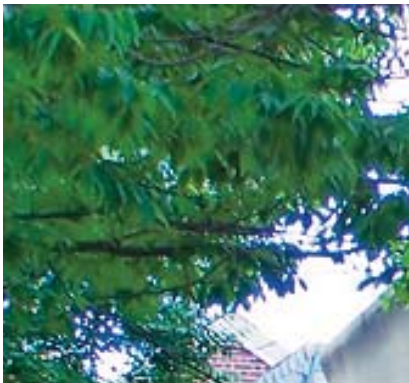



PRODUCER ONLINE IS FOR *EVERY* AGENCY



Producer Online

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

PRODUCER ONLINE IS FOR THE AGENCY COMMITTED TO:



Agreed Value
Functional Replacement Cost
Peak Season
Reporting Form
Other _____

Optional Property Coverages
Boiler and Machinery
Legal Liability

Optional Property Endorsements
Additional Debris Removal

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 Outpost Policy | | | | |
| Building and Personal Property Coinsurance | | | | |
| Percentages: None 80% 90% 100% | | | | |
| Bldg | | | | |
| BPP | | | | |
| PPO | | | | |
| I & B | | | | |

**Client/Agent
Coverage Agreement**



**IMPROVING
MARKETING**

e-Marketing Articles

"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

TRAINING

| | <u>Prior year</u> | <u>Current year</u> |
|--------------------------|--------------------|---------------------|
| Commission Income | \$1,825,000 | \$2,500,000 |
| Loss Ratio | 92.7% | 49.8% |



“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

LOGGING OPERATIONS

Automobile liability exposure is very high due to large, heavy vehicles carrying full loads of rock and stones. Collision and overturn may occur spilling the load onto a public road. Training and prior record of drivers, as well as condition and maintenance of vehicles, are the main items to consider. Liability awareness and planning. Vehicles must be maintained and the records kept in a central location.

Workers compensation

LOGGING OPERATIONS

QUARRIES

Category: Logging, Mining and Quarries

SIC CODE: 1411 Dimension Stone
1422 Crushed and Broken Limestone
1423 Crushed and Broken Granite
1429 Crushed and Broken Stone, Not Elsewhere Classified

NAICS CODE: 212311 Dimension Stone Mining and Quarrying
212312 Crushed and Broken Limestone Mining and Quarrying
212313 Crushed and Broken Granite Mining and Quarrying
212319 Other Crushed and Broken Stone Mining and Quarrying
212321 Construction Sand and Gravel Mining
212322 Industrial Sand Mining

Suggested ISO General Liability Code: 9655
Suggested Workers Compensation Code: 1624, 1654, 1655

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.

Property exposure can be significant if explosives are kept on premises. Explosives have both a high explosion potential and strong attraction for theft. Appropriate security measures must be in place to prevent unauthorized access. Equipment repair adds another fire concern due to the use of gasoline and other fuel sources. Flammable liquids must be controlled and separate from any welding or other heat producing activity.

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.

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 overheating. Adequate fire fighting equipment should be readily available. Lift capacity 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.

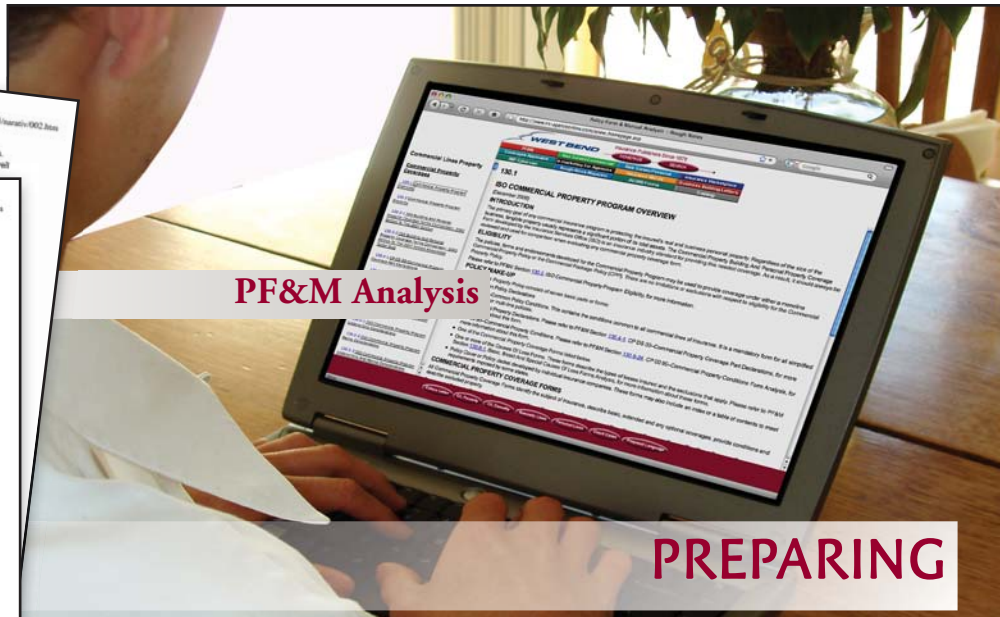
Premises liability exposure is high because of the attractive nuisance hazard. Fencing must be in place with appropriate warning signs and security guards provided as necessary. As all states now require that quarry sites be reclaimed, the operation should have adequate plans in place to reclaim any abandoned quarry. If blasting is done, the operation must follow all federal, state and local laws and ordinances.

Products liability exposure is low because of the limited processing of the stone.

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. Wetting down materials during operations can reduce the dust levels. Erosion must be a concern as must potential contamination of underground water.

1 of 2

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PF&M Analysis

PREPARING

PRODUCING



"I use the PF&M and Commercial Risk Survey sections the most. I like to use Producer Online to read up on risks and learn about suggested coverages. It is also a good place to get SIC, NAICS, suggested workers comp, and ISO codes. To me this is a great tool and I have shared it with the other producers in our office as well."

Benjie Bates

Bates Hewett & Floyd Insurance Agency

Client/Agent Coverage Agreement

Instructions:

Agents: The coverages listed below are suggested for consideration for logging operations. If the listed coverages, check the recommended blank by checking the box. The coverages are explained in the enclosed blank by checking the box.

| | Recommend | Accept | Reject | Not Applicable |
|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| International Origin Operations Insurance | | | | <input checked="" type="checkbox"/> |
| Media/Communication Liability | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> |
| Rain or Weather Insurance | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | |
| Terrorism Insurance | <input checked="" type="checkbox"/> | <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 have accepted or rejected the recommended coverages as indicated by my initials in the spaces above. | | | | |
| Signature of Client: <i>[Signature]</i> | | | | |
| Title: <i>President</i> | | | | |
| 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: _____ | | | | |



EVALUATING



MANAGING

Rough Notes - Questionnaire Selection Coverage List <http://www.rn-agencyonline.com/survey/05/qspec/002.htm>

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:

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Questionnaire

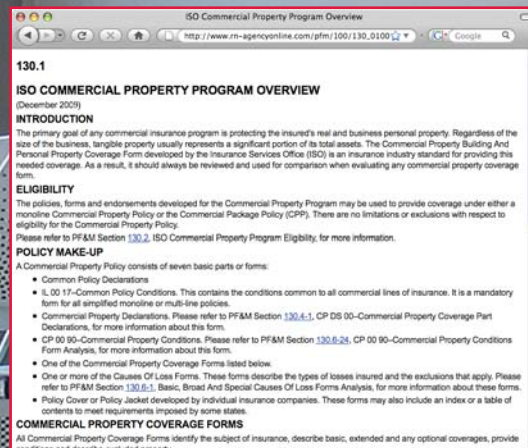
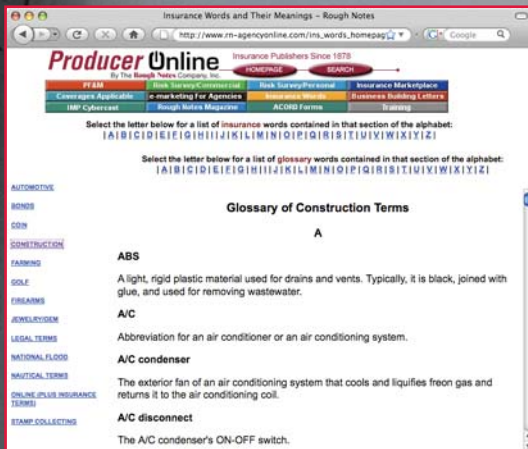
- Being better prepared, better equipped, and ready to hit the ground running
- Possessing specific knowledge of your prospect's operations and exposures before your first meeting
- Sharpening your technical skills
- Demonstrating your insight using real court cases and decisions
- Keeping all the facts 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



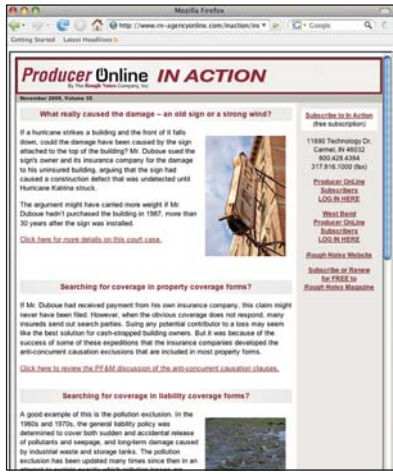
PF&M Analysis

TRAINING SCHEDULE

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

"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."

