



First Insurance Agency, Inc.

My name is Kelly Draheim . For nearly 100 years First Insurance Agency, Inc. has been servicing the needs of our clients. We are a group of dedicated insurance professionals focused on the commercial sector of the insurance industry. We have aligned ourselves with insurance companies we believe offer the broadest coverage at a competitive price.

Since every business is unique there are no cookie-cutter solutions. We take time to understand the businesses we work with and provide solutions specifically tailored to them.

For members of the WMMA we offer a comprehensive insurance analysis. This process will enable us to design an insurance product specific to their individual insurance needs.

Our team will look closely at how the current insurance contracts are structured . Some of the particular items we look for:

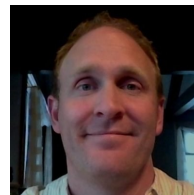
- * **Are Business Personal Property and Building coverages rated in the most advantageous manner?**
- * **What can be done to maximize dollars spent on insurance coverage?**
- * **How can we reduce overall expense without sacrificing coverage?**
- * **Are Worker's Compensation classification codes correctly applied?**
- * **Can General Liability classification codes be modified to improve rating structure?**
- * **Are there additional credits and discounts available?**

The underwriters at Travelers have agreed to offer a broad package of insurance at an extremely competitive rate for qualifying members. Each member will be individually underwritten and must meet underwriting standards and guidelines to be eligible. Travelers can provide WMMA members with solutions for the following:

General Liability (Occurrence Form) , Products & Completed Operations (Occurrence Form) , Commercial Property, Business Personal Property, Building, Business Interruption, Executive Liability (Directors & Officers), Manufacturers Errors & Omissions, Product Recall and Commercial Umbrella List is not complete . Other coverage options available

Testimonial

I wanted to take the time to recommend Kelly Draheim and talk about the impact he has had on our business. His knowledge of the product liability and commercial insurance industry is unparalleled with anybody that we have worked with over the years. He has taken the time to understand what we are looking for and his experience stands out as we talk through the various proposals we have worked on over the past 9 years. He has reduced our overall insurance costs and year over year strives to keep our costs down by working with the insurance carriers. In good times and the down times he has been there to talk about the best way to structure our insurance policies. He has been great to work with and bounce ideas off of as we grow our business.



Allen Eden
President
The Original Saw Company



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The following is a brief overview of coverage highlights and features.

General Liability

Defense Outside Limit (Limits of Liability not depleted by legal costs)
Occurrence Form
Nose coverage option available to ease transition from Claims Made Form
Blanket Additional Insured-Broad Form Vendors Liability
Bodily Injury to Co-employees

Property

Broad, flexible coverage for Buildings and Business Personal Property
Business Income/Extra Expense
Dependent Property (including worldwide coverage)
Blanket/Agreed Value Options
Manufacturers Selling Price
Manufacturer's Plus Endorsement
Equipment Breakdown
Ordinance or Law

Workers' Compensation Claims Services

TravComp® – Travelers specialized claim-handling model
Corridor of CareSM Post-Injury Management
Extensive Preferred Provider Networks with a presence in all 50 states
Pharmacy Network
Focus on Early Intervention
Return-to-Work

- In-house nurses and physicians work closely with claim professionals and provide medical expertise which helps minimize days out of work.
- Industry-first injured employee website, myWCinfo.com, provides secure access to payment details and reference material to help injured workers understand the process of getting back to work.

Medical is the largest portion of casualty loss costs. Travelers' investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperformed the industry average by 13 points. Travelers has made significant investments in medical management capabilities throughout all casualty lines.

This is not intended to amend, or otherwise affect, the provisions or coverage of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any claim or loss under such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations. This is not a contract or an offer of insurance.



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Risk Control Services

The risk control services available from Travelers are extensive. Some of the areas they will be able to assist WMMA members are:

Fleet Safety Management

Fire Protection Engineering

Products Liability (including imported products)

Ergonomics and Materials Handling

On-Site/Online/On-Demand Services

Travelers offers their customers a flexible range of safety solutions and options.

On-site risk assessments.

Consultations and Customized training.

Education Center – a wide selection of classroom, webinar and self-paced computer-based training courses – many provided at no cost.

Risk Control On-DemandSM offers Travelers customers real-time access to safety specialists via screen-share technology. Consultations are available for a wide range of safety topics, including ergonomics; Corridor of CareSM post-injury management; and slip, trip and fall prevention, to name a few.

Risk Control's Customer Portal

Travelers Virtual Risk ManagerSM – an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to address safety needs.

Travelers' alliance with MSDSONline® provides Travelers customers with easy access to the Internet's leading database of safety data sheets.

Access to more than 1,000 risk control resources – examples include technical bulletins, news alerts, and training materials.

Claim Services

Holistic approach to claim resolution – promptly deny claims that are not covered, pay covered claims quickly, pursue early resolution of litigation where appropriate, and try the remaining cases to verdict.

Travelers recognizes that the manufacturing industry faces the prospect of increasingly complex products-liability claims. Their engineers, scientists and technicians will collaborate with claim professionals to investigate and assess incidents of alleged liability.

Nationally accredited forensics lab with engineers and scientists brings investigative expertise to complex loss scenarios.

Fraud defense – Travelers' Special Investigations Unit helps to identify and protect their customers from fraudulent claims – over 6,000 reviewed annually.

This is not intended to amend, or otherwise affect, the provisions or coverage of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any claim or loss under such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations. This is not a contract or an offer of insurance.



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