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BC&M UPDATES

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Hot List

- ◆ Santa Claus ~ traveling to various businesses for seasonal photos and promotional purposes ~ 45 days of coverage ~ \$1M/\$2M GL limits = \$450 premium
- ◆ Forensic Investigator ~ Professional Liability ~ \$1,000,000 limit = \$1,156 premium
- ◆ Small Business Consulting & Marketing ~ Professional Liability w/ Full Prior Acts ~ \$1,000,000 limit = \$1,187 premium
- ◆ Technology Firm ~ \$2,000,000 Professional Liability limit = \$3,034 premium
- ◆ Trash Trucks in KS ~ 2 units ~ \$1,000,000 liability with Uninsured Motorists ~ Physical Damage ~ Comp & Collision = \$4,859 premium
- ◆ Trucking Firm in KS with less than 20% long-haul ~ 10 tractors and 14 trailers ~ unlimited radius ~ \$1,000,000 CSL Auto Liability, Basic PIP, \$1,000,000 Uninsured Motorist, Underinsured Motorist Included, \$559,000 TIV for Physical Damage with \$1,000 combined deductible comp & collision, \$1M/\$2M General Liability, \$25,000 Cargo with \$1,000 combined deductible Broad form, \$1,000,000 Excess Hired Auto Liability and \$1,000,000 Non-Owned Auto Liability = \$22,639 premium
- ◆ Vacant Dwelling ~ \$135,000 Property Value ~ Basic Perils Only ~ Annual Term = \$2,123 premium



Wind & Solar Energy

We are constantly hearing about “green technology” and “going green”. The solar market is expected to grow to \$10 billion by 2010.

Are any of your clients taking advantage of this trend? Contractors getting qualified and/or trained to install solar panels or work

on wind turbines? What about a company that sells and installs solar panels for residential or commercial clients? Don't let this segment of the market pass you by! We have a program for this type of account so don't be reluctant to pursue the business; we can assist you in providing a quote. We will provide property, general liability and crime with this program. We even have a professional liability market for “green building consultants”.

BC&M Holiday Schedule

Our offices will be closed on the following days in order to allow our employees to celebrate the holidays with family and friends:

November 26-27 ~ Thanksgiving

December 23 ~ closing at noon

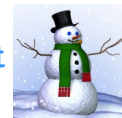
December 24-25 ~ Christmas

January 1 ~ New Year's Day

We wish all of you a happy and joyful holiday season!



1st Day of Winter is December 21st



Employment Practices Liability

We've all been repeatedly told at E&O seminars how important it is to offer this coverage to our clients; however, we also know that this can be a difficult coverage to sell. The EEOC received 95,402 discrimination charges during the 2008 fiscal year and discrimination charges are projected to reach a record high of 102,000 in fiscal year 2010, according to an agency official addressing the national Industry Liaison Group in July. With the current economic conditions, some expect more employees to file suit against their employers, especially age discrimination claims resulting from layoffs. In a recent survey, 73.5% of companies defended employment-related litigation over the last three years, mainly discrimination and wage & hour complaints. Many small business owners feel this is an issue only for larger corporations. However, over 40% of EPL claims are brought against private employers with fewer than 100 employees. The legal environment continues to evolve including the addition of the “Lilly Ledbetter Fair Pay Act of 2009” and the “Americans with Disabilities Act Amendments Act of 2008”. Protect yourself from E&O claims and your clients from possible EPL suits by offering this valuable coverage. We can provide a quick and easy telephone indication for most business accounts. Please call Debra Shelton or Vicki Cota for more information or a quick indication.



Schools

We have a great program for private schools: K-12 plus learning centers, tutoring and private technical, trade and vocational schools. We can write a package or monoline policy, excess and umbrella coverage are also available. Errors & Omissions Coverage is available for teachers. Program includes Sexual &/or Physical Abuse Coverage at \$25,000/\$50,000 limits with no additional charge. Equipment Break-down Coverage is available. Business Income Coverage for tuition and fees is also available. Call today for more information.