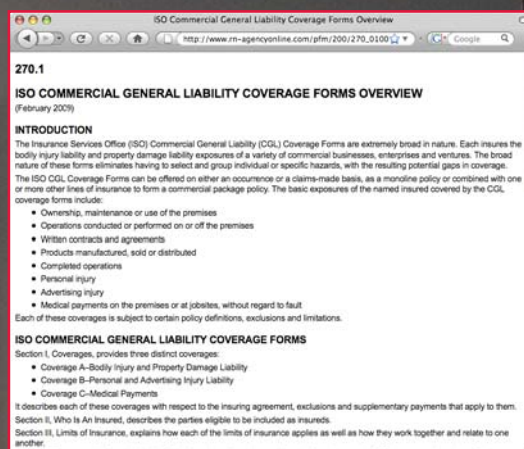
Neel Ford
EM Ford & Company



In Action

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

PF&M Analysis



270.1
ISO COMMERCIAL GENERAL LIABILITY COVERAGE FORMS OVERVIEW
(February 2007)

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 lines 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 on 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.

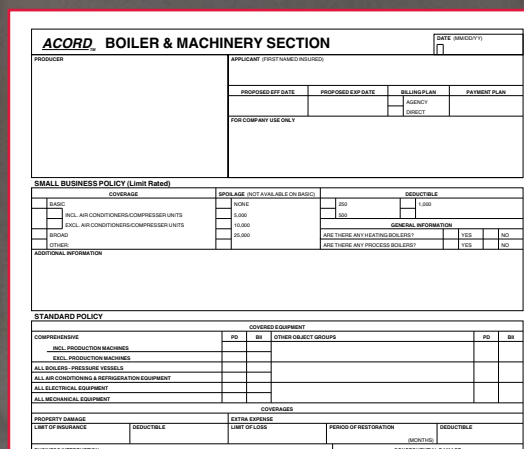
Each of these coverages is subject to certain policy definitions, exclusions and limitations.

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: _____ DATE: 02/20/2011

APPLICANT (PRINT NAME REQUIRED): _____

PROPOSED START DATE: _____ PROPOSED END DATE: _____ BILLING PLAN: _____ PAYMENT PLAN: _____

INSURANCE COMPANY USE ONLY: _____

SMALL BUSINESS POLICY (Limit Rates)

| COVERAGE | SPREADSHEET (NOT AVAILABLE ON BASIS) | DEDUCTIBLE |
|---------------------------------------|--------------------------------------|------------|
| ALL AIR CONDITIONERS/COMPRESSOR UNITS | 10.00 | 100 |
| ALL AIR CONDITIONERS/COMPRESSOR UNITS | 10.00 | 100 |
| ALL BOILERS | 10.00 | 100 |
| ALL BOILERS - PRESSURE VESSELS | 10.00 | 100 |
| ALL BOILERS - PRESSURE VESSELS | 10.00 | 100 |
| ALL ELECTRICAL EQUIPMENT | 10.00 | 100 |
| ALL MECHANICAL EQUIPMENT | 10.00 | 100 |

STANDARD POLICY

| COVERAGE | COVERAGE EQUIPMENT | OTHER OBJECT GROUPS | DEDUCTIBLE |
|---------------------------------------|--------------------|---------------------|------------|
| ALL AIR CONDITIONERS/COMPRESSOR UNITS | 10.00 | 100 | 100 |
| ALL AIR CONDITIONERS/COMPRESSOR UNITS | 10.00 | 100 | 100 |
| ALL BOILERS | 10.00 | 100 | 100 |
| ALL BOILERS - PRESSURE VESSELS | 10.00 | 100 | 100 |
| ALL BOILERS - PRESSURE VESSELS | 10.00 | 100 | 100 |
| ALL ELECTRICAL EQUIPMENT | 10.00 | 100 | 100 |
| ALL MECHANICAL EQUIPMENT | 10.00 | 100 | 100 |

PROPERTY DAMAGE

LIMIT OF INSURANCE: _____ DEDUCTIBLE: _____

EXTRA EXPENSE

LIMIT OF LOSS: _____ PERIOD OF RESTORATION: _____ 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

Insurance Marketplace

- Find a market for hard to place coverages
- E&S directory with direct links to company's, broker's and MGA's Web sites
- Search by category and state or company name

Insurance Marketplace Cybercast

- Monthly e-mail highlighting
- Emerging markets
- New products
- Product enhancements

ACORD® Forms Library

- Printable applications
- Instructions for completion of all forms

Insurance Words & Their Meanings

- Dictionary with easy to understand definitions
- Fourteen risk-specific glossaries

Business Building Letters

- Examples/Samples of 330 professionally written correspondence pieces
- Ongoing prospecting
- Account development
- Service/claims
- Relationship building
- Service surveys
- Copy, paste, edit, customize, and save in your own letter library

"How to Insure" Training Courses

- Ten risk-specific, self-paced courses
- Ideal for agency training or self study

e-marketing for Agencies

- Inform and educate through your Web site
- Professionally written articles
- Easy to understand answers to consumer questions

Rough Notes magazine

- Electronic access to ten years of insurance-related news, sales ideas and commentary from the industry's most highly respected publication

In Action

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

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 you 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

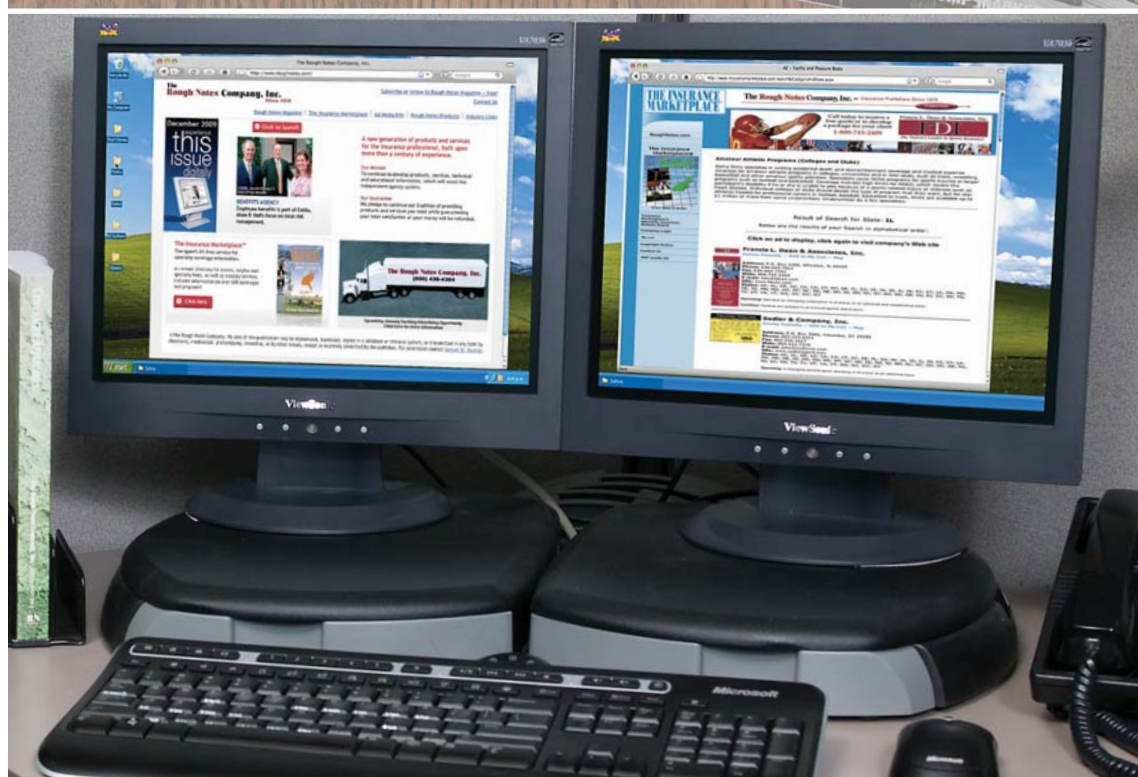
A risk specific approach to personal lines gives agents the confidence to pursue new and different accounts. This tool identifies the exposures and recommended coverages for each risk type. It is the same survey that is included in our Producer Online product.

PUBLISHING DIVISION

Publications and Services in Print and Online

| | |
|--|--------|
| <i>Rough Notes</i> ® Magazine | 12, 13 |
| <i>Rough Notes</i> ® Magazine Online | 14, 15 |
| <i>The Insurance Marketplace</i> ® | 16, 17 |
| <i>The Insurance Marketplace</i> ® Online | 18, 19 |
| <i>The Insurance Marketplace</i> ® Cybercast | 20, 21 |





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 Zinkewicz; 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.



