



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

2008-2009

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As we eagerly anticipate the challenges of 2009, we reflect on what we have accomplished in 2008 and, more importantly, where we are as a company. It comes down to people, products, territory and financial strength. Now is the time to do what we do best and focus on the basics.

Red Shield is a very fortunate company. We have exceptional people, solid products, a local presence and outstanding financial strength. It has been said that insurance is a people business. We think it's not only a people business but a business that depends on knowledgeable people that are accessible to contact. Red Shield prides itself on doing business like it was done in the days of yesteryear. We have knowledgeable people that you can actually call and talk to.

We also have solid products. Some, like our Floating Home Policy, are tailored to meet a specific need. We have the assistance of ISO for Commercial Lines and AAIS for Inland Marine.

Red Shield is a Northwest company, we are in touch with the business community, agents and insureds.

Many of our underwriters are Northwest born and bred and have worked for years in Oregon, Washington, Utah and Idaho. We are familiar with the communities our agents live in and the risks they insure.

Finally, and most importantly in this uncertain economy, is financial strength. Red Shield may not be the largest company, but financially we are very strong. For our size, our surplus far exceeds our written premium. We also have the financial backing of very stable, long term reinsurers.

So, as we move into 2009, why not take a hard look at Red Shield Insurance Company? We have the traditional core values which are so important in navigating through these economically unstable and changing times.



THE RED SHIELD FOCUS

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2009 HOLIDAY SCHEDULE

OUR OFFICES WILL BE CLOSED FOR THE
FOLLOWING HOLIDAY OBSERVANCES

PRESIDENTS' DAY
MONDAY, FEBRUARY 16

MEMORIAL DAY
MONDAY, MAY 25

INDEPENDENCE DAY OBSERVED ON
FRIDAY, JULY 3

LABOR DAY WEEKEND
FRIDAY, SEPTEMBER 4
MONDAY, SEPTEMBER 7

THANKSGIVING
THURSDAY, NOVEMBER 26
FRIDAY, NOVEMBER 27

CHRISTMAS
THURSDAY, DECEMBER 24
FRIDAY, DECEMBER 25

Agency Recognition

October 2008

Anchor Marine Underwriters, Inc
Seattle, WA

November 2008

Bennett Insurance Agency
Enterprise, OR

December 2008

Knutsen Insurance
Astoria, OR

Our Agency Recognition Program is based on factors such as number of submissions, quote to bind, growing book of business, large risk, and/or hit ratio.



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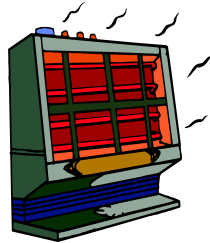
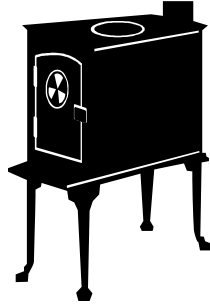
Safety Tips for Woodstoves and Space Heaters

(It's what you can't see that can burn you!)

PLEASE PASS THIS ON TO YOUR INSUREDS

General Woodstove Safety

- ✓ Clean chimneys and have them inspected yearly for creosote accumulation, cracks, crumbling bricks and obstructions. If wood is the primary heat source, clean chimneys twice a year.
- ✓ Keep gasoline and other flammable liquids out of the home. Never use gasoline, lantern fuel, kerosene, lighter fluid, or similar liquids to start or "freshen" a fire in the stove.
- ✓ Use a metal container with a tight-fitting lid for removal of ashes. Take them outside to a safe place for disposal.
- ✓ Check your smoke detector regularly to make sure it is operating properly, and change the battery at least twice a year.
- ✓ Readily accessible fire extinguishers are a good idea in all homes, but they are especially important if you use a woodstove.



Electric Space Heaters

- ✓ Put at least 36 inches of empty space between space heaters and everything else, including furniture, curtains, walls, papers and people.
- ✓ Replace frayed or cracked cords on portable electric heaters. Service the heater if the cord overheats.
- ✓ Do not use extension cords with portable electric heaters. This is a common cause of fires.
- ✓ Turn off portable heaters when asleep or out of the house.

MEET AL DOROW, SENIOR VICE PRESIDENT

In December 2008, Al Dorow joined Red Shield Insurance Company as our new Senior Vice President. Al works from both the Seattle and Portland offices, and his main focus is Product Development.



Al has 30 years of insurance industry experience in underwriting and corporate management areas, including admitted, surplus lines and program business. He previously worked as a director and manager of a Lloyd's syndicate. He has also worked as an executive for Safeco, responsible for the Select Markets specialty business involving programs, surplus lines and various specialty areas. Prior to joining Red Shield, Al was the Manager of the Surplus Lines Association of Washington.

REMEMBER YOUR CLOCK



March 8, 2009



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REMEMBER THE FULLER BRUSH MAN?

Sales Representatives and Selling Agents

Remember the Fuller Brush man? Today's Sales Representatives aren't typically knocking on doors to peddle their wares, but they still need insurance protection for their samples while away from the Insured's premises or in transit. That's where our Sales Representative Floater comes into play. This policy covers the Sales Representatives directly employed by the Insured and the Selling Agents who sell the Insured's product even though they are not directly employed.

Sales Reps on the road are a highly visible target for thieves. Generally, the higher value the property is in relation to its bulk, the more likely it is to be stolen. Though certain commodities are more attractive than others, any package holds a fascination for the light-fingered.

Our Sales Representative Floater covers merchandise samples and any containers or cases which transport the samples. This property is not covered at the Insured's premises, as that exposure is covered under the Insured's business personal property on their Property Coverage Form. The Sales Rep form also

excludes property that the Insured loans, leases or rents to others; contraband; and money, securities, jewelry, precious metals and stones.

The underwriting information required for this floater includes the number of Sales Representatives being covered, the value of property in each Sales Rep's possession, operating territory, mode of transportation used, and prior loss history.

Typical terms and conditions include a Locked Vehicle Warranty and, if the situation warrants, a restriction that vehicles be garaged or that an effective burglar alarm be employed.

Cover your assets while on the road!

Red Shield has a separate Salesperson's Sample application for this coverage – you can find this application at www.redshield.com. For more information, contact your Red Shield Inland Marine underwriter.



EXHIBITION FLOATER

Red Shield Insurance Company is able to provide coverage for the Insured's property or property of others in the Insured's care, custody or control while on exhibit at a single or various locations (such as a county fair, exhibit hall, trade show or bazaar).

There are two types of coverage under this Floater: Scheduled Exhibitions and Blanket Exhibitions. Our form also provides coverage while property is in transit to and from an exhibit or display. To underwrite the risk we need a description of the property that is on exhibit, the location(s) and dates (or duration) for each exhibit.

If you have any clients who would benefit from this type of coverage, please fill out our Exhibition Floater Application. This application can be found on our website at: www.redshield.com For more information contact your Red Shield Inland Marine Underwriter.