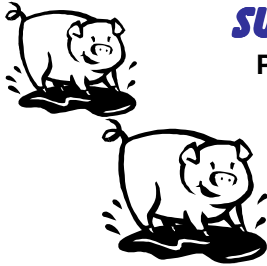
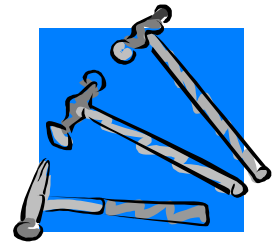


TOWER SPECIAL FACILITIES HIT LIST – MID-WINTER 2007



SUZANNE CALLS "SU-WEEE" TO BRING THE ACCOUNTS HOME:

Professional Liab./Directors & Officers Liab./Employment Practices Liab. Risks:
Errors & Omissions Liab. – Insurance Agency - \$1,000,000 Limit - \$2,250 Premium
Errors & Omissions Liab. – Web/Graphic Designer - \$1,000,000 Limit - \$3,265 Premium
Errors & Omissions Liab. – Mortgage Broker - \$1,000,000 Limit - \$2,750 Premium
Errors & Omissions Liab. – Computer Software Consulting/Data Processing/Programming & Design/Web Page Design/Development/Public Speaking Firm - \$1,000,000 Limit - \$12,500 Premium
Directors & Officers/Errors & Omissions Liab. – Office Automation Service - \$1,000,000 Limit - \$5,386 Premium

- Suzanne Coggon, ext. 19
suzannec@towerspecial.com

RENEE WRANGLES & WRESTLES TO GET THE JOB DONE:



Brokerage Risks:

Package Policy – Concert Light & Sound Eqpt. Installation Service
General Liability – Crane Operator Service
General/Professional/Excess Liab. w/\$1,000,000 Sexual Abuse Limit – After-School Tutoring Service
General/Excess/Foreign Liab. – Water Treatment System Manufacturer
Property – Chemical Storage Warehouse
Package/Umbrella/School Leaders Professional Liability – Charter School

- Renee Jendusa, ext. 18
reneej@towerspecial.com

KELLY KORRALS YOUR TOUGH RISKS:

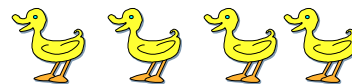


Brokerage Risks:

General/Professional Liability – Food Testing & Food Processing Consultant
Product Liability – Manufacturer of Weight Lifting & Ski Jump Equipment
General Liability – Importer of Lift Trucks & Materials Handling Equipment
Contractors Pollution Liab. – Soil Sampling Risk
Property and General Liab. – Manufacturer of Cosmetics & Skin Care Products
General Liability – Manufacturer of Machinery that Filters Fuel & Vegetable Oil

- Kelly Tautges, ext. 17
kellyt@towerspecial.com

LISA LINES UP HER DUCKS IN A ROW:



Brokerage Risks:

Contractors Pollution Liab. – Occurrence Form – Excavation Grading, Road Construction, HAZMAT Cleanup/Soil Excavation - \$1,000,000 Limit
Contractors Pollution Liab. – Claims Made Form – Underground Utility Contractor - \$1,000,000 Limit - \$5,572 Premium
General/Professional Liab. – Contractor/Consultant doing Soil Remediation, Environmental Drilling, Phase I & II Assessments, Remedial Investigation - \$1,000,000/2,000,000 Limits - \$2,500 Premium
Storage Tank Pollution Liab. – 4 Tanks at Gas Station/Repair Shop – 2003 Retro - \$2,585 Premium
Storage Tank Pollution Liab. – 2 Tanks at Gas Station - \$1,000,000/2,000,000 Limits - \$735 Premium

- Lisa Westerdale, ext. 30
lisaw@towerspecial.com

Hit list continued...

STEPHANIE STRIKES WHILE THE IRON IS HOT:

Binding Market Package/Property/General Liab. Risks:
Non-Emergency Medical Transport - GL - \$2,565 Premium
Health & Fitness Center – Package - \$2,713 Premium
In-Home Day Care – General Liability - \$600 Premium
Grocery Store – Package - \$2,104 Premium



- Stephanie Martinson, ext. 28
stephaniem@towerspecial.com



PAUL PLOWS THROUGH TO WRITE YOUR ACCOUNTS:

Binding Market Package/Property/General Liab. Risks:
Laser Hair Removal – General Liab. - \$5,176 Premium
Swimming Instructor – General Liab. - \$1,000 Premium
Campground/RV Park – Property & General Liab. - \$3,459 Premium
Pest Control Service – General Liab. - \$600 Premium
Auto Repair Shop – Property - \$500 Premium

- Paul LaBissoniere, ext. 22
paul@towerspecial.com

CHARLENE SHEPHERDS THE FLOCK TO BIND THE BUSINESS:

Auto and Garage Risks:

Trucker – 2 Unit Intermediate Radius - \$8,500 Premium
Trucker – Local - \$56,500 Premium
Trucker – 1 Unit/1,000 Mile Radius - \$4,400 Premium
Taxi Service - \$37,000 Premium
Monoline Cargo - \$3,600 Premium
Used Auto Dealer – 5 Locations - \$13,400 Premium
Monoline Physical Damage - \$2,140 Premium

- Charlene Prather-Glenton, ext. 15
charlenepg@towerspecial.com



Special Side Note: Like Barn Murals, are Submission Cover Notes a Lost Art?



They don't need to be a Lost Art! The first impression an underwriter or broker gets of a particular submission is what is relayed in the Cover Note. Unfortunately, with ever-expanding technology, Cover Notes have become little more than that: Pieces of paper to cover a submission.

To obtain the best possible result from your submission, it is in your best interest to outline terms requested, time frame, and any additional data (other than what is already found in the application) about the submission. Often what we see is simply the statement, "Please quote per attached," "Rush," or "We need this yesterday." While this may make us turn the page, it does not assist us in determining what you are seeking: Premium ranges, coverage particulars, info to help you against competition vs. helping you keep a risk if you're the incumbent, etc. The best possible Cover Note would start with: "As a followup to our conversation," which means you've spoken with an underwriter or broker, discussed the account and determined it is something we would be able to write. With the best information, we'll help you raise the roof off the barn!

Put your risk on our next hit list!

Tower Special Facilities

N14 W23777 Stone Ridge Dr., Suite 140
Waukesha, WI 53188-1158

Phone 800/837-1525 or 262/513-6000

Fax 262/513-6010

towerspecial.com