

March

SOBELUTIONS

2010

NEWS! NEWS! NEWS! NEWS! NEWS! NEWS! NEWS! NEWS! NEWS! NEWS! NEWS! NEWS! NEWS!

For the past decade, we have placed most of our camps' insurance policies with Great American Insurance Company, through K&K Insurance Group, in Fort Wayne, Indiana.

K&K is the nation's largest provider of sports, leisure, and entertainment insurance. They operate as "Managing General Underwriters," which means they are given vast authority by the insurers they associate with to underwrite insurance on their behalf. In essence rather than an insurer hiring its own staff to underwrite policies, issue policy changes, bill clients, provide loss control and inspection services, and settle claims, an insurer hires K&K to perform all of these functions on its behalf.

When we negotiate your premium and your coverage, and work to settle your claims, we deal principally with K&K directly - not with Great American. The underwriters, claims adjusters, and upper management people on the camp program are almost all K&K employees that we have dealt with for years and years.

So it is with great excitement we announce that as of July 1, 2010, many of K&K's insurance programs, including their camp program, will be moving from Great American Ins Company to insurers of the National Casualty Group of Companies. National Casualty is part of the Nationwide Mutual Insurance Group, one of the largest, best capitalized, and highest rated insurers in the United States. In 2008 the Group's total premium reached just under \$16 Billion, with \$41 Billion in assets. Their 2009 A.M. Best & Company rating is A+, XV.

For you, the change will be virtually seamless. We will be dealing with the exact same people we have been dealing with for years, all of whom are intimately familiar with the camp program. In fact, mostly all of the camp program's reinsurers also remain the same, so the biggest change will simply be the name of the insurer on the front of your policy!

Since the change over to National Casualty does not begin until 7/1/10, any policy that renews prior to this date will be renewed by Great American, and serviced as usual until it expires, at which point the changeover to National Casualty will occur.

We wish to assure you that the same broad coverage, competitive pricing, and superior service you have come to expect will be matched and even exceeded with this new relationship. Indeed, this is the primary reason for the change to National Casualty.

Please feel free to call us with any questions you may have!

SOBEL AFFILIATES – The SOLUTION for your Camp Insurance needs!



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