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BC&M UPDATES

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Hot List

- ◆ Non-Profit D&O for civic organization. D&O + EPLI ~ \$1,000,000 separate limits, 0 deductible, Outside Directors Coverage, 3rd Party Liability, Defense Outside the Limits, Unlimited Extended Reporting for former directors and officers ~ 3 year policy = \$900 per year
- ◆ Employment Practices Liability for an insurance agency ~ 27 full-time and 1 part-time employee ~ \$1,000,000 limit, \$10,000 Retention, defense costs in addition to the limit, 3rd Party Liability and defense costs for wage and hour claims = \$3,117 annual premium
- ◆ Custom planting and harvesting contractor ~ \$1M/\$2M limits = \$2500 minimum premium
- ◆ \$1,500,000 Cargo limits ~ 11 trips from Georgia to Missouri with wide loads, 4 escorts each trip = \$10,000 premium

Bohrer Croxdale & McAdoo Inc is a full-service commercial excess and surplus lines broker. We have markets for transportation, business auto, public auto, local/intermediate trucking, general liability, commercial property, professional liability, bonds, product liability, boats, marinas and even monoline earthquake. We have both admitted and non-admitted carriers available. Call one of our underwriters today for questions regarding an account you may be looking to quote. We will discuss the account with you, confirm the markets and coverages we have available and advise you on any additional application or information that may be needed. We want to be your one-stop shop for commercial excess and surplus lines insurance!

High Performance Boats & Yachts

With the current downturn in our economy, you may be receiving telephone calls requesting insurance for bank-owned collateral (i.e. repossessed boats). We have a market for this coverage! In addition to the specifics of the boat, we require: loan balance and market value, condition report and photographs, storage arrangements and security information plus caretaker information. Since the subject risk will be offered for sale, the minimum earned premium will be 30% of the written annual premium. If the boat is afloat, the navigation will be limited to maintenance and demonstration. If ashore, the risk will be limited to the agreed upon location. Call Leigh Anne DePriest for more information and the required application.

First Day of Spring is
March 20th!

Business & Public Auto

We have markets for business and public auto in Arkansas, Illinois, Kansas, Missouri and Oklahoma. Our markets like logging, contractor autos, limousines, airport shuttles and day care vans. Call Diane Plank, Cathy Shaver or Leigh Anne DePriest for more information!

Dock Building &/or Repair

Great program in Missouri for contractors doing dock building or dock repair. Competitive rates, \$1M/\$2M limits available and ability to add AmerenUE as additional insured if needed. Give Marilyn a call today to find out more about this program.

Boat Dealers & Marinas

We have markets with A.M. Best A++ rated carriers. The Boat Dealer/Marina program has the following coverages available: Boat Dealer Inventory, Marine Operators Legal Liability, Watercraft Liability, Bumpershoot, Property, Title E&O, False Pretense and Truth & Lending. Please call for the appropriate application and more details.

Missouri Small Agency Conference

Join us in Columbia March 25-27 for this fun convention. Stop by Booth #13 to speak with our underwriters who will be attending.

Dump Trucks

We have 3 markets for dump trucks in MO, KS, AR and IL. Our most competitive market requires 2 years in business with acceptable loss runs and drivers 25-70 years of age. However, we also have our other markets for risks that do not fit the above criteria. Call Diane Plank, Cathy Shaver or Leigh Anne DePriest for more information.



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.

