



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield

FOCUS

PAGE 1

2011 SPRING NEWSLETTER

IN THIS ISSUE

PAGE 1	WHAT'S NEW AT RSI PRODUCER LOUNGE NEW AGENCY CONTRACTS
PAGE 2	YACHTS FOOD CARTS
PAGE 3	APPETITE SUBMISSIONS IDENTITY THEFT
PAGE 4	TRADE PRACTICES LOSS RUNS AGENT RECOGNITION

What's New at Red Shield?



Introducing the "Producer Lounge"

Your secure and comfortable "Producer-Only" area available at www.redshield.com where you are able to:

- ✓ Submit applications on 15 classes of risk and receive formal quotes
- ✓ Request a bind for coverage on the quoted classes
- ✓ Obtain policy loss runs
- ✓ View policy payment history
- ✓ Get company information

To get started, contact the designated Agency Administrator in your office for your user login and password!

Here are the 15 classes of business!

ALARM INSTALLATION	91127	LAWN CARE SERVICES	97050
CARPENTRY, INTERIOR	91341	PAINTING, INTERIOR	98305
CARPET CLEANING	91405	PEST CONTROL SERVICES	43470
CHIMNEY CLEANING	91481	SPRINKLER INSTALLATION	94444
FLOOR COVER INSTALLATION	94569	TILE, STONE, MARBLE	99746
INSPECT & APPRAISAL CO'S	96317	TREE PRUNING, DUSTING,	
JANITORIAL SERVICES	96816	SPRAYING,REPAIRING, TRIMMING	99777
LANDSCAPE GARDENING	97047	WINDOW CLEANING	99975

THE RED SHIELD FOCUS

Editor:

James E. Brown

Artwork:

Garris Jones Design

Content:

Susan Rodriguez

RED SHIELD INSURANCE COMPANY

1411 SW Morrison St
Suite 400
Portland, OR 97205

(503) 226-4146

(800) 527-7397

(800) 742-5176 Fax

Why Red Shield Insurance Company?

- Providing individual risk underwriting by "thinking outside the box" since 1979
- 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

2011 SPRING NEWSLETTER



Yacht Shield®



Red Shield Insurance Company is pleased to offer “Yacht Shield®.” The Yacht Shield® policy has been designed to give the Pacific Northwest boat owner a combination of insurance protections which can be customized to offer other coverages to fit individual requirements.

Program Highlights

- All-Risk Policy
- Agreed-Value Policy
- New for Old (not available for all losses)
- Boathouse Coverage
- Pacific Northwest Navigation Coverage Area for OR, ID and WA Boats

Eligibility

- Private Pleasure Yachts
- Individual and Corporate Yachts
- Limits up to \$500,000 in Hull Value
- 30-65 Feet Long
- 3 Years' Boating Experience
- \$750 Minimum Premium
- \$750 Minimum Deductible
- Liability Limits to \$1,000,000

If you believe that your agency would benefit by offering our Yacht Shield® policy, please contact us so that we can add it to your Red Shield product authority.

For Marketing Information contact Jim Brown ~ jbrown@redshield.com

1-800-527-7397

Visit us at www.redshield.com



We Love Food Carts!

For more than 15 years, Red Shield Insurance Company has provided comprehensive coverage for Food Carts.

- ◆ We provide both mobile and fixed Inland Marine Coverage on the cart and fixtures
- ◆ General Liability limits up to \$1,000,000/\$2,000,000
- ◆ Outdoor Property included Signs within 100 ft of food cart - \$1,000 limit
- ◆ Theft of Money from the food cart - \$500 limit
- ◆ Spoilage of food within the food cart - \$1,000 limit
- ◆ Reward Coverage - \$1,000 Limit
- ◆ Recharge of Fire Extinguishing Equipment - \$500 limit

For quote, submit Acord application with supplemental Sports/Catering Equipment application.



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

PAGE 3

SPRING NEWSLETTER

Where Red Shield Excels!

- Apartment Buildings
- Mixed Use Buildings with Mercantile/Habitational
- Retail Use Buildings
- Rental Dwellings
- Mobile Home Parks
- Mono-line Property Floaters
- Floating Property
- Builder's Risk/Installation
- Fireplace/Woodstove Installation
- Janitorial Services
- Carpet Cleaning
- Inspection Companies
- Restaurants with/without liquor
- Interior Painting
- Chimney Cleaning
- Motor Truck Cargo
- Contractor's Equipment
- Food Carts

Submissions

For the quickest service possible, send all new business submissions to:
submissions@redshield.com

All submissions must first be logged and assigned to the appropriate underwriters.
 Bypassing this step will cause delays in getting you the quickest service.

TIPS TO HELP YOU PROTECT YOUR IDENTITY

While there is no silver bullet to prevent identity theft, there are things you can do to help minimize your risk and protect your identity.

- Sign all credit cards as soon as they are received
- Pay attention to billing cycles: if bills fail to arrive contact the company to ensure the bill has not been illicitly redirected
- Review your financial statements and look for unauthorized transactions such as purchases and withdrawals
- Limit the number of credit/charge cards owned to reduce exposure
- If you have a lost or stolen card, notify your creditors immediately
- Destroy pre-approved credit card applications, credit card receipts, bankbooks, bank statements with checks and pay statements
- Cancel all inactive credit cards
- Review credit bureau files annually and immediately question any unknown credit inquires or unauthorized accounts
- Choose difficult passwords

Note: This highlight of coverage is only intended for general information. Specific coverages, conditions and exclusions are given in the policy contract itself. Please review the policy for specific details. The highlights provided herein supersede and replace any previous related general information.

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



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

PAGE 4

2011 SPRING NEWSLETTER

Department of Consumer and Business Services Insurance Division 080 Trade Practices 836-080-0810

Effective: March 1, 2011

- (1) Property and Casualty Insurers or their appointed producers of record shall make loss runs available to current and prior commercial policyholders with 15 calendar days upon request by the policyholder to the Insurer or its appointed producer of record. The Insurer shall provide five years' of loss runs or, if the commercial policyholder has been insured with the Insurer for less than five years, for the entire period the policyholder has been insured with that Insurer.
- (2) Loss runs related to Workers' Compensation Insurance shall not include confidential worker medical and vocational claim records pursuant to ORS 656.360 and ORS 656.362.
- (3) Violation of this rule is an unfair trade practice for the purpose of ORS 746.240.

OUR GOAL ... to provide exceptional customer service

At Red Shield Insurance Company, it is our policy to deliver requested loss runs within 24 hours. We usually provide our loss runs the same day.

Loss runs may also be obtained in the new Producer Lounge.

Agent Recognition

First Quarter 2011

Snapper Schuler Kenner Insurance LLC

Lynden, WA

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

We would like to recognize and thank the following agencies for being the first to bind coverage through our new expanded Rate Sample Indicator located in the "Producer Lounge."

Hopp Insurance Agency Inc - Newberg, OR
Beaverton-Tigard Insurance - Tigard, OR