

Risk Management / Commercial Insurance

Financial Market Analysis
CLOUD PRODUCTIONS



Effective: 01/01/2010 - 01/01/2011

	2009-2010	2010-2011
	REVENUE	PROJECTED REVENUE
GROSS REVENUE	\$55,000,000	\$50,000,000
Cloud Productions	\$50,000,000	\$50,000,000
Ocean Enterprises	\$5,000,000	\$0

COVERAGE DESCRIPTION		CURRENT	RENEWAL	PROPOSED
COMMERCIAL PROPERTY				
Insurance Carrier		The Hartford	The Hartford	Chubb Insurance
AM Best Rated		A	A	A++
<u>LOCATION 1 / Cloud Prod</u>	Business Personal Property	\$7,480,000	\$6,500,000	\$6,530,000
1234 West 1st Street	Business Income	\$3,500,000	\$2,000,000	\$2,000,000
Beach City, CA	Accounts Receivable	\$250,000	\$250,000	\$250,000
	Electronic Data Processing	Included in Bus Personal Prop	Included in Bus Personal Prop	Included in Bus Personal Prop
	Legal Liability	\$2,000,000	\$2,000,000	\$2,000,000
	Equipment Breakdown	Included	Included	Included
	Earthquake Sprinkler Leakage	\$6,058,000	\$8,750,000	Full Limits
	Earthquake Sprinkler Leakage Deductible	\$50,000	\$50,000	N/A
	Transit	\$100,000	\$100,000	\$100,000
	Deductible	\$5,000	\$5,000	\$1,000
<u>LOCATION 2</u>	Business Personal Property	\$250,000	\$250,000	\$300,000
Un-Named Location	Business Income	\$500,000	\$500,000	\$600,000
				Worldwide
<u>LOCATION 3 / Ocean Ent.</u>	Business Personal Property	\$30,000	\$30,000	Blanket
4321 East Broadway	Business Income	\$300,000	\$0	Coverage
New York, NY	Electronic Data Processing	Included in Bus Personal Prop	Included in Bus Personal Prop	Included in Bus Personal Prop
	Premium	\$25,512	\$19,354	\$17,536

COMMERCIAL GENERAL LIABILITY				
Insurance Carrier		The Hartford	The Hartford	Chubb Insurance
AM Best Rated		A	A	A++
	General Aggregate	\$2,000,000	\$2,000,000	\$2,000,000
	Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
	Products & Completed Operations	\$2,000,000	\$2,000,000	\$2,000,000
	Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
	Personal & Advertising Injury	\$1,000,000	\$1,000,000	\$1,000,000
	Employee Benefits	\$1,000,000	\$1,000,000	\$1,000,000
	Medical Expense	\$10,000	\$10,000	\$10,000
	Premium	\$18,907	\$13,782	\$17,089

COMMERCIAL AUTOMOBILE				
Insurance Carrier		The Hartford	The Hartford	CNA Insurance
AM Best Rated		A	A	A
<u>VEHICLE(S)</u>	Combined Single Limit Liability	\$1,000,000	\$1,000,000	\$1,000,000
1992 Chevy Pick-up	Hired & Non-Owned Auto	\$1,000,000	\$1,000,000	\$1,000,000
2007 Mercedes Benz S550	Medical Payments	\$5,000	\$5,000	\$5,000
2008 Maseratti Quattroporte	Uninsured Motorist	\$1,000,000	\$1,000,000	\$1,000,000
	Deductible - Comprehensive	\$1,000	\$1,000	\$1,000
	Deductible - Collision	\$1,000	\$1,000	\$1,000
	Premium	\$9,227	\$9,227	\$5,484

Please see disclaimer on next page

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<u>UMBRELLA</u>	Insurance Carrier AM Best Rated	Insurance A	Insurance A	Chubb Insurance A++
	Each Occurrence	\$3,000,000	\$3,000,000	\$3,000,000
	Retention	\$10,000	\$10,000	\$10,000
	Premium	\$5,200	\$3,333	\$3,789
	PREMIUM	\$58,846.00	\$45,696.00	\$43,898.00

QUOTE STATUS

BUSINESS OWNER PACKAGE

CNA	Quoted Auto But Not Business Owners Package / Company did not fit their Small Business Appetite	Bind Coverage <input type="checkbox"/>
Chubb Insurance	Quoted Business Owners Package	Bind Coverage <input type="checkbox"/>
Travelers Indemnity	Declined To Quote / Cannot offer same terms like Earthquake Sprinkler Leakage and Legal Liability of \$2,000,000	Bind Coverage <input type="checkbox"/>
One Beacon	Declined - Then Reconsidered / Still Pending	Bind Coverage <input type="checkbox"/>

Clients Signature:

Date:

COVERAGE NOT IN EFFECT
*Please Contact Us For More Information On These Types Of Coverage
 Fax Request to (310) 755-6080*

EMPLOYMENT PRACTICES LIABILITY	<i>I am interested in learning more about this type of risk</i>	Please Contact Me <input type="checkbox"/>
FIDUCIARY LIABILITY	<i>I am interested in learning more about this type of risk</i>	Please Contact Me <input type="checkbox"/>
NETWORK SECURITY, PRIVACY & IDENTITY THEFT LIABILITY	<i>I am interested in learning more about this type of risk</i>	Please Contact Me <input type="checkbox"/>

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