IT'S THE ECONOMY!

Increase in litigation that follows a bad economy generally leads to a tightening market

The current dissonance among a slow-but-steady rise in litigation activity and a generalized deterioration on the part of property and casualty markets is a reflection of the fact that increases are all playing roles in the possible turnaround in the P/C marketplace, according to several industry observers.

For the second quarter in a row, commercial property and casualty markets promised continued improvement, according to the American Insurance Association and large associations, except the Council of Insurance Agents and Brokers (CIAB). In its quarterly report, "Insurance Outlook for 1994," AIA-CIBI, says, "We saw some signs emerging up on the impact of the weak economy and continued low interest rates on the part of the primary market. It was by no means a dramatic turnaround and insurers continued to be very competitive and there, but the line of business which is holding most strongly on renewals."

Many brokers questioned by the CIAB said insurers were still willing to be selective in pricing in some areas. "Pricing seems to be flexing a bit, but underwriters are still willing to accept a 'good' broker and," "Insurers are trying to seek renewals but not cutting like back on new

One respondent said, "They [underwriters] are trying to get rate increases but [are] desperate to keep business, so rates stay flat to slightly lower."

The CNAI and that, while there was some increase in rates, first, second and third-quarter rates declined on average by 2.1%, compared with a 0.6% decrease in the fourth quarter of 2006. "On average, large accounts were down 0.6% compared with 0% in the fourth quarter," and the CNAI "was down 0.6%," says the respondent. "That's due to the fact that 34% of brokers said rates for domestic auto and general liability did not change, another 39% said premiums increased 10-50% since the last quarter's changes—with the exception of D&O, which was being carefully underwritten," and one broker said, "There was a lot of talk about underwriting particular severity and pricing programs."

Fifteen percent of the brokers and F&O rates declined 70-10%, compared with 0% in the fourth quarter of 2006. Other lines that edged up include commercial property, food, equipment break-

The Conning Report

BOB KIM SUYTEN



WHICH HIDDEN STRENGTHS AREN'T YOU LEVERAGING?

Focusing on weaknesses seldom works

Thomas Leonard, considered to be the Vice-

Thomas Leonard, considered to be the Vince Lombardi of personal coaching, said, "For as long as I can truly remember, I have known this: I believe, not only for myself but for everyone, that building on our strengths and tapping the blocks that impede our progress." Yet when we think about improving performance—either our own or someone else's—we typically look straight for the weaknesses that we want to fix.

The truth is, focusing on weaknesses seldom works. People want valuable time and energy setting goals, taking training, investing in tools and creating elaborate systems to motivate themselves into doing something they can't do or don't like doing. The new-found discipline works for a week or two, but after that most people drift right back to where they were. That's because their attitude isn't

When you focus on your weaknesses, you set yourself up for failure. Continuously focusing on improving them is a "high-friction" enterprise. You may feel that it makes you able, but it doesn't. In the end it saps your energy and makes you numb.

Concentrating on strengths changes everything
Instead of focusing on what needs to be improved, turning your attention to your strengths produces immediate benefits and profound changes

Increased confidence. When you are honest with yourself about your strengths and stop trying to cover up your weaknesses, confidence

You get even better. When you identify and articulate what you do well, you get better and better at it. You can move from competence at what you do and how you do it to mastery. In a business environment where competence is the

You attract ideal clients. When you know and project your strengths, you attract people who respect and value what you have to offer. This deepens the client connections you make, improves retention and makes doing business a lot more enjoyable.

More Fun. For most people, concentrating on strengths brings a new level of enjoyment to work. When the work you do aligns with your strengths, you are "comfortable in your own skin" and not striving to be someone or something you are not. People raise your comfort level, and it increases their comfort level with you.

Know all of your strengths

The more you understand your strengths, the more effective you will be in every aspect of your life. These strengths can manifest in many ways:

HOW TO GET THERE



COURT DECISIONS



Insurer denies liability in rental truck accident

The *Examiner* would agree to extend the following provisions: "Responsibility to Third Parties. Owner, together with applicable state and federal laws, shall be liable for any and all damages, losses or to a state certified safe, ransom, handicaps, or such damages. Except to the extent required by the motor vehicle financial responsibility laws of the state in which the vehicle is licensed, Owner does not extend any of its motor vehicle financial responsibility or provide insurance to Renter. Additional coverage may be provided by Owner or third parties through Third Agreement of valid automobile liability insurance... is available on any basis in Renter... such insurance may be provided by the motor vehicle financial responsibility law, the Owner extends none of its motor vehicle financial responsibility." When Renter signed the agreement, he was asked to be declared to purchase "Supplemental

Leahy Province. "While the Leahy Province was involved in a number of incidents, the inequity proved to be a Virginia law that was not intended to be used under a reservation of rights, and was settled for \$25,000," says the state's attorney general. The state's attorney general also filed a declaratory judgment action in the state's supreme court to determine that there was no need to sue the Leahy Province, and that the state was not duty to defend the Leahy Province. The state's attorney general also filed a declaratory judgment action in the state's supreme court to determine that there was no need to sue the Leahy Province, and that the state was not duty to defend the Leahy Province. The state's attorney general also filed a declaratory judgment action in the state's supreme court to determine that there was no need to sue the Leahy Province, and that the state was not duty to defend the Leahy Province.

[illegible]

THIRD QUARTER 2009

Values on real-estate and stock property have changed during the past five years. If your insurance was adequate before, these percentages indicate appropriate amounts to increase your insurance now.

Insurance prices by these percentages

| Year | Real Estate (%) | Stock Property (%) |
|------|-----------------|--------------------|
| 2004 | 0 | 0 |
| 2005 | 25 | 25 |
| 2006 | 50 | 50 |
| 2007 | 75 | 100 |
| 2008 | 100 | 150 |
| 2009 | 95 | 145 |

Legend: **REAL ESTATE** (solid line), **STOCK PROPERTY** (dashed line)

—POLICE STATIONS—

| | 2004 | 2006 | 2008 |
|----------|--------|-------|-------|
| ALL AGES | +10.2% | +8.6% | +1.2% |
| 65+ | +15.4% | +8.7% | +1.9% |

The graph displays the percentage change in the number of police stations from 2004 to 2008. The x-axis represents the years 2004, 2006, and 2008. The y-axis represents the percentage change. Two lines are plotted: one for 'ALL AGES' and one for '65+'. Both lines show a positive trend, with the '65+' line consistently higher than the 'ALL AGES' line. An inset image of a police station building is shown in the upper right corner of the graph area.

