

## BC&M UPDATES

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### Hot List

- ◆ Trucker General Liability ~ \$1M/\$2M with additional insured and waiver of subrogation = \$600 premium
- ◆ Organic Body Oil Mfg ~ \$1M/\$1M GL with Product Liability = \$2,000
- ◆ Motel ~ \$1M/\$2M GL and \$1,677,606 TIV property = \$13,516 premium
- ◆ Monoline Liquor Liability for Golf Club ~ \$1,000,000 limit = \$500 premium
- ◆ **Title Agents E&O** ~ we have multiple carriers for this class of business including an admitted market ~ our prices are competitive!
- ◆ Family Medical Clinic ~ \$1M/\$3M General Liability and Professional Liability ~ \$100,000 / \$300,000 Sexual Misconduct Sub-Limit ~ Defense Outside Limits = \$4,382 premium



### Fishing Guides

We have both admitted and non-admitted markets for this type of operation. We can offer general liability limits up to \$3M/\$3M. We can even offer E&O and Hull coverage. Depending upon size of the boat, this type of operation may have to be submitted. Should you have any questions or need an indication, please

feel free to contact Grace Cumley, Marilyn Foster or Sheri Olson. This program will also cover other guide services including hunting or backpacking.

**At Bohrer Croxdale & McAdoo our focus is on customer service. We strive for a quick turn-around on quotes. If you have a RUSH submission, please call your underwriter and provide a "heads-up". It's also beneficial to mark the account as "RUSH" when you send it.**

**Thoroughly completed applications result in faster service! Telephone indications are also available for some types of business! We want to be your "broker of choice"!**

### 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. 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.



### Larry Magill Rural & Small Agents Conference

Please join us in Salina KS January 25-27 for the Larry Magill Rural & Small Agents Conference! This is always an enjoyable and educational conference, a wonderful chance to visit and reconnect with agents, company reps and brokers. Sheri Olson and Twila Hall will be attending the event this year. Make sure to stop by and say "hello"!

### Amateur Sports Facilities

We have a market for amateur sports facilities. This program provides protection against claims of bodily injury liability, property damage liability and litigation costs to defend against such claims. This program is offered with an accident medical & accidental death policy with flexible benefits, deductible and rates available. This market will also provide accident coverage for volunteer groups (i.e. church groups etc).

### Transportation

Grain Haulers	Limousines	Auto Haulers
Dump Trucks	Hot Shots	Contractors
Church Buses	Public Transport (i.e. city buses)	
Non-Emergency Medical Transport with or without wheelchair lifts		

### Clubs

How many of you are involved in local clubs and organizations in your community? We have coverage available for civic, luncheon, service and social clubs, including lodges. The club can be non-profit or for-profit. We can provide general liability, property, excess, umbrella and even D&O coverage. We can provide an annual policy for the club with a schedule of special events or provide special event coverage as needed.