



RAINIER INSURANCE COMPANY®

InSIGHT

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2011 SPRING NEWSLETTER

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PROTECT YOUR
IDENTITY

We have your Property Solution for Adult Foster Care and Homes for the Aged.

We can write all of these exposures on one policy:

- ◆ Building
- ◆ Business Income
- ◆ Business Personal Property
- ◆ Insured Personal Property
- ◆ Residents' Personal Property
- ◆ Equipment Breakdown
- ◆ New lower minimum premium



Policy subject to: \$750 Minimum Premium
\$ 75 Inspection Fee

**Visit Rainier Insurance Company's
website at www.rainierinsure.com**

WHAT YOU CAN FIND ON RAINIER INSURANCE COMPANY'S WEBSITE

- ◆ Applications and instructions on how to complete online applications
- ◆ List of our Specialty Products
- ◆ Equipment Breakdown Coverage Information
- ◆ Claims Forms
- ◆ Contact Information
- ◆ Our Latest Flyers
- ◆ Our Mission Statement



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Why Rainier Insurance Company?

- Providing individual risk underwriting by "thinking outside the box" for the past 21 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



InSIGHT



Fishing Guide Program

For Guides Licensed in Oregon, Washington, Utah & Idaho

REQUIREMENTS:

- 2 years experience
- Boats less than 26 ft & 260 hp
- Inland waters and bays
- Class III Rivers or less
- Warranted for life jacket availability, passenger load and white water class

PACKAGE POLICY:

- General Liability limits up to \$1,000,000 / \$2,000,000
- Medical Payments limit of \$5,000 for general public and clients
- Medical Payment exclusion "e" removed
- Inland Marine coverage for boat, motor, trailer and gear
- Minimum earned 25%
- Minimum premium \$500

ADDITIONAL COVERAGE:

- Personal Property of Others
Limit \$1,000
- Towing and Assistance
Limit \$1,000
- Salvage and Debris Removal
Limit \$2,000
- Fishing Gear
Limit \$2,000
- Higher Limits Available upon request

Note: This highlight of coverage is only intended for general information. Specific coverages, conditions and exclusions are given in the policy contract itself. Please review the policy for specific details. The highlights provided herein supersede and replace any previous related general information.

RECENT HIT LIST & OTHER CLASSES

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



InSIGHT

TIPS TO HELP YOU PROTECT YOUR IDENTITY

While there is no silver bullet to prevent identity theft, there are things you can do to help minimize your risk and protect your identity.

DO

- Sign all credit cards as soon as they are received
- Pay attention to billing cycles: if bills fail to arrive contact the company to ensure the bill has not been illicitly redirected
- Review your financial statements and look for unauthorized transactions such as purchases and withdrawals
- Limit the number of credit/charge cards owned to reduce exposure
- If you have a lost or stolen card, notify your creditors immediately
- Destroy pre-approved credit card applications, credit card receipts, bankbooks, bank statements with checks and pay statements
- Cancel all inactive credit cards
- Review credit bureau files annually and immediately question any unknown credit inquires or unauthorized accounts
- Choose difficult passwords

Ron Rothert Insurance
Portland, OR

**Best Bind Ratio
First Quarter**

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