| | APARTMENTS, HOTELS, OFFICE BUILDINGS | PERCENTAGE OF TOTAL CONSTRUCTION VALUE | PERCENTAGE OF TOTAL NEW PERMITS |
|---------|---|---|------------------------------------|
| 1960-69 | 18.7 | 18.7 | 18.7 |
| 1970-79 | 18.7 | 18.7 | 18.7 |
| 1980-89 | 18.7 | 18.7 | 18.7 |
| 1990-99 | 18.7 | 18.7 | 18.7 |
| 2000-09 | 18.7 | 18.7 | 18.7 |
| 2010-19 | 18.7 | 18.7 | 18.7 |
| 2020-29 | 18.7 | 18.7 | 18.7 |
| 2030-39 | 18.7 | 18.7 | 18.7 |
| 2040-49 | 18.7 | 18.7 | 18.7 |
| 2050-59 | 18.7 | 18.7 | 18.7 |
| 2060-69 | 18.7 | 18.7 | 18.7 |
| 2070-79 | 18.7 | 18.7 | 18.7 |
| 2080-89 | 18.7 | 18.7 | 18.7 |
| 2090-99 | 18.7 | 18.7 | 18.7 |
| 2100-10 | 18.7 | 18.7 | 18.7 |
| 2110-11 | 18.7 | 18.7 | 18.7 |
| 2120-12 | 18.7 | 18.7 | 18.7 |
| 2130-13 | 18.7 | 18.7 | 18.7 |
| 2140-14 | 18.7 | 18.7 | 18.7 |
| 2150-15 | 18.7 | 18.7 | 18.7 |
| 2160-16 | 18.7 | 18.7 | 18.7 |
| 2170-17 | 18.7 | 18.7 | 18.7 |
| 2180-18 | 18.7 | 18.7 | 18.7 |
| 2190-19 | 18.7 | 18.7 | 18.7 |
| 2200-20 | 18.7 | 18.7 | 18.7 |
| 2210-21 | 18.7 | 18.7 | 18.7 |
| 2220-22 | 18.7 | 18.7 | 18.7 |
| 2230-23 | 18.7 | 18.7 | 18.7 |
| 2240-24 | 18.7 | 18.7 | 18.7 |
| 2250-25 | 18.7 | 18.7 | 18.7 |
| 2260-26 | 18.7 | 18.7 | 18.7 |
| 2270-27 | 18.7 | 18.7 | 18.7 |
| 2280-28 | 18.7 | 18.7 | 18.7 |
| 2290-29 | 18.7 | 18.7 | 18.7 |
| 2300-30 | 18.7 | 18.7 | 18.7 |
| 2310-31 | 18.7 | 18.7 | 18.7 |
| 2320-32 | 18.7 | 18.7 | 18.7 |
| 2330-33 | 18.7 | 18.7 | 18.7 |
| 2340-34 | 18.7 | 18.7 | 18.7 |
| 2350-35 | 18.7 | 18.7 | 18.7 |
| 2360-36 | 18.7 | 18.7 | 18.7 |
| 2370-37 | 18.7 | 18.7 | 18.7 |
| 2380-38 | 18.7 | 18.7 | 18.7 |
| 2390-39 | 18.7 | 18.7 | 18.7 |
| 2400-40 | 18.7 | 18.7 | 18.7 |
| 2410-41 | 18.7 | 18.7 | 18.7 |
| 2420-42 | 18.7 | 18.7 | 18.7 |
| 2430-43 | 18.7 | 18.7 | 18.7 |
| 2440-44 | 18.7 | 18.7 | 18.7 |
| 2450-45 | 18.7 | 18.7 | 18.7 |
| 2460-46 | 18.7 | 18.7 | 18.7 |
| 2470-47 | 18.7 | 18.7 | 18.7 |
| 2480-48 | 18.7 | 18.7 | 18.7 |
| 2490-49 | 18.7 | 18.7 | 18.7 |
| 2500-50 | 18.7 | 18.7 | 18.7 |
| 2510-51 | 18.7 | 18.7 | 18.7 |
| 2520-52 | 18.7 | 18.7 | 18.7 |
| 2530-53 | 18.7 | 18.7 | 18.7 |
| 2540-54 | 18.7 | 18.7 | 18.7 |
| 2550-55 | 18.7 | 18.7 | 18.7 |
| 2560-56 | 18.7 | 18.7 | 18.7 |
| 2570-57 | 18.7 | 18.7 | 18.7 |
| 2580-58 | 18.7 | 18.7 | 18.7 |
| 2590-59 | 18.7 | 18.7 | 18.7 |
| 2600-60 | 18.7 | 18.7 | 18.7 |
| 2610-61 | 18.7 | 18.7 | 18.7 |
| 2620-62 | 18.7 | 18.7 | 18.7 |
| 2630-63 | 18.7 | 18.7 | 18.7 |
| 2640-64 | 18.7 | 18.7 | 18.7 |
| 2650-65 | 18.7 | 18.7 | 18.7 |
| 2660-66 | 18.7 | 18.7 | 18.7 |
| 2670-67 | 18.7 | 18.7 | 18.7 |
| 2680-68 | 18.7 | 18.7 | 18.7 |
| 2690-69 | 18.7 | 18.7 | 18.7 |
| 2700-70 | 18.7 | 18.7 | 18.7 |
| 2710-71 | 18.7 | 18.7 | 18.7 |
| 2720-72 | 18.7 | 18.7 | 18.7 |
| 2730-73 | 18.7 | 18.7 | 18.7 |
| 2740-74 | 18.7 | 18.7 | 18.7 |
| 2750-75 | 18.7 | 18.7 | 18.7 |
| 2760-76 | 18.7 | 18.7 | 18.7 |
| 2770-77 | 18.7 | 18.7 | 18.7 |
| 2780-78 | 18.7 | 18.7 | 18.7 |
| 2790-79 | 18.7 | 18.7 | 18.7 |
| 2800-80 | 18.7 | 18.7 | 18.7 |
| 2810-81 | 18.7 | 18.7 | 18.7 |
| 2820-82 | 18.7 | 18.7 | 18.7 |
| 2830-83 | 18.7 | 18.7 | 18.7 |
| 2840-84 | 18.7 | 18.7 | 18.7 |
| 2850-85 | | | |

THIRD QUARTER 2009

increase policies in apartments, hotels, and office buildings requiring this bid if the policies were previously written in ambiguous amounts, increase policies by three percentages.

| | 2006 | 2007 | 2008 |
|--------------|--------|--------|-------|
| Black Male | +20.1% | +7.8% | +2.2% |
| Black Female | +20.8% | +12.2% | +8.2% |

| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
|------------|--------|--------|-------|------|------|------|------|------|------|------|
| Food Store | -22.2% | +15.2% | +4.8% | | | | | | | |

FACTORIES AND CONSTRUCTION BUSINESS

2000 2001 2002 2003 2004 2005 2006 2007 2008 2009

Based on Construction Outlook—Factories and Commercial Buildings

Factories and commercial buildings illustrate real estate's ability to build this fall. Figures below show prospects for increased productivity, adequate policies, increasing facilities, and commercial buildings.

increase policies by three percentage points

—POLICIES NOTIFIED—

JAN, MAR, MAY, SEP, 2004 2005 2006

Source: —(1) 2004, —(2) 2005, —(3) 2006

Unfilled —

| | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 2027-28 | 2028-29 | 2029-30 | 2030-31 | 2031-32 | 2032-33 | 2033-34 | 2034-35 | 2035-36 | 2036-37 | 2037-38 | 2038-39 | 2039-40 | 2040-41 | 2041-42 | 2042-43 | 2043-44 | 2044-45 | 2045-46 | 2046-47 | 2047-48 | 2048-49 | 2049-50 | 2050-51 | 2051-52 | 2052-53 | 2053-54 | 2054-55 | 2055-56 | 2056-57 | 2057-58 | 2058-59 | 2059-60 | 2060-61 | 2061-62 | 2062-63 | 2063-64 | 2064-65 | 2065-66 | 2066-67 | 2067-68 | 2068-69 | 2069-70 | 2070-71 | 2071-72 | 2072-73 | 2073-74 | 2074-75 | 2075-76 | 2076-77 | 2077-78 | 2078-79 | 2079-80 | 2080-81 | 2081-82 | 2082-83 | 2083-84 | 2084-85 | 2085-86 | 2086-87 | 2087-88 | 2088-89 | 2089-90 | 2090-91 | 2091-92 | 2092-93 | 2093-94 | 2094-95 | 2095-96 | 2096-97 | 2097-98 | 2098-99 | 2099-00 | 2100-01 | 2101-02 | 2102-03 | 2103-04 | 2104-05 | 2105-06 | 2106-07 | 2107-08 | 2108-09 | 2109-10 | 2110-11 | 2111-12 | 2112-13 | 2113-14 | 2114-15 | 2115-16 | 2116-17 | 2117-18 | 2118-19 | 2119-20 | 2120-21 | 2121-22 | 2122-23 | 2123-24 | 2124-25 | 2125-26 | 2126-27 | 2127-28 | 2128-29 | 2129-30 | 2130-31 | 2131-32 | 2132-33 | 2133-34 | 2134-35 | 2135-36 | 2136-37 | 2137-38 | 2138-39 | 2139-40 | 2140-41 | 2141-42 | 2142-43 | 2143-44 | 2144-45 | 2145-46 | 2146-47 | 2147-48 | 2148-49 | 2149-50 | 2150-51 | 2151-52 | 2152-53 | 2153-54 | 2154-55 | 2155-56 | 2156-57 | 2157-58 | 2158-59 | 2159-60 | 2160-61 | 2161-62 | 2162-63 | 2163-64 | 2164-65 | 2165-66 | 2166-67 | 2167-68 | 2168-69 | 2169-70 | 2170-71 | 2171-72 | 2172-73 | 2173-74 | 2174-75 | 2175-76 | 2176-77 | 2177-78 | 2178-79 | 2179-80 | 2180-81 | 2181-82 | 2182-83 | 2183-84 | 2184-85 | 2185-86 | 2186-87 | 2187-88 | 2188-89 | 2189-90 | 2190-91 | 2191-92 | 2192-93 | 2193-94 | 2194-95 | 2195-96 | 2196-97 | 2197-98 | 2198-99 | 2199-00 | 2200-01 | 2201-02 | 2202-03 | 2203-04 | 2204-05 | 2205-06 | 2206-07 | 2207-08 | 2208-09 | 2209-10 | 2210-11 | 2211-12 | 2212-13 | 2213-14 | 2214-15 | 2215-16 | 2216-17 | 2217-18 | 2218-19 | 2219-20 | 2220-21 | 2221-22 | 2222-23 | 2223-24 | 2224-25 | 2225-26 | 2226-27 | 2227-28 | 2228-29 | 2229-30 | 2230-31 | 2231-32 | 2232-33 | 2233-34 | 2234-35 | 2235-36 | 2236-37 | 2237-38 | 2238-39 | 2239-40 | 2240-41 | 2241-42 | 2242-43 | 2243-44 | 2244-45 | 2245-46 | 2246-47 | 2247-48 | 2248-49 | 2249-50 | 2250-51 | 2251-52 | 2252-53 | 2253-54 | 2254-55 | 2255-56 | 2256-57 | 2257-58 | 2258-59 | 2259-60 | 2260-61 | 2261-62 | 2262-63 | 2263-64 | 2264-65 | 2265-66 | 2266-67 | 2267-68 | 2268-69 | 2269-70 | 2270-71 | 2271-72 | 2272-73 | 2273-74 | 2274-75 | 2275-76 | 2276-77 | 2277-78 | 2278-79 | 2279-80 | 2280-81 | 2281-82 | 2282-83 | 2283-84 | 2284-85 | 2285-86 | 2286-87 | 2287-88 | 2288-89 | 2289-90 | 2290-91 | 2291-92 | 2292-93 | 2293-94 | 2294-95 | 2295-96 | 2296-97 | 2297-98 | 2298-99 | 2299-00 | 2300-01 | 2301-02 | 2302-03 | 2303-04 | 2304-05 | 2305-06 | 2306-07 | 2307-08 | 2308-09 | 2309-10 | 2310-11 | 2311-12 | 2312-13 | 2313-14 | 2314-15 | 2315-16 | 2316-17 | 2317-18 | 2318-19 | 2319-20 | 2320-21 | 2321-22 | 2322-23 | 2323-24 | 2324-25</ |
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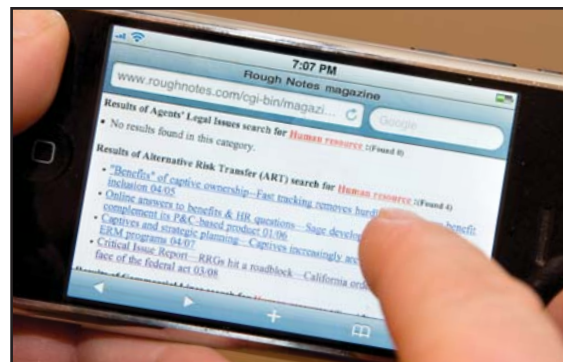


