

Christopher F. Jones, CPCU, Takes the Helm at Red Shield and Rainier Insurance Companies...

Clayton R. Jones III, Past President and current Director, of Red Shield and Rainier Insurance Companies is pleased to announce the appointment of Christopher F. Jones, CPCU, as President.

Mr. Jones (Chris) will be responsible for the day-to-day operations of both companies and will lead them into the future. In his new role, he will be responsible for developing and executing the overall company strategies. Mr. Jones' previous position as "A" Division Manager has provided him with an excellent skill set for his new position.



In announcing Chris' promotion, Clayton stated, "Chris is a well-seasoned insurance executive who does understand the particular needs of our company. He is now experienced in the ongoing insurance placements, along with the everyday and specialty underwriting operations necessary for our success. The Owners and Directors are confident that Christopher's leadership will help propel Red Shield and Rainier to continuing success."

Based in Portland, Oregon, the western regional scope of Red Shield Insurance Company and Rainier Insurance Company covers the states of California (floating property only), Idaho, Oregon, Utah and Washington.

The companies provide regionally-based policies written through local insurance agents that have the expertise their clients deserve. Red Shield Insurance Company and Rainier Insurance Company continues to provide exceptional service, conservative philosophy and a strong financial position, which in turn provides safety and security to its agents, brokers, and Insureds.

If you'd like more information, please visit our websites at www.redshield.com and www.rainierinsure.com, or contact Jim Brown, Marketing Manager at 503-226-4146 or jbrown@redshield.com.

New Q&A for Insured Online Payment System

Available at www.redshield.com > FAQs > Pay Online FAQs

Q. How can an Insured make a payment online?

A. An Insured can make a payment online through the Red Shield website by clicking on the "Pay Your Bill" icon. The Insured will be routed to the Log-in/Register screen. First-time users will need to register before making a payment.

Q. What form of payment is accepted through the online payment system?

A. Our online payment system is set up to accept from Checking Account, Savings Account or Business Checking only.

Q. Can I (the Agent) make an online payment for the Insured?

A. No, the online payment system is designed for the Insured's use, due to the confidential information required to make a payment.

Q. Can an Insured set up monthly installment payments to be automatically deducted from their bank account?

A. Yes, there is a Recurring Payment option available for the Insured to set up monthly payments. This option automatically withdraws a fixed amount from the Insured's bank account on a given day of the month selected by the Insured.

Q. Are there any other Payment Options available?

A. Yes, there is also an Auto Pay option available. This option automatically withdraws the amount of the installment bill from the Insured's bank account three (3) calendar days prior to the installment payment due date.

Q. Where can an Insured get assistance with the online payment system?

A. There is a FAQ section on the Red Shield website that the Insured may access for questions on how to make a payment, set up recurring payments, retrieving password/username, etc.

Insureds may also contact the Red Shield Accounting Department at 1-800-527-7397.



Why the Named Insured on a Policy Matters

Written by Dali Evey, CIC & Justine Avera, AIS, CIC, CRM

Part I Liability

It is easy to overlook the importance of having the correct Named Insured on a liability policy. However, if an incorrect Named Insured is on the policy, or an incorrect entity type is listed, the coverage may not respond as expected when a claim occurs. That's why it's *critical* to confirm your Named Insured with quick internet searches to check corporate registries and county assessor's data or other online resources.

A CGL Named Insured must be one of five types of legal entity:

- 1) An Individual
- 2) A Partnership or Joint Venture
- 3) An Organization
- 4) A Limited Liability Company
- 5) A Trust

**OUR GOAL:
PROVIDE EXCEPTIONAL
CUSTOMER SERVICE**

At Red Shield Insurance Company, it is our policy to deliver requested loss runs within 24 hours.

We usually provide our loss runs the same day. Loss runs may also be obtained in the Producer Lounge.

Section II "Who is an Insured" in the CGL policy CG0001 12/07 extends insured status to different persons or entities depending on the type of entity. Unintended coverage gaps may result if the people and entities who are supposed to be an Insured are not due to a simple error. If the wrong Insured or wrong entity type is listed, they may not be entitled to defense or indemnity under the policy.

It is also important to watch for newly acquired entities, because they are not automatically covered when the new entity is a partnership, joint venture or LLC. Ever had an Insured buy out a competitor or form an LLC for a new property and forget to tell you about it? Even if automatic coverage is triggered, it is only good for 30 days.

It is always tempting to go for the convenience of combining multiple entities on one policy. However, it simply may not be possible to combine entities on one policy due to the need for different types of liability policies (such as a specialized high tech or media liability policy as compared to a standard CGL). Combining separate operations for insurance purposes has pros and cons – but it's necessary to balance the desire for efficiency and convenience with the potential dilution of limits. At Red Shield, it is our standard practice **not** to combine multiple entities on one policy. Not only does this avoid complications in claims processing, but combining entities is also often not in the best interest of the Insured. However, if you have a special circumstance, feel free to review options with your underwriter.

Your clients will thank you for taking the extra time to discuss this with them, once they realize how important it is to get the Named Insured correct.

Make Your Email or Fax Stand Out in a Crowd

Written by Justine Avera, AIS, CIC, CRM

Sometimes, you just gotta have it NOW.

In a perfect insurance world there would never be a rush and all Insureds would always pay up front and in full. But strangely enough, it doesn't always work that way. Here are a few suggestions to make sure your communications with us get handled on a priority basis, if that's what you really need:

- 1) In the subject line put – “RUSH, PLEASE HAND DELIVER” if it's a fax, or “RUSH/URGENT” if it's an email. The benefit of identifying what you need in your subject line helps us to immediately prioritize your request.
- 2) Make sure you include the Named Insured and policy number or quote number. This helps us match things up to the correct account quickly.
- 3) Include words like “New Business,” “Bind Order,” “Renewal,” “Cert Request,” or “Endorsement Request.”
- 4) Include an effective and “need by” date.
- 5) If no response, please follow up with a phone call to your underwriter – did they get it? Cyberspace and office machines have occasionally been known to eat documents.

Now stand back and watch the magic happen!

Congratulations to:

Premier Choice Insurance Agency Inc. - Oregon City, OR

Our Agency Recognition Program is based on factors such as number of submissions, growing book of business, large risks, and hit ratio.

Coming Up in our Next Issue:

"After the Fire: What to do after a fire, and how to secure yourself and the site"

The staff at Red Shield Insurance Company would like to thank all of its partners for the business written and your contribution to the success of our company! We strive to continue to be your choice for risks that fit our unique appetite.

Happy Holidays from Red Shield Insurance!



New employees in 2012 not pictured: Sally Whitman, Stacie Jarrell, Kimberly Smart, Chelsea Rippel and Leah St. John. Please join us in welcoming our new employees!

Any coverage information contained in this Newsletter is intended for general information only. Specific coverages, conditions and exclusions are given in the policy contract itself. Please review the policy for specific details. Any coverage information provided herein supersedes and replaces any previous related general information. Copyright © 2012 Red Shield Insurance Company®, All rights reserved.

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1-800-527-7397