



Integrity

Professionalism

Service

Knowledge

January 2012

2011 Year in Review

Product Shorts

- Commercial Auto
- Technology Industry

Builders Risk

Specified Medical Professions

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Although we continued to experience a down market for most of 2011, thanks to you and our dedicated staff, we again had a successful year. Revenue growth for 2008-2010 exceeded 22%. Organic growth in 2011 was over 9%.

We attribute much of our success to the investment we have made in our people, as well as technology. We maintain the AAMGA's Certified Managing General Agent (CMGA) designation since 2000 and have been a finalist in Buffalo BUSINESS FIRST's list of BEST PLACES TO WORK in 2006 - 2011. In 2011 we again made the Inc. 5000 national list and Buffalo BUSINESS FIRST Fast Track Western NY list of the fastest growing companies.

Our decision to approach succession planning by creating an Employee Stock Ownership Plan (ESOP) has engaged the staff, is teaching them to understand the key indicators to our success and how their activities can affect results.

As part of our long term strategy, the office we opened in New England in 2009 is doing extremely well, with plans to expand it further to meet the increased demand. While markets have come and gone, our New Jersey office continues to offer stable and reliable specialty FI products and Excess Flood, available to both retail and wholesale brokers. The Buffalo office's Transportation, Property / Casualty / Excess and Professional Liability teams all contributed this year.

We continue to expand the states where we are licensed to meet the needs of our brokers presently maintaining licenses in 38 states.

Our offices have been preparing for the challenges of 2012 which we believe will be significantly different than 2011. We have the desire, the markets and the people, ready for the opportunities that you present.

Kurt C Bingeman CPCU ASLI RPLU CIW
President

RBCO on the Move

<u>Date</u>	<u>Event</u>	<u>Location</u>	<u>Who</u>
JANUARY			
18	PIA Metro Rap	New York, NY	Nick, Tony
19	IIBWNY Mixer	Buffalo, NY	Neil, Nick, Tony
30 & 31	IIAWNY Capitol Event	Albany, NY	Neil, Tony
FEBRUARY			
25 - 3/4	NAPSLO Midyear	Scottsdale, AZ	Kurt
28	Scottsdale 30th Anniversary	Scottsdale, AZ	Kurt
MARCH			
3 - 6	AAMGA Automation Conference	Atlanta, GA	TBD
8 & 9	AAMGA University East	Atlanta, GA	TBD
25	Variety Club Telethon	Buffalo, NY	Margie, various
28 - 4/1	IAIP Region 1 Conference	Newport, RI	Michelle D, Kim

Writing Admitted and Non-Admitted coverage in most states.

[Click here for a complete listing.](#)

Commercial Auto

Auto Liability and Physical Damage program for New York risks.

Contractors

- Vehicles used to transport tools, incidental supplies and insured's personnel to and from the job site. Specific trades include (but not limited to): carpentry, electrical, framers, inspectors, masonry, plumbers, roofers, crane operators and snowplowers.

Trucks

- Local and intermediate truckers. For hire and not for hire. Examples include, but not limited to: auto transport, container services, intermodal, livestock haulers.
- Dump truck and ready mix / cement trucks.
- Garbage haulers and waste & recyclable hauler.

Wreckers

- For hire / not for hire including reposessors.

Miscellaneous

- Food: manufacturers that transport products
- Non-Trucking: bobtail & deadhead, coverage when the trucker is not transporting
- Security Patrol: autos used by security companies as patrol units.
- Specialized Delivery: magazine / newspaper, mail / parcel post, oil field delivery



Get Application

Contact:



Derek Bucciferro, ext. 138
dbucciferro@RussellBond.com

Russell Bond - Over 60 years of providing solutions through access to the leading markets, the best products and a knowledgeable staff

Technology Industry

Professional, Technology, Multimedia, Privacy and Network Security liability in a single form.

Eligible risks include:

- Internet Services
- Software Companies
- Systems Integrators
- Technology Consulting
- Technology Outsourcing

Coverage includes:

- Error & Omissions
- Technology and Non-Technology professional services
- Multimedia and Advertising Liability
- Third Party computer and network liability security coverage including: Data Theft, Identity Theft, Virus Transmission, Unauthorized Access



Contact Tonya, Jackie or Tony for an application



Tonya Holleder, RPLU, ASLI ext. 133
tholleder@RussellBond.com



Jackie Oddo, ext. 161
joddo@RussellBond.com



Tony Ambrose, RPLU, ASLI ext. 143
aambrose@RussellBond.com

Builder's Risk



For buildings in the course of construction; renovations or new construction.
General Liability coverage is "Owners Coverage" only,
involved in construction of or renovations to buildings they own.

Coverage Highlights:

- Can be written as a Package or monoline
- Terms: 3, 6, 9 or 12 months
- Property written on Inland Marine Form
- High Property Limits available
- **Property premiums start at:**
3 months - \$350 ; 6 months or more - \$500

Property - New Construction

- Coverage can be Broad or Special Form, including vandalism and theft
- Coverage based on 100% completed value

Property - Renovations

- Coverage can be Broad Form, including vandalism and theft
- Limit for improvements based on 100% completed value
- Separate Limits for existing structure and renovation values

General Liability

- Premium is based on "Each Building" (***Not Square Footage***) and Total Cost of Renovations
- Limits of \$1MM/\$2MM, with higher available.
- No Deductible
- Subcontractors must provide Certificates of Insurance evidencing coverage in force
- **Premiums start at \$750**



Jeff Latke, ASLI ext. 147
jlatke@RussellBond.com



**Property
Application**



Barbara Simpson, ASLI, CPCU, AIS, ARM ext. 241
bsimpson@RussellBond.com
(New England Only)



Rick Smith, ext. 131
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**General Liability
Application**



Mike Kraus, ASLI, AAI ext. 330
mkraus@RussellBond.com

Specified Medical Professions



Professional and General Liability for Medical Facilities and Allied Healthcare Professionals engaged in direct client care.

Eligible Classes include (but not limited to):

Medical Entities:

- Ambulance Service (air & ground)
- Cardiac Stress Testing centers
- CT Scan Laboratories
- Drug Testing Labs
- Fertility Clinics
- Home Healthcare Agencies
- MRI Labs
- Nurse Registries
- Mobile Imaging / Diagnostics
- Pharmacies
- Substance Abuse Centers

Allied Health Professionals:

- Acupuncturists
- Chiropractors
- Counselors
- Emergency Medical Technicians
- Lab and X-ray Technicians
- Nurses (anesthetists, midwives, practitioners)
- Opticians
- Pharmacists
- Physical Therapists
- Psychologists
- Speech Therapists

Product Highlights:

- Claims Made with incident sensitive trigger for the professional coverage
- Worldwide coverage
- Combined Professional, GL policy available
- CGL provided on Occurrence Form
- Primary Limits to \$2,000,000 / \$4,000,000; Excess limits available
- Minimum Deductible - \$2,500

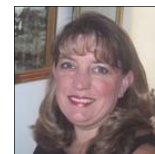
We also write Directors & Officers, Employment Practices Liability, Environmental, Property, Umbrella and Workers Compensation for these accounts.



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