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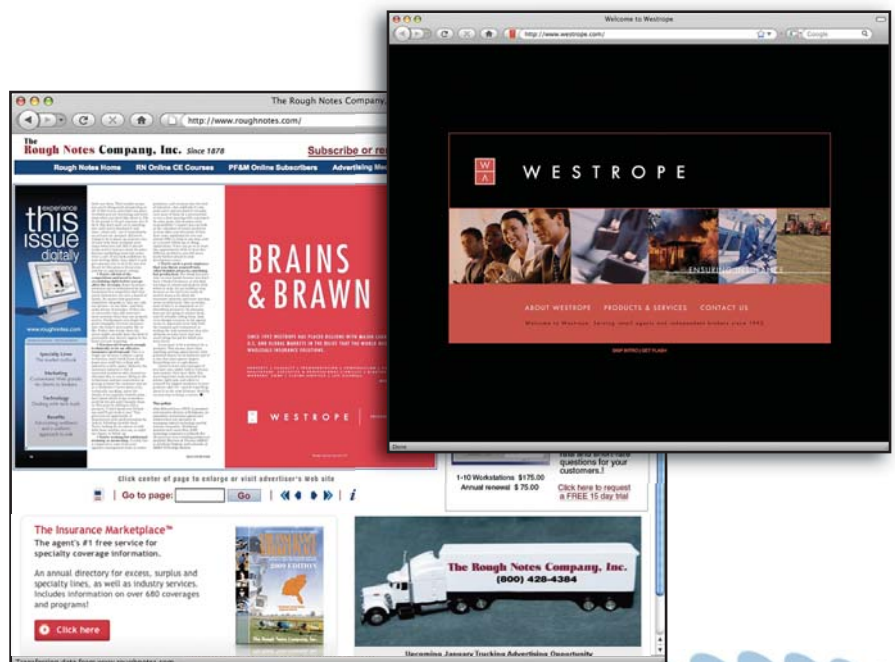
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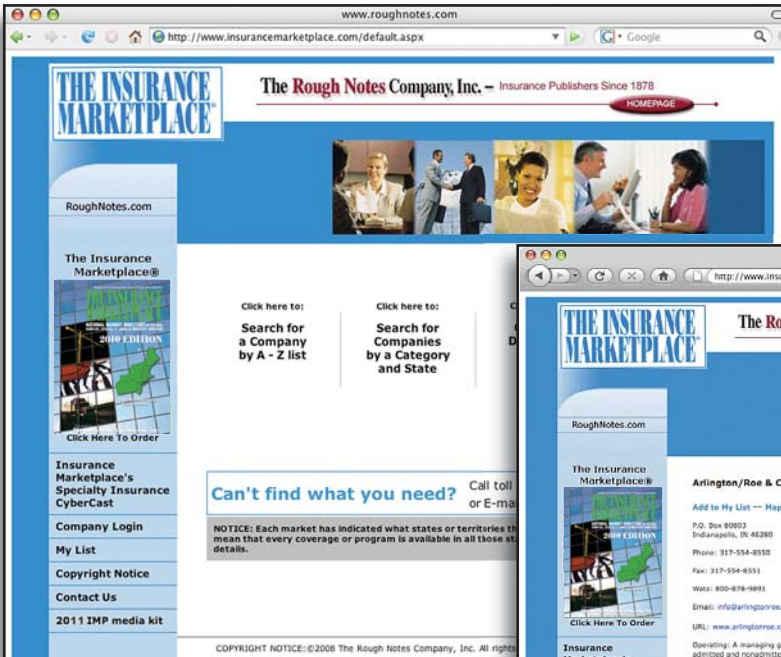
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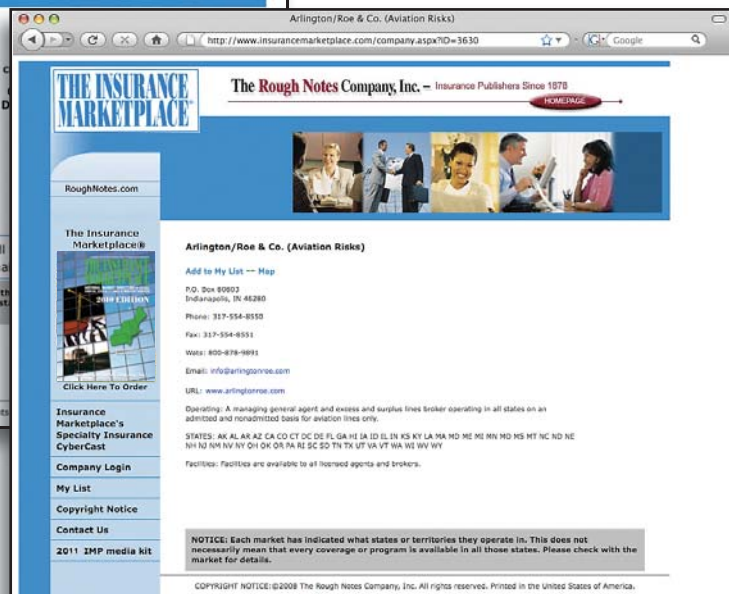
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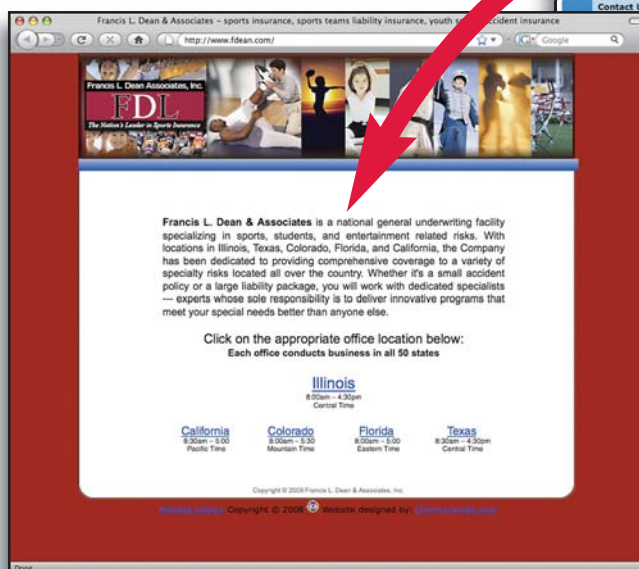
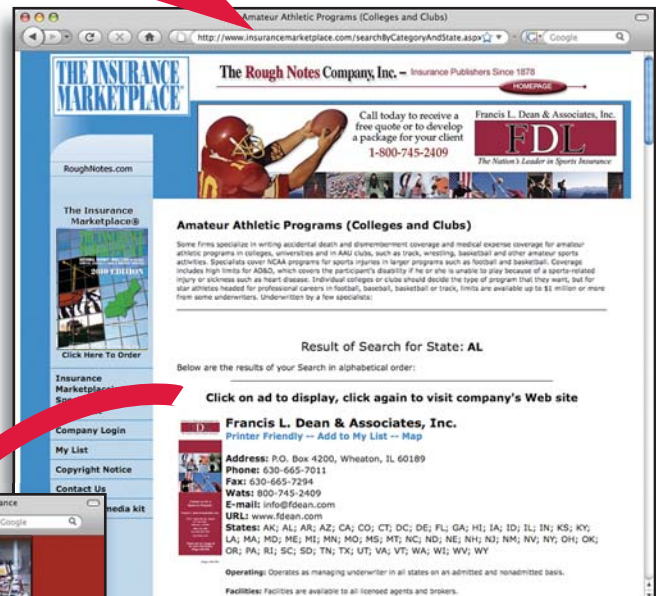
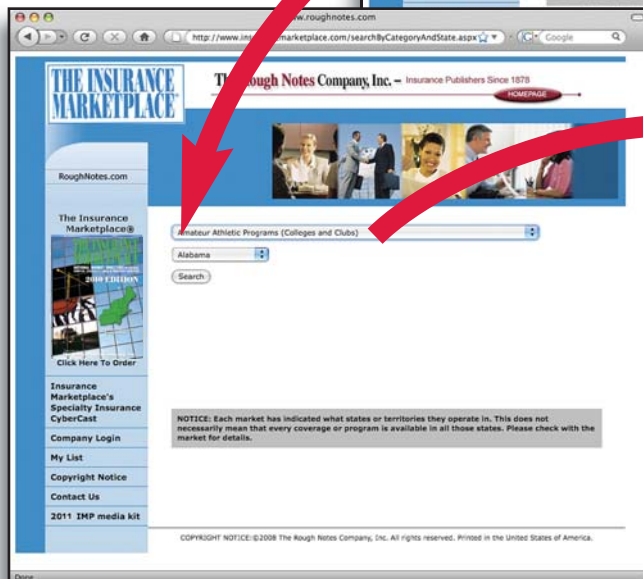
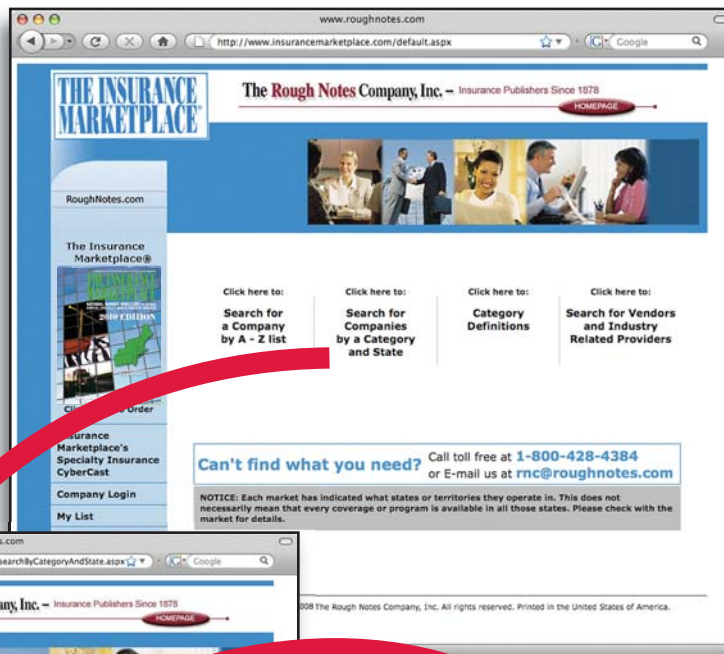


