



Please call or email us if you have questions about the lines of business we write. We'll be happy to assist you in placing coverage for your risk.

Property & Casualty

UPCOMING INFORMATION!

Coming very soon, we will have a market for **Wind or Solar Energy Farm and Wind Energy Contractors**. One of our markets is in the process of completing the supplemental applications. We will let you know as soon as this is available!



Property Accounts

We have a number of markets for larger, more complex or unusual property accounts. In addition to our contract markets, we have several brokerage markets that have appetites for accounts such as: Large vacant buildings, manufacturers, shopping centers, older, high rise apartments, hotel/motel accounts, groups or rented dwellings or smaller habitational accounts, older buildings.

We are ready to quote these for you!

Inland Marine

We have several inland marine markets with which to write **many types of inland exposures** from the small contractor to a larger schedule of equipment or transit coverages. We also write bailee's customers coverage, EDP, and miscellaneous property.

Send your submissions our way!

Your assistance, please...

Help us get your commercial auto policies out to you more quickly and efficiently. **Please provide us with full digit VIN numbers.** This information is required by most of our markets now.

Garage

Auto Service Risks

We now have access to a market that can write your auto repair or any non-sales garage risks on a commercial package form. This is not written on a garage form and has many advantages! We can write your GL Exposures (including any miscellaneous exposures not related to the auto exposures), your property exposures, any Garagekeeper's exposures, and even your inland marine exposures all on one policy!

Contact us today for an application!

Personal Lines

Don't forget we have a new personal lines market and can write more types of risks including monoline umbrella, homeowners, and dwelling fire.

We can write homeowners with:

- Some credit issues
- In home Daycares
- Prior water damage claims
- Poor credit history (subject to some limitations)
- Vicious breeds of dogs (with an animal exclusion)
- Lapse in prior coverage

Call or email us today!

Employment Practices

Employment Practices claims can come from situations you would never expect. In the coming months, some of your clients may have had to downsize. This increases their exposure for an employment practices claim. 95% of all employment related cases stem from termination. We can make it easy for you to give your insured's an indication or a rough idea how much their EPL would cost. If you know the number of full time employees, part time employees and the type of business they are in, we can usually get you an indication. Just email Kristin Wagnon (kwagnon@safains.com) and she will give you an estimated pricing for your risk. Even an unfounded claim can cost your clients thousands (average attorney's cost is \$50,000 for this type of lawsuit).

In order to reduce the risk of paying this type of claim, there are several things an employer must do. Many of these items can be addressed in the Employment manual. Some of our markets will provide some or all of these items free of charge:

Create, implement and emphasize the importance of an employment practices compliance program, whereby you train employers/employees about the policies regarding:

- 1) Training managers in E.E.O.C., non-discrimination policy, anti-sexual harassment policy;
- 2) Using orientation program for all new employees;
- 3) Enforcing zero tolerance program on discrimination and harassment;
- 4) Providing and document regular training of supervisory personnel;
- 5) Employing an open door policy and internal complaint new procedure;
- 6) Implementing guidelines to systematically and promptly respond to employee complaints;
- 7) Following a termination protocol for every termination;
- 8) Communicating and having the ability to process a request for reasonable job accommodations
- 9) Creating and utilizing termination checklist
- 10) Considering arbitration as an alternative to the cost of litigation.

Some claim examples:

Wrongful Termination in Violation of Public Policy: An employee is fired two hours after he informed his supervisor that he was just involved in a car accident and would not be able to report to work and perform his job. The employee was informed that he was being fired because of a slow down in business. The claimant filed a charge against the company with the EEOC. The claimant asserts that the explanation of his termination was false and he was terminated because of his national origin and his disability. The complaint was comprised of two causes of action for wrongful termination in violation of public policy and state code; and discrimination.

Although this matter settled out of court, the defense cost and settlement payments exceeded \$25,000.

Defamation: The plaintiff alleges that her prior company has taken steps to damage her reputation and improperly interfered with her ability to obtain other employment. In particular the plaintiff alleges that the company spoke with several competitors and disclosed the reasons for her termination. The complaint is comprised of several causes of action including: tortious interference; defamation and wrongful interference with the plaintiffs' livelihood and reputation; and violation of privacy.

The plaintiff agreed to settle out of court for \$125,000

Hostile Work Environment: A service company receives a formal complaint from an employee alleging that he was subjected to a hostile work environment and sexual orientation discrimination during his employment. The plaintiff alleges his supervisor made hostile comments about gay people. The plaintiff contends that his supervisor reduced his stock options and sales territory and was treated in a hostile manner during sales meetings. The plaintiff reported these incidents to the President, but that person refused to look into the matter and take any action. The plaintiff was constructively discharged immediately after he complained. The plaintiff alleges six causes of action: hostile work environment, discrimination based on sexual orientation, retaliation, intentional infliction of emotional distress, failure to pay commission and wages, defamation and negligent training and supervision.

The defense and settlement of this case exceeded \$300,000.

Wrongful Termination: An employee alleges wrongful termination because she shaved her head. The employee contends that all of her performance evaluations were positive and that she was given a salary increase shortly before she shaved her head. The claimant seeks general damages, punitive damages, attorney's fees and costs.

Total defense costs and settlement exceeded \$250,000.

Contact Kristin Wagnon with any questions or if you need an indication or application. Kwagnon@safains.com



CONSIGNMENT SHOPS

**You can trust us to handle all those
consignment shop exposures!**

Consignment Shops

We can offer you coverage for consignment shop exposures with a carrier rated A - IX by A.M. Best & Company.

Description

- Consignment shops accept items from individuals in order to sell them
- Consignments are on display for a pre-set amount of time and after that time they are either returned to the owner or the agreed proceeds from the sale are given to the owner.
 - Most common consignment items are used clothing, particularly specialty women's, maternity and children's

Contact us for all your consignment shop needs.

Burlington Insurance
group®

***Contact your BIG underwriter
today for more details.***

PET SERVICES

It would be a dog gone shame if you did not place your pet service exposures with us!



Pet Service Coverage

We can offer you pet service coverage with a carrier rated A - IX by A.M. Best & Company.

Classes

Animal Petting Services :: Kennels :: Pet Grooming

Pet Sitting Services :: Pet Stores :: Pet Training

Contact us for all your pet service needs.

Burlington Insurance
group®

***Contact your BIG underwriter
today for more details.***

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