

Fall 2004

TopLine

eNewsletter for Fireman's Fund Insurance Company
agents and brokers

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Any descriptions of insurance coverage in *TopLine* are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the insured and the insurance company. Available coverages, credits and options may vary by state.

Comments? Questions? Ideas for future issues? We'd like to hear from you. Click on the link below to contact us.

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Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit www.firemansfund.com.



**Fireman's
Fund**®

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“The year of the splurge”?

U.S. luxury hotels have enjoyed bigger gains in occupancies and room rates this year than any other lodging category, according to Smith Travel Research. Some industry experts are calling it “the year of the splurge.” For insurance agents with the right carrier, there are exciting opportunities in this rapidly growing market.

At Fireman’s Fund®, we have a long history of insuring some of the finest hotels in the country. We can provide you with a complete package of insurance solutions and services, ranging from innovative policy options like special extension coverages for hotels and restaurants in a single endorsement to superior loss control and claims services. We also offer unlimited access to industry-specific tools and resources through our *i*Customer Series® hotel portal. And we know how to put all these pieces together into a comprehensive program that gives your clients tremendous asset protection.

Our targeted approach gives you a chance to differentiate yourself and your agency from your competitors. Here are the facts:

- Upscale hotel customers typically are value-driven insurance buyers who demand customized products and services.
- They’re more knowledgeable about insurance, and they have more controllable and predictable exposures.
- Owners and managers of these establishments care about their reputation as much as you do.

As you’ll see in the months ahead, we’ve focused our Commercial Business into specific industry groups, and we’ve created products and services around the needs of these industries. We’ll be rolling out industry marketing programs to help you promote the capabilities of Fireman’s Fund and acquire new clients.

As we roll out new marketing programs in our target industry groups, we’ll provide you with the support you need, ranging from coverage and appetite information to sales and marketing tools. While it may appear on the surface that all insurers are alike, a closer look reveals that our products, services, industry knowledge, and most importantly, our agents, separate us from the competition. And you can rest assured that we’ll continue to invest in your success.



Vice President
Commercial Sales and Marketing