



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

PAGE 1

2010 SPRING NEWSLETTER

IN THIS ISSUE

- PAGE 1 WHAT'S NEW RSI
- PAGE 2 SPRING HIT LIST
FOOD CARTS
- PAGE 3 MIXED-USE BUILDINGS
RENTAL DWELLINGS
VACATION HOMES
NEW AGENT
RECOGNITION
- PAGE 4 LANDSCAPERS
2010 HOLIDAY
SCHEDULE

What's New at Red Shield!

Are you signed up?

Send your User Request Form to jdillon@redshield.com or srodriguez@redshield.com

Rate
Sample
Indicator



Look for our R.S.I. (Rate Sample Indicator) calculator icon throughout our website to access our new rate sample indicator program. This system provides our agents with a quick and simple way to obtain a premium cost estimate for many of our Specialty Contractor Product Classes. Complete and submit the User Request Form, found on our website, to receive your user name and password for continual future access. For additional information or assistance, please contact Jennifer Dillon or Susan Rodriguez in our Marketing Department at 800-527-7397.

CLASSES AVAILABLE FOR ONLINE PREMIUM INDICATION

Alarm Installation - 91127
(Excluding Professional)

Carpentry Interior - 91341
(Cabinet Installation & Finish
Work Only)

Carpet Cleaning - 91405

Chimney Cleaning - 91481

Floor Covering Installation - 94569

Inspection & Appraisal Companies - 96317
(Excluding Professional)

Janitorial Services - 96816

Landscape Gardening - 97047
(Including Sprinkler Installation)

Lawn Care Services - 97050

Painting, Interior - 98305

Pest Control Services - 43470
(Excluding Professional)

Tile, Stone, Marble - 99746
(Interior Construction)

**Tree Pruning, Dusting, Spraying,
Repairing, Trimming - 99777**
(No Logging/Lumbering Operations)

Window Cleaning - 99975
(No Pressure Washing Operations)

THE RED SHIELD FOCUS

Editor:

James E. Brown

Artwork:

Garris Jones Design

Design:

Jennifer Dillon

RED SHIELD
INSURANCE
COMPANY

1411 SW Morrison St
Suite 400
Portland, OR 97205

(503) 226-4146

(800) 527-7397

(800) 742-5176 Fax

www.redshield.com

KNOWLEDGE



COMMITMENT



RELIABILITY



SERVICE

- 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.



The Red Shield
A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

FOCUS

PAGE 2

2010 SPRING NEWSLETTER

Spring Hit List

- ◇ Carpet Cleaning
- ◇ Chimney Cleaning
- ◇ House Cleaning
- ◇ Interior Painting
- ◇ Janitorial Services
- ◇ Landscaping
- ◇ Lawn Care
- ◇ Reforestation
- ◇ Seasonal Produce Transportation
- ◇ Tree Trimming and Removal
- ◇ Water Tenders for Wildfire Fighting
- ◇ Window Cleaning
- ◇ Yard Cleanup

Please send your submissions to submissions@redshield.com

Think Food Carts/Concessionaires are a hassle to write? We make it EASY!

Summer is almost here! It's time to get your food carts insured and ready for the season.



- Coverages available on cart and fixtures
- General Liability limits up to \$1,000,000 / \$2,000,000
- We also insure other types of concession stands and trailers
- Flexible Inland Marine rates

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



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

PAGE 3

2010 SPRING NEWSLETTER

Mixed-Use Older Buildings

Having trouble placing your mixed-use buildings? In addition to your standard apartment buildings, Red Shield Insurance Company likes mixed-use older buildings (mercantile on main floor, apartment units on top floor).

- RCV & Special Form if 30 years or under, and roof updated in last 25 years
- RCV & Special Form available on buildings over 30 years, with complete updates and photos
- ACV, Basic Form if over 40 years. Wiring must be updated to circuit breakers, roof updated in last 25 years (dependent upon material and style) and photos required
- Property Enhancement available when Special Form is offered
- Equipment Breakdown Coverage is available

Rental Dwellings on Commercial Form

- Our program is designed to meet the needs of the property owner who has three or more rental dwellings and does not qualify for Personal Lines Coverage
- We will consider one single-family dwelling if written as an LLC or Corporation
- Unlimited number of dwellings written on Commercial Property and General Liability Form

We are also a market for your Vacation Rental Homes

- Our preference is to write vacation rental homes within a planned community and managed by a property management company; however, other vacation home rentals may be considered
- Value of the home should be at least \$200,000, but lower-valued homes will be considered on an individual basis

New Agent Recognition

First Quarter 2010
Vern Fonk Insurance Services
Kent, WA

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



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

PAGE 4

2010 SPRING NEWSLETTER

Lawn Care



Landscape Contractors



Tree Care Service



Red Shield Insurance Company is your market for small-to-medium-sized business for Landscape Contractors, Lawn Care and Tree Care Services.

- ✓ **Pesticide Filings**
- ✓ **Property**
- ✓ **General Liability - Limits up to \$1,000,000/\$2,000,000**
 - Pollution sublimit to comply with state requirements
 - Includes Sprinkler Installation
 - Excludes Professional for Back Flow Testing
- ✓ **Inland Marine - Contractors' Equipment**

2010 HOLIDAY SCHEDULE

OUR OFFICES WILL BE CLOSED FOR THE FOLLOWING HOLIDAY OBSERVANCES

MEMORIAL DAY
MONDAY, MAY 31

INDEPENDENCE DAY
OBSERVED ON
MONDAY, JULY 5

LABOR DAY WEEKEND
FRIDAY, SEPTEMBER 3
MONDAY, SEPTEMBER 6

THANKSGIVING
THURSDAY, NOVEMBER 25
FRIDAY, NOVEMBER 26

CHRISTMAS
FRIDAY, DECEMBER 24