

# Risk Management / Commercial Insurance

## Market Analysis

USA, LLC

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

**SAMPLE  
DOCUMENT**

	2009-2010 REVENUE	2010-2011 PROJECTED REVENUE
<b>GROSS REVENUE</b>	\$1,775,000	\$1,775,000

  

COVERAGE DESCRIPTION	CURRENT	RENEWAL	PROPOSED
<b>COMMERCIAL PROPERTY</b>			
Insurance Carrier	The Chubb Group	The Chubb Group	Travelers Ins Co
AM Best Rated	A++	A++	A+
Business Personal Property	\$210,000	\$210,000	\$210,000
Business Income	\$105,000	\$105,000	\$105,000
Deductible	\$1,000	\$1,000	\$1,000
Premium	\$1,831	\$1,953	\$1,742
<b>COMMERCIAL GENERAL LIABILITY</b>			
Insurance Carrier	The Chubb Group	The Chubb Group	Travelers Ins Co
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
Personal & Advertising Injury	\$1,000,000	\$1,000,000	\$1,000,000
Medical Expense	\$5,000	\$5,000	\$5,000
Premium	\$9,030	\$9,030	\$8,849
<b>COMMERCIAL AUTOMOBILE</b>			
Insurance Carrier	The Chubb Group	The Chubb Group	Travelers Ins Co
AM Best Rated	A++	A++	A+
<b>VEHICLE(S)</b> Combined Single Limit	\$1,000,000	\$1,000,000	\$1,000,000
2006 Ford Ranger Uninsured Motorist	\$1,000,000	\$1,000,000	\$1,000,000
2008 Ford Ranger Medical Payments	\$1,000	\$1,000	\$1,000
Deductible - Comprehensive	\$500	\$500	\$500
Deductible - Collision	\$500	\$500	\$500
Premium	\$2,591	\$2,470	\$2,385
<b>UMBRELLA</b>			
Insurance Carrier	The Chubb Group	The Chubb Group	Travelers Ins Co
AM Best Rated	A++	A++	A+
Excess Coverage Agregate Limit	\$10,000,000	\$10,000,000	\$10,000,000
Umbrella Aggregate Limit	\$10,000,000	\$10,000,000	\$10,000,000
Advertising Injury & Personal Injury Aggregate Limit	\$10,000,000	\$10,000,000	\$10,000,000
Each Occurrence	\$10,000,000	\$10,000,000	\$10,000,000
Premium	\$7,899	\$8,136	\$8,023
<b>PREMIUM</b>	<b>\$21,351.00</b>	<b>\$21,589.00</b>	<b>\$20,999.00</b>

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## QUOTE STATUS COVERAGE: Business Owner Package

The Hartford	Aggregate \$2,000,000 / Occerence \$1,000,000 / Deductibe \$ 1,000	Premium \$ 25,622	Bind Coverage <input type="checkbox"/>
CNA	Declined - Company did not fit Small Business Appetite	Premium \$ 0	Bind Coverage <input type="checkbox"/>
One Beacon	Declined - Then Reconsidered / Still Pending	Premium \$ 0	Bind Coverage <input type="checkbox"/>

## QUOTE STATUS COVERAGE: Employment Practice Liability

Progressive Ins Group	Aggregate \$1,000,000 / Deductibe \$ 1,000	Premium \$ 5,601	Bind Coverage <input type="checkbox"/>
The Chubb Group	Aggregate \$1,000,000 / Deductibe \$ 1,000	Premium \$ 6,000	Bind Coverage <input type="checkbox"/>
AIG / Lexington Insurance	Aggregate \$1,000,000 / Deductibe \$ 1,000	Premium \$ 10,624	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*

PROFESSIONAL LIABILITY / ERRORS & OMISSIONS	<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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