

## BC&M UPDATES

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### *Greetings from Sydney*

In 1994 singer Barbra Streisand gave a concert in Central Park and opened with a song that reviewed the ups and downs of her musical, movie and directorial career and insisted "but I'm still here!".

I'm sure we are all feeling a little battered and bruised by the economy, the rotten market conditions, health care reform and now the tragic events in Haiti. But this is a New Year, a new decade and the economy WILL improve, Congress MIGHT remember they are supposed to represent US and I am sure we are all contributing what we can to Haiti relief.

Like Barbra, BC&M is still here in our 33rd year with superior markets that want your business, the same quality service we are known for and the desire to help YOU be more profitable in this year and in all of those to come.

*Sydney Croxdale*

### Recently Written or Quoted Accounts:

- ◆ GL for LPG gas dealer/distributor ~ \$1M/\$2M limits = \$8354.
- ◆ GL for mobile equipment repair (will go to work sites to do repair) ~ \$1M/\$1M = \$1000.
- ◆ GL for logging operation ~ \$1M/\$2M limits = \$1,211.
- ◆ Metal storage tanks (not underground & not pressurized) ~ assembly and installation ~ \$1M/\$2M GL limits = \$5,000. MP
- ◆ BOP for silk flower shop ~ admitted market = \$607.
- ◆ Manufacturer, sales and installation of Automotive Lifts ~ \$1M/\$2M GL with Products Liability = \$2,500.
- ◆ Manufacturer of lawn mower deck washing unit ~ \$2M/\$2M GL with Products Liability = \$2,500.
- ◆ Convenience store with gasoline sales, liquor store, massage therapist and tanning bed ~ GL, Property and Liquor Liability = \$8,271.
- ◆ Individual working as yardmaster loading coal onto a conveyor for an energy corporation ~ \$1M/\$1M = \$600.
- ◆ Railroad Protective Liability for demolition of building and removal of debris ~ \$2M/\$2M = \$2,600.
- ◆ Dump truck operation ~ \$1,000,000 CSL Auto Liability for 13 tractors and 15 trailers with \$500 property damage per claim, \$5,000 Auto Med Pay, \$100,000 Uninsured Motorist, \$100,000 Underinsured Motorist, \$835,440 Physical Damage with \$1,000 Comp/Collision Deductible, \$1,000,000 Excess Hired Auto Liability "if any" and \$1,000,000 Non-Owned Auto Liability "0-25 employees" ~ up to 100 mile radius = \$38,517

### Renewals & Remarketing

When times are tough, companies examine their expenses more carefully. Some companies may consider reducing their coverage or even dropping coverage in order to save money. It's hard when a long-time customer expresses the desire to move their account or even drop their insurance. Help your clients compare their quotes and coverages, make sure they are aware of the consequences of reducing or dropping coverage especially when dealing with claims-made versus occurrence policies. This is especially important for professional accounts with E&O coverage. Call us with questions or concerns over an account being remarketed and let us know if additional credits are needed. We strive to provide you with the most competitive quote possible but your input is invaluable when we need to approach the carrier regarding premium and rates.



### KAIA Rural & Small Agents Conference

Please join us in Salina KS January 26-28, 2010 for the KAIA's Rural & Small Agents Conference "Extreme Makeover ~ Agency Edition". Marilyn Foster & Twila Hall will be attending this year. Stop by booth #30 to discuss how BC&M can assist you in growing your book of business. We look forward to visiting with you!

**At Bohrer Croxdale & McAdoo our focus is customer service. We strive for a quick turnaround on quotes. Thoroughly completed applications result in faster service! Telephone indications are also available for some types of business. Keep BC&M in mind when your standard carriers increase premium or decide to non-renew!**