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The Alternative Fuel Industry
The alternative fuel industry's history has been heavily influenced by global oil and gas prices and availability. The first major push was in the 1970s, when oil supplies dwindled and prices soared. This led to an emphasis 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

- Electricity Grid
- Renewable Energy Loan Guarantee
- Federal Building upgrades
- State and Local Government Energy Efficiency Grants
- HUD Housing Energy Efficiency Retrofits
- Energy Efficiency and Renewable Energy Research
- Advanced Battery Systems
- Home Weatherization for Low Income Families
- Smart Appliance Rebates
- Federal Fleet Update to Alternative Fuel and Plug-in
- Electric Transportation Grant
- Cleaning Fossil Energy
- Defense Department Renewable Energy Research
- State and Local Government Alternative Fuel Vehicles
- Retrofitting of Buses to Reduce Diesel Emissions
- Green Jobs Training

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- Protecting the Vulnerable
- Health Care
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- Education and Training
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- Other

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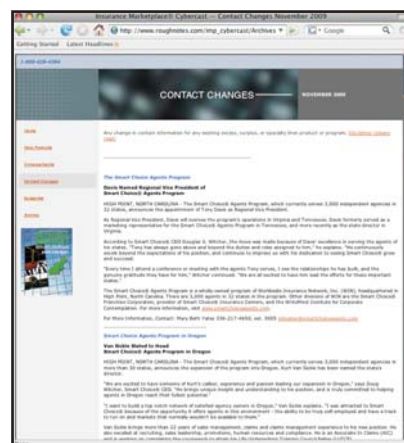
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Enhancements



Contact Changes



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Volume 28, October 2009
Architects Professional Liability
Architects have suffered with the downturn in the construction market but still remain very upbeat. The new green emphasis and environmental 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
Piracy
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 release can be negotiated. These aren't cartoon characters. They are desperate people, committing desperate crimes, and they are not going away.

Volume 26, August 2009
The Lodging Industry
When times are tough, Americans... stay home. While staycations, webinars and teleconferencing may be popular ways to save money, they all negatively affect lodging 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 cancelled? Although they might prefer to remain franchised dealers, many are exploring becoming used-car dealers in addition to continuing their automotive service departments. Committed automobile entrepreneurs will not want to wait in the wings, so expect to see these "un" franchised dealers find a way to stay 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.

Volume 22, April 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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BOOKS

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Library Books, Library Books on CD

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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.

Bruce D. Hicks, CPCU, CLU, is Senior Editor, Technical and Educational Products Division. He began his career in insurance in 1981, serving several regional and national companies in personal lines underwriting, product research and development, auditing, regulation and compliance.

Joseph J. Hunter-Lattak, CPCU, AIM, AMIM, is Assistant Editor, Technical and Educational Products Division. He has been a contributor to the property/casualty insurance industry as both a commercial lines underwriter with several companies and an agency producer over the past 35 years.

Richard C. Lewis is a contributing writer for the bonds section of PF&M. He has over 40 years experience as a practitioner in the fields of commercial bank and surety credit and is one of the most respected names in the surety area of the insurance community. He is the author of numerous articles and books on the subject of bonding and surety.

Jenny Pagano, CPCU, CLU, FLMI, is a contributing writer for the Technical and Educational Products Division. She is currently a product administrator with a regional insurance carrier and has spent more than 29 years in the insurance industry. Her career includes work in underwriting, product development, ratemaking, project management, and research and analysis.

BOOKS



#30040
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CD version
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Coverages Applicable

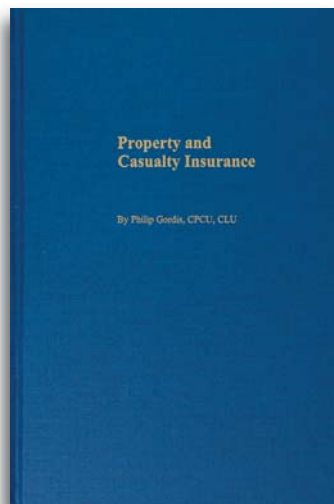
Coverages Applicable is the place to look for industry specific insurance coverage answers. In one easy-to-use book, explore the insurance needs for over 650 different types of risks. This book has been a top reference book for more than 50 years because it gets to the point and stays focused! You will not only identify the coverages your client needs, you will find a simple and concise explanation of the coverages, plus the reasons your customer should consider them.

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.

The 2010 edition updates the coverages and the SIC and NAICS codes plus adds almost 50 new risks. In addition, the agribusiness commercial category is introduced.

This is a must have for every producer's library!

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books & receive a
10% discount on each!**



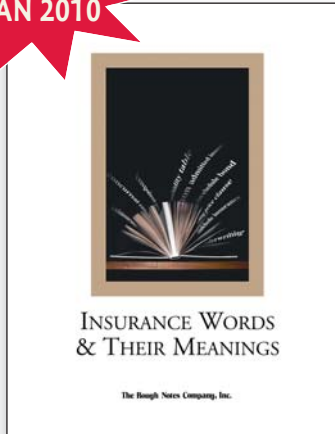
#30011
\$88.50 (plus s/h)
ISBN# 978-1-56461-305-9
558 pages

Property and Casualty Insurance – 2009 Edition By Philip Gordis, CPCU, CLU, and edited by the editors of PF&M

For over 50 years insurance professionals have turned to *Property and Casualty Insurance* by Philip Gordis to answer their insurance questions. The latest update delves into commercial and personal lines coverage forms along with the history of insurance, risk management techniques plus concepts such as tort reform, contract law, negligence, no-fault and more. There is even a chapter covering the basics of life, health and disability insurance. The index and table of contents make it an easy-to-use teaching and reference tool.

