



SIMG Voice



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What We've Been Writing!



BUSINESSOWNER'S POLICY

Business Description	# Buildings	# Locations	TIV
Auto Repair Center	1	1	\$1.1 million
Bed and Breakfast	1	1	\$1.3 million
Cell Phone Retailer	1	1	\$730,000
Hair Salon	1	1	\$530,000
Physician's Office	4	4	\$3.3 million

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National Brokerage
Duffin Financial
Texas Rangers Insurance



COMMERCIAL PACKAGE POLICY

Business Description	# Buildings	# Locations	Coverages*	TIV
Cleaning Supply Wholesaler	1	1	CP, GL	\$15.2 million
Country Club/Golf Course	1	1	CP, GL, UMB	\$15.5 million
Home Furnishing Wholesaler	1	1	CP	\$6.3 million
Residential Building (Lessor's Risk)	6	6	CP, GL, UMB	\$61.7 million
Strip Mall (Lessor's Risk)	1	1	CP, GL	\$38.2 million

*CP = Commercial Property; GL = General Liability; UMB = Commercial Umbrella



COMMERCIAL AUTO

Business Description	# Vehicles
Farmer's Market	5
Ice Manufacturer	6
Janitorial Service	31
Plumbing Contractor	2
Tree Trimming Service	5




WORKERS' COMPENSATION

Business Description	Employee Count	# Locations
Bowling Center	13	1
Electrical Contractor	9	2
Full-Service Restaurant	6	1
Hotel (multi-state)	189	19
Household Electronics Wholesaler	73	1
Indoor Amusement Venue	37	3
Investment Advisor (multi-state)	150	11
Lawn Maintenance	4	1
Specialty Grocer/Bakery	16	1
Veterinary Services	4	1



PROFESSIONAL LIABILITY

 Business Description	Limits Per Claim/Aggregate	Deductible Amount
Civil Engineer	\$2 million/\$2 million	\$5,000
Insurance Claims Adjuster	\$1 million/\$2 million	\$2,500
Magazine Publisher	\$1 million/\$2 million	\$2,500
Marketing Consulting firm	\$100,000/\$100,000	\$1,500
Real Estate Law Firm	\$1 million/\$1 million	\$5,000



MULTI-LINE ACCOUNTS*

Business Description	Coverages
Auto Repair Shop	BOP, WC
Commercial Cleaning Company	AUTO, WC
Full-Service Restaurant	BOP, UMB, WC
Hotel	AUTO, BOP, UMB
Landscaping Contractor	AUTO, BOP, WC

*Multi-line discounts may be available when a policyholder has more than one line of coverage with us.

BOP Commissions up to 18%, (20% in Indiana); Professional Liability up to 15%; Commercial Umbrella 15%; Commercial Auto 15%; Commercial and Personal Umbrella 15%

Workers Compensation Highlights!

- WC Commission Rates up to 12%
- Competitive Tiered Price Structure
- Premium Discount Opportunities
- Group Dividend Plans for Automotive, Restaurant, Retail and Wholesale Food Industries
- Flexible Payment Options including no down payment and pay-as-you go monthly payroll reporting with no installment fees
- 24-hour claims reporting
- Return to Work Claims Management



**For additional detailed information visit our web site at
www.SIMGinsurance.com or contact John at 815-922-5233;**

**Si se siente más cómodo comunicarse en español, no dude en ponerse
en contacto con Gladys.**

Serving Agents in AZ, CA, GA, IL, IN, IA, KS, MN, MO, TX, and WI.

Not all products and carriers available in all states

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