



RAINIER INSURANCE COMPANY®

InSIGHT

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2010 FALL NEWSLETTER

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ENHANCEMENT

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Manufacturing

One of the many successful niches that Rainier Insurance Company has developed over the past few years is in the area of manufacturing risks.

We offer a minimum premium as low as \$1,000 per policy. This allows us to provide a viable market for small-to-mid-size accounts which do not fit in your contract companies and that don't necessarily deserve the high minimums dictated by your other brokerage markets.

Property – We can usually provide a quote for property coverage both on a mono-line and a package basis. We can be especially effective when we add the *Property Enhancement Endorsement* to special perils form coverage (see adjacent article). Our rates are competitive and we have plenty of capacity available.

Liability – General liability is also available on both a mono-line and a package basis. For low to medium hazard products exposures, we are able to offer a competitive approach.

A quote excluding products, however, is almost always an option for any risk. Limits of up to \$1,000,000 per occurrence and \$2,000,000 aggregate are available.

Some representative business types we may write:

- **Fiberglass product manufacturing**
- **Machine shop**
- **Electroplating**
- **Industrial machinery repair**
- **Millwright**
- **Manufacturing control boxes**
- **Wood Products NOC**
- **Furniture manufacturing**
- **Aftermarket auto body parts**
- **Manufacturing of composting**

RECENT HIT LIST

- ◆ Prop/GL - Tavern
- ◆ Prop/GL - Student Housing
- ◆ Prop/GL - Vacation Rental Dwelling PC 8
- ◆ Prop/GL/Liquor - Restaurant
- ◆ GL/Prop—Personal Storage/
- ◆ Prop/GL - Health Club
- ◆ IM - Logging Equipment
- ◆ Prop/GL - 5-Unit Apartment Building with Mercantile
- ◆ Prop/GL - Resort PC 10
- ◆ Prop/GL - Personal Storage/Hobby Shop
- ◆ GL - Sales/Service of Fire Extinguishers and Fire Suppression Systems
- ◆ Mobile Home Park with Owned Mobile Homes

Why Rainier Insurance Company?

- Providing individual risk underwriting by “thinking outside the box” for the past 20 years.
- 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.



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Habitational

Rainier Insurance Company continues to successfully write habitational business even in this very competitive market! In many cases, we have found that we can provide better coverage, pricing and higher limits than many of the contract markets.

Our approach includes:

- Basic and Special form
- Replacement Cost available
- Functional RCV available
- \$1,000 minimum premium
- Ordinance and Law available
- High property limits available
- Older buildings w/partial updates
- Mercantile exposures
- Partial occupancy
- Protection classes 8,9 and 10
- Equipment Breakdown available

Typical exposure successes include:

- Apartment complexes
- Condominiums with mixture of Residential and Commercial
- Student housing/dormitories
- Boarding/Rooming houses
- Resort motels
- Vacation rental properties
- Assisted Living Facilities (property)



Property Enhancement Form

Additional coverage included in the form are:

\$ 5,000	Fire Dept. Service Charge
\$ 5,000	Employee Theft
\$ 2,000	Lock and Key Replacement
\$ 5,000	Arson Reward
\$ 2,000	Fire Extinguisher Recharge
\$ 2,500	Inventory/Loss Adjustment Expense
\$10,000	Ordinance/Law (5% max.)
\$ 5,000	Extra Expense
\$ 5,000	Sewer/Drain Backup
\$ 5,000	Spoilage

There are several coverage extensions, as well:

\$ 5,000	Personal effects/Personal Property of Others
\$ 5,000	Valuable Papers and Records
\$25,000	Accounts Receivable
\$10,000	Property Off-Premises including Transportation
\$ 5,000	Outdoor Property (\$500 per item)
\$ 2,500	Outdoor Signs – Detached
\$ 5,000	EDP – Hardware/Software
\$ 5,000	EDP – Extra Expense
\$ 2,000	Money/Securities (in and out)

Our Property Enhancement Endorsement increases or expands upon standard ISO Coverage terms. We now offer this endorsement on most accounts qualifying for Special Form Coverage.

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