Easy-to-understand examples throughout the book help readers truly comprehend the coverage forms and concepts being discussed. This book is an excellent training tool for a new hire but also an easy to use reference tool for the rest of office.

**REVISED
JAN 2010**



#30401
\$61.50 (plus s/h)
ISBN# 978-1-56461-310-3

CD version
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\$142.00 (plus s/h)

Insurance Words & Their Meanings **Newly revised – January 2010**

Edited by the technical & educational products editors of The Rough Notes Company, Inc., the 25th edition includes over 5,000 insurance and client-based terms and definitions that are needed by the insurance professional. This revised book contains:

- Insurance-related terms and definitions in easy-to-understand language.
- Glossaries explaining basic terminology specific to the following categories:
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 - Bond Terms
 - Coin Collecting
 - Construction
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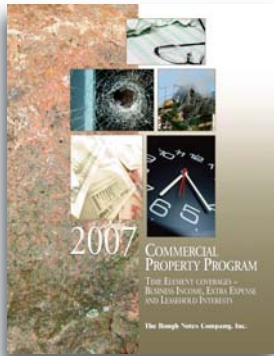
Business Building Letters

Do you send letters to your clients? Are you confident they are correctly worded? Have you ever been embarrassed when a poorly written letter was sent to an important client? Would you prefer to have an editor compose them for you and your staff? Then the Business Building Letters CD is for you!

Hundreds of sales, survey, cancellation, claims, anniversary and special event letters are ready for you to drop into your word processor and customize for your agency and clients. The letters can be used for prospecting, relationship building, assistance in account activity, and more. Although primarily for property and casualty customers, there are more than a dozen life and financial services specific letters.

BOOKS

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



#30220

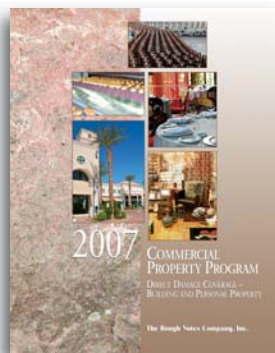
\$49.50 (plus s/h)

ISBN# 978-1-56461-308-0

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.

Commercial Property Program – Direct Damage Coverage – Building and Personal Property - 2007



#30219

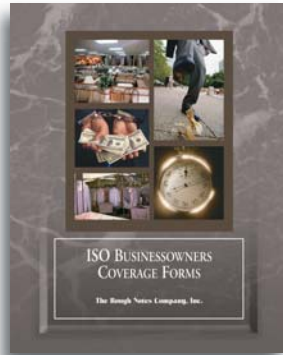
\$57.50 (plus s/h)

ISBN# 978-1-56461-307-3

218 pages

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.

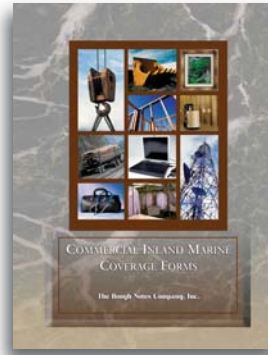
ISO Businessowners Coverage Forms



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 Businessowners forms as a service to our customers.

#30209
\$52.00 (plus s/h)
ISBN# 978-1-56461-282-3
184 pages

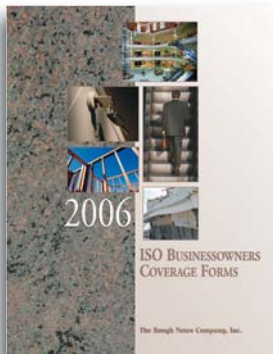
Commercial Inland Marine Coverage Forms



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.

#30201
\$74.00 (plus s/h)
ISBN# 978-1-56461-277-9
356 pages

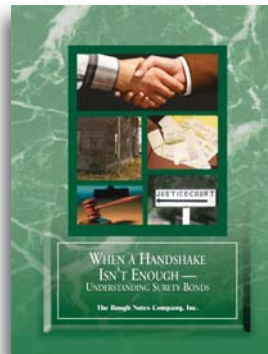
ISO Businessowners Coverage Forms - 2006



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.

#30213
\$56.00 (plus s/h)
ISBN# 978-1-56461-296-0
198 pages

When a Handshake Isn't Enough – Understanding Surety Bonds

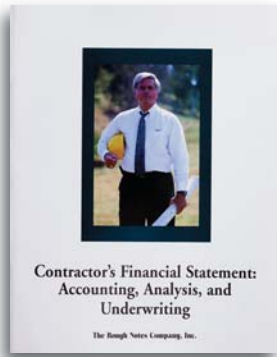


Richard C. Lewis looks at both large and small surety bonds, providing guidance on how they operate, are underwritten and priced. Written by a surety expert in terms a commercial underwriter or agent can understand. One of the most complete surety guides available!

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BOOKS

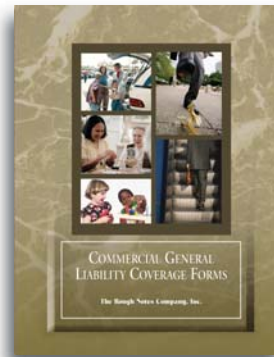
Contractor's Financial Statement: Accounting, Analysis, and Underwriting



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.

#26335
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ISBN# 978-1-56461-152-9
88 pages

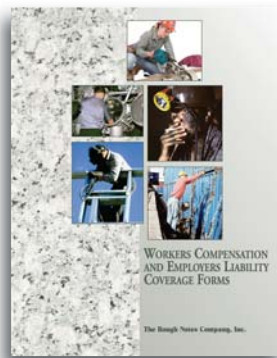
Commercial General Liability Coverage Forms



All companies do not adopt the latest edition of the ISO form revisions. Therefore, we are continuing to offer this review of the 2004 Commercial General Liability Coverage Forms as a service to our customers.

#30208
\$52.00 (plus s/h)
ISBN# 978-1-56461-287-8
156 pages

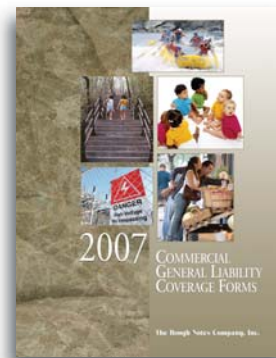
Workers Compensation & Employers Liability Coverage Forms



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.

#30215
\$56.00 (plus s/h)
ISBN# 978-1-56461-297-7
224 pages

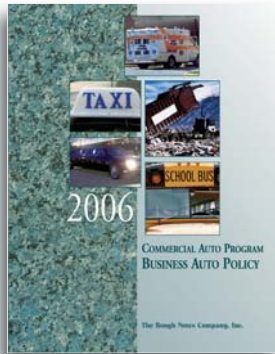
Commercial General Liability Coverage Forms - 2007



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.

#30218
\$52.00 (plus s/h)
ISBN# 978-1-56461-304-2
188 pages

Commercial Auto Program – Business Auto Policy – 2006



#30214
\$49.50 (plus s/h)
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.

Commercial Auto Program – The Garage Policy – 2006



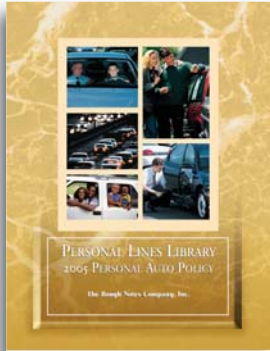
#30217
\$47.50 (plus s/h)
ISBN# 978-1-56461-302-8
116 pages

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

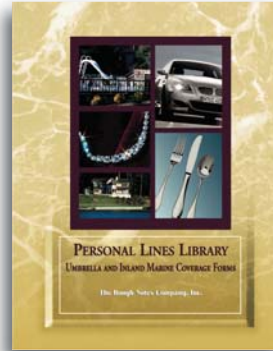
Personal Lines Library – 2005 Personal Auto Policy



#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.

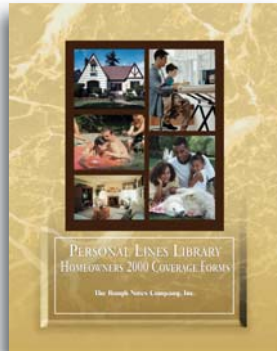
Personal Lines Library – Umbrella and Inland Marine Coverage Forms



#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.

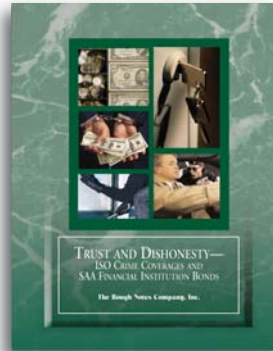
Personal Lines Library – Homeowners 2000 Coverage Forms



#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.

