



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

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2010 FALL NEWSLETTER

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What's New at Red Shield?

WebEx Classes

We are providing a great opportunity for members of your agency to learn important insurance information. Participants may submit questions during the WebEx session or send them by email to: srodriguez@redshield.com. Answers will be provided in a timely manner.

Our first class was held on November 4th. Over 100 agents gained insight on completing an Acord application. We received an enthusiastic response from our participants!

UPCOMING CLASS

<u>Class</u>	<u>Date</u>	<u>Duration</u>
Understanding Business Interruption	TBA	TBA

- Prior registration required for attendance
- Topic suggestions are encouraged
- Watch for more information



Quick Additional Named Insured Endorsements

Red Shield Insurance Company has made a commitment to process Additional Named Insured endorsements within 24 hours of request by email delivery. As long as we have a full name, address, effective date and the client relationship; the endorsement will be sent to the email address provided. Send your request to your underwriter for approval.

THE RED SHIELD FOCUS

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INSURANCE
COMPANY

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Why Red Shield Insurance Company?

- Providing individual risk underwriting by "thinking outside the box" for the past 31 years.
- Regionally owned and managed, with a focus on solid underwriting results.
- Strong financial positioning, with a long history of combined ratios of less than 100%.
- Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates.
- Exceptional service through personal evaluation of each risk, with responsive and fair claims handling.



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Letter from the Vice President

Financial Strength and Responsive Actions

By Joe Manning

Red Shield Insurance Company continues to deliver strong financial performance and capital strength. These facts are evident in our financial rating and filed statutory financial statements. You can find our rating on AMBest.com and our statutory statements at www.insurance.wa.gov.

The above referenced information considered, with the Company's 30 plus years of consistent stability and operating results, gives you assurance we will be ready and able to meet your client's financial needs should they have a loss.

Red Shield Insurance Company invests in highly rated conservative securities so we know the money will be available when it is needed. Our reinsurance partners are leaders in the industry. Red Shield Insurance Company's combined ratio, reserves to surplus, premiums to surplus, and all other strength-indicating ratios are exceptionally good.

Our underwriters and claims staff are trained to be responsive to your needs. Red Shield Insurance Company's staff wants to know when there is an opportunity for us to be there for you.

Our strength will assist you so that you can focus on your production efforts so that you can enrich your relationships with your insureds.



Where Red Shield Excels!

- Christmas Light Installation
- Christmas Tree Lots
- Apartment Buildings
- Mixed Use Building with Mercantile/Habitational
- Retail Use Buildings
- Rental Dwellings
- Restaurants with Liquor
- Mobile Home Parks
- Mono-line Property Floaters
- Snow Removal
- Fireplace/Woodstove Installation
- Janitorial Services
- Carpet Cleaning
- Inspection Companies
- Restaurants
- Interior Painting
- Chimney Cleaning
- Motor Truck Cargo
- Contractor's Equipment

Please send your submissions to submissions@redshield.com



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Save Time, Offer Online Bill Pay

Tell your clients to visit www.redshield.com to register their installment or direct bill accounts for **online bill pay**. There they can view and pay their premium bills online. Once the online access is established a policyholder can make a one-time payment, schedule recurring payments and monitor their account balance. If needed, they can cancel or change payments that have been scheduled.

This is a secure and easy no-added-fee way for Red Shield Insurance Company's installment and direct bill policyholders to make their premium payments. Once they try it they will see it is a great way to avoid the hassle and expense of mailing their payments. With scheduled payments there is no more worry about forgetting to make a payment. Have them sign up today!

You can direct your client to this valuable no cost service by sending them to our web page at www.redshield.com. There they can access the bill pay program and program set up information by clicking on the online bill pay button. For further assistance or information please contact our Accounting Department at 1-800-527-7397.



TRIVIA

The average age of a Red Shield Yacht is 24 years and length 38 feet.

Don't forget to use our Rate Sample Indicator

The calculator icon throughout our website provides access to our new program.



This system provides our agents with a quick and simple way to obtain a premium cost estimate for many of our Specialty Contractor Target Classes. For continual access, complete and submit the User Request Form, found on our website, to receive your user name and password.

For additional information or assistance, please contact Vicki Sigler or Susan Rodriguez in our Marketing Department at 800-527-7397.

**Our Product Guide and Appetite can be viewed on our website
www.redshield.com**



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Floating Property

Red Shield is the Pacific North West's leading company for floating property. We want to do what we can to make the process as simple and efficient as possible. Here are a few helpful facts:

- We can extend liability, without charge, for vacant land if address is included on the application
- We cannot write converted vessels
- No flotation devices constructed of fiberglass over wood
- A complete application is necessary, including prior carrier. Current applications can be found on our website www.redshield.com
- If the mailing address is different than the location address, a written explanation is required

We also write boathouses and combination boathouse/living quarters.

Agent Recognition

Third Quarter 2010

Beaverton - Tigard Insurance
Tigard, OR

Columbia River Insurance, Inc
Hood River, OR

Nies Insurance Agency, Inc.
Camas, WA

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

2010 HOLIDAY SCHEDULE

OFFICES WILL BE CLOSED THE FOLLOWING DATES FOR HOLIDAY OBSERVANCES

THANKSGIVING

THURSDAY, NOVEMBER 25
FRIDAY, NOVEMBER 26

CHRISTMAS

FRIDAY, DECEMBER 24

NEW YEAR

FRIDAY, DECEMBER 31



HOLIDAY CRAFTFAIRS HOLIDAY LIGHT INSTALLATION CHRISTMAS TREE LOTS

Send us your business.

Short Term Policies
Subject to a \$350 Minimum
Fully Earned Premium

\$1,000,000 occurrence/
\$2,000,000 aggregate

No charge for
Additional Insureds