards 8x5

Cards are tabbed to indicate month.

#27862—Tabbed Expiration Cards

Set of 1,200
(100 for each
month) \$350.00

In packages of
100 for each
month \$45.50 each
(Specify Months)