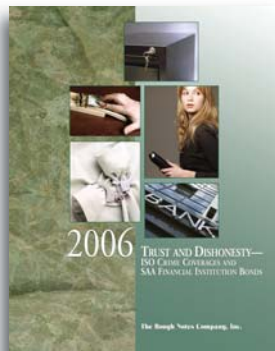
Trust and Dishonesty – ISO Crime Coverages and SAA Financial Institution Bonds



#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**

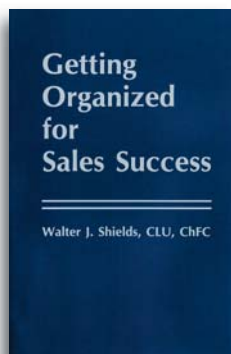


#30216
\$56.00 (plus s/h)
ISBN# 978-1-56461-301-1
232 pages

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.

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Getting Organized for Sales Success



#29220
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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
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ISBN# 978-1-56461-123-9
128 pages

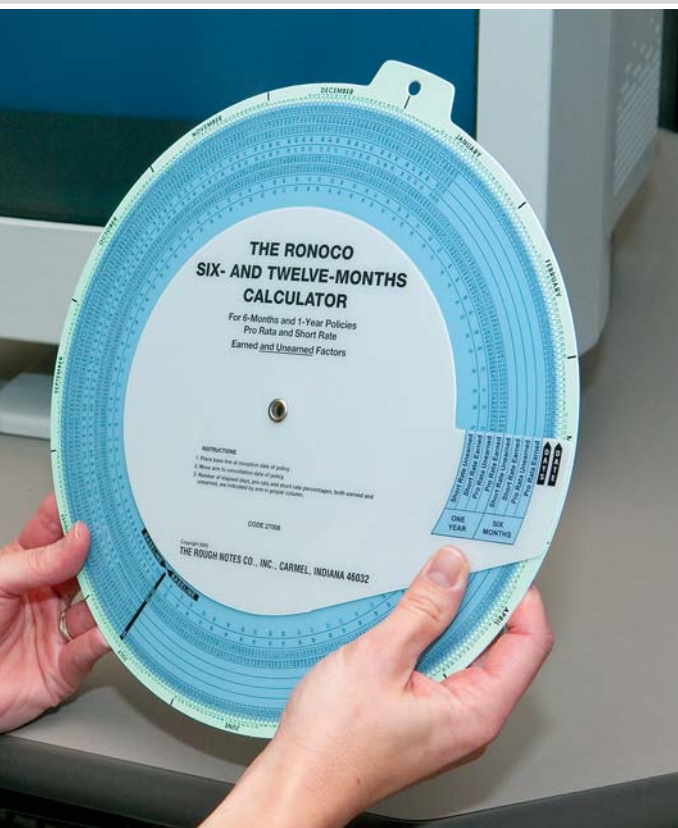
Stop wasting money hiring the wrong person! The largest expense in most businesses is the cost for human resources—your staff—so getting and keeping the right people is important. This guide helps you to do just that by explaining the components of the hiring process, from pre-interview preparation, 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.





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The old ISO 2.7 and 4.4 prepaid options are no longer available.)*



WHEELS

Bright ideas are
sometimes reinvented...

ONLINE RONOCO CALCULATOR WHEEL

The screenshot shows a web browser window titled "Rough Notes - Calculator Wheels - Microsoft Internet Explorer". The page header reads "The Rough Notes Company, Inc. Online Automated Calculator Wheels ©2002". There is a "Clear All Transactions" button in the top right. The form is divided into two main sections. The top section contains input fields for: Insurance Company (The General Insurance Company), Policy Type (Package), Calculation Method (RONOCO Calculator Wheel Factors), Premium Rounding (\$01), Term (12 Months), Policy Effective Date (12/13/2009), Expiration (12/13/2010), Policy Number (1234567), Name (Panzu Florists), Address (528 Main Street), City (Greenville), and State, Zip (IN 46280). Below this is a tabbed interface with four tabs: "Written Premium" (selected), "Cancellation", "Earned Premium", and "Multi-Transactions". The "Written Premium" tab contains fields for Coverage Start Date (12/13/2009), Coverage End Date (12/13/2010), and calculation options: Full Term Premium (\$2,834.00), Gross Written Premium (\$2,834.00), Commission (%) (10%), Commission (\$) (\$283.40), and Net Written Premium (\$2,550.60). There are "Perform Calculations" and "Help" buttons. On the right, a text box displays the calculation details: Calculation Type: Written Premium, Calculation Method: RONOCO Calculator Wheel Factors, Policy Term: 12 Months(s), Effective Date: 12/13/2009, Expiration Date: 12/13/2010, Full Term Length: 365 Day(s), Coverage Start Date: 12/13/2009, Coverage End Date: 12/13/2010, Coverage Length: 365 Day(s), Pro Rate Earned Factor: 1.000, Full Term Premium: \$2,834.00, Gross Written Premium: \$2,834.00, Commission Rate: 10.00%, Commission Amount: \$283.40, Net Written Premium: \$2,550.60, Leap Day(s): Ignoring. A "Print" button is at the bottom right.

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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

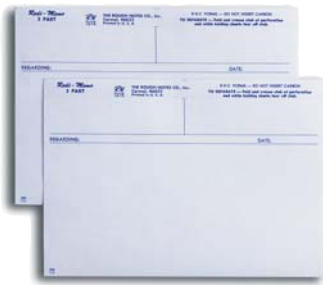
Agency imprint in top right or left corner, furnish 3-4 lines of imprint copy when ordering. Minimum imprinted order is 1,000 sets.

#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

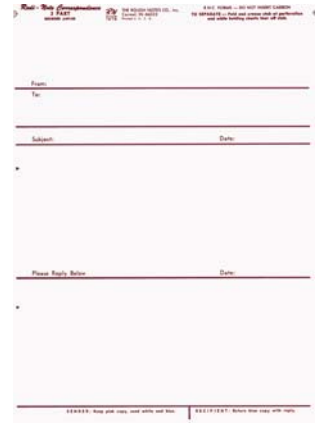
Original + 2 color-coded copies.
Furnish 3-4 lines of imprint copy.

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

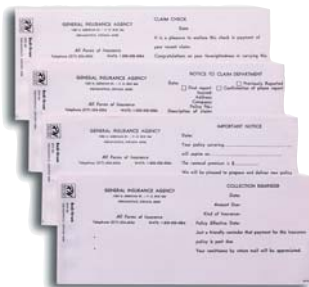
500 sets \$363.25
+500s \$165.50



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

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



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



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

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

#05135—Alphabetical Guide Sheets

8" x 5" Need size and description.

25 subdivisions \$40.50



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



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)



ORDER FORM

The Rough Notes Company, Inc.

1 Bill To:

Customer Number: _____

Name: _____

Company: _____

Street Address: _____

City: _____

State: _____ Zip: _____

Phone: () _____ Fax: () _____

2 Ship To (if DIFFERENT than "Bill To"):

Name: _____

Agency/Company Name: _____

Street Address: _____

City: _____

State: _____ Zip: _____

Phone: () _____ Fax: () _____

| 3 Item | Qty. | Description | Imprint ✓ | Price |
|--------|------|-------------|--------------|-------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
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| | | | | |
| | | | | |

4 Method of Payment

☐ Payment Enclosed ☐ Bill Me ☐ Charge To My Credit Card
☐ MasterCard ☐ VISA ☐ American Express ☐ Discover

Credit Card Number _____ V-Code* _____

Signature _____ Exp Date _____

Name on card (please print) _____

Credit Card Billing Address if different from above. (Required)
 Corporate Credit Card ☐ Yes ☐ No (Required)

*V-Code is Required To Process Your Credit Card:

AX = 4 Digit Code on Front of Card

MC/VISA/Discover = 3 Digit Code on Back of Card

(Make checks payable to: The Rough Notes Company, Inc.)

SHIPPING/HANDLING CHARGES

Total Order Amount _____ S/H Charge _____

\$0 - \$50.00\$12.00

\$50.01 - 100.00\$14.00

\$100.01 - 150.00\$21.00

\$150.01 - 250.00\$26.00

\$250.01 - 500.00\$30.00

\$500.01\$17.00+ Actual freight charges

All software products\$11.00

Software is non-returnable once the seal is broken.

Actual shipping charges may apply to items shipped outside the continental U.S.

Overnight delivery services are available. Call for details.

| | | |
|-----------------------------|----|-------|
| Total Amount of Merchandise | \$ | _____ |
| Shipping/Handling Charges* | \$ | _____ |
| Indiana Residents Tax (7%) | \$ | _____ |
| Total Amount Due | \$ | _____ |

5 I agree to pay the above charges.

Signature _____

6 Imprint Orders

IMPORTANT: Please fill in information as it should print or attach sample of current imprinted item.

*Note any changes to copy. You will receive a faxed proof.

Company _____

Address _____

City/State/Zip _____

Phone () _____ Fax () _____

Web site _____

E-mail _____

Other _____

Imprint Color: ☐ Black ☐ Blue ☐ Other PMS# _____
☐ Color Sample Included