

Are you
adequately
covered for food
spoilage and
business
interruption?
You would be
if you were
covered through
AGNE.

Insurance from generic
suppliers is only CHEAP
until you have a loss.
Then it quickly becomes
very EXPENSIVE.

*Why take the risk, when superior, affordable
protection is available through AGNE?*

AGNE provides you with:

- ☑ One convenient source for all your property, liability, workers compensation and life needs.
- ☑ Easy premium payments through AGNE's warehouse billing system.
- ☑ Tailor-made grocery coverage, so you'll feel confident that your store, your equipment and your inventory are adequately protected during blackouts, fires and other unexpected events.
- ☑ Loss prevention advice to help you prevent losses before they occur.
- ☑ The grocery expertise needed to minimize financial impact and business interruption following a loss.
- ☑ High quality claims handling to contain your costs, get your employees back to work and get you back in the business of selling groceries.
- ☑ Exclusive, affordable protection, without the expensive gaps in coverage you risk with generic insurance.
- ☑ A partner you already know and trust – AGNE, teamed up with the largest writer of independent grocery business in the United States – Risk Planners.

Insurance made easy—
A partnership you can count on.

Dear Retailer,

As you know, we announced our partnership with Risk Planners in Fall of 2004. Risk Planners has been serving grocers across the United States for the past 36 years. They have proven dedication to meeting the needs of retailers better than anyone else.

As your local supplier, we've worked with Risk Planners to develop an insurance package that specifically meets the needs of grocers in the Northeast. This means that you don't have to wonder if you have excellent protection—it's all combined for you in an easy package. You no longer have to worry about making a huge premium payment—we're able to conveniently add it to your monthly warehouse invoice. And, you no longer have to accept the generic offering of the local agent or the impersonal relationship of the national carrier. You now have the best of all worlds, here through the AGNE/RPI partnership.

At the very least, allow us to provide you with a complimentary quote. I'm confident that you'll find Risk Planners' expertise combined with AGNE's regional presence, adds up to a stress-free experience at prices you can afford.

Sincerely,

Mike Bourgoine

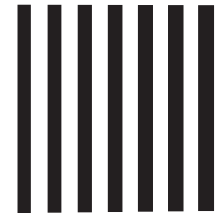
Mike Bourgoine
Associated Grocers, NE CEO

P.S. Please contact us today for a complimentary quote and a FREE copy of "Nine Things You Need to Know to Adequately Protect Your Store."



www.riskplanners.com ■ www.agne.com ■ 1-800-242-2248 EXT 282

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RISK PLANNERS INC
PO BOX 240
MINNEAPOLIS MN 55440-0240





Please contact me for a complimentary quote and send a FREE copy of "Nine Things You Need to Know to Adequately Protect Your Store."

My name: _____

My store name: _____

My phone number: _____

Number of locations: _____

Store insurance renewal date: _____

of employees: _____

Average square footage of stores: _____

Three ways to get your FREE report:

1. Drop this card in the mail
2. Fax this card to 952-914-5779
3. Call us at 1-800-242-2248, ext 282



Come out of the dark!

Introducing a **BRIGHTER** insurance solution:

Grocery-tailored insurance from AGNE



New England



Risk Planners, Inc.

Designed exclusively for our stores.



New England

725 Gold Street Manchester, N.H. 03108-5200

COME OUT OF THE DARK!
Introducing a brighter way to protect your store and your inventory.



You're 11 hours and 37 minutes into the blackout.



Your inventory, your profit (and your nerves) are melting fast.



New England



Say "NO" to PREMISES MEDICAL PAYMENTS COVERAGE

FRAUD:

- Since Premises Medical Payments Coverage (PMPC) pays for any accident at your store - regardless of fault, it provides a fast and easy route to free money for con artists, and ordinary people in need of cash. This coverage encourages more claims and greater pressure for large recoveries.
- PMPC claims seldom get much scrutiny because fault is not an issue. Crooks know how such claims are adjusted and they've discovered that stores with PMPC are easy targets for fraud, often using phony medical bills.

MEDICAL PAYMENTS:

- Since PMPC is a contractual obligation, liability releases can't be obtained for payments made under this coverage. This allows the claimant to make an additional claim for damages after the medical bills have been paid.
- PMPC frequently results in double payment because the liability insurer is required to pay bills even if a health insurance carrier also pays.

LITIGATION:

- PMPC is paid upon demand. If a lawsuit is filed, the PMPC payment provides the claimant income to finance and extend litigation, interfering with your insurer's ability to settle the case.
- Since the carrier is contractually bound to pay medical bills upon demand, PMPC decreases your carrier's ability to investigate the circumstances prior to making payment. This reduces flexibility, negotiating leverage and ultimately increases claim settlements.

PREMIUMS:

- PMPC unnecessarily worsens your loss experience, leading to premium increases over time.

CUSTOMER SERVICE:

- If you'd like a payment made to a customer to promote good will, your insurer can make a payment in exchange for a liability release, even without PMPC on your policy.
- If you handle customer injuries with courtesy and diplomacy, there are seldom any hard feelings or repercussions. Most people understand the issues of responsibility and negligence. In many cases, a nominal gift certificate promotes more good will than anything else.

The bottom line:

Don't pay for accidents when you aren't responsible!



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9 Things You Need to Know to Adequately Protect Your Store



New England



All too often, we meet grocers who have learned insurance and risk management lessons the hard way - after a significant loss. Don't take an unnecessary risk, when it's so easy and affordable to protect your store with careful coverage and loss prevention choices. Here are nine critical things you can do now to protect your store from expensive losses later.

1. [Make sure your policy includes Off-Premises Service Interruption Coverage.](#)

Standard property insurance only protects you for events that occur directly on your store's premises. Thus, winter storms that down power lines, creating generalized power outages, are not covered. However, an endorsement generally referred to as Off-Premises Service Interruption (OPSI) coverage expands protection to include such events and can cover both spoilage of perishables and loss of income. However, beware of "the devil in the details!" Some insurance policies exclude damage to overhead transmission lines. Be sure your policy includes these events because many grocery store losses result from overhead transmission line damage.

3. [Ensure that your policy covers the cost to comply with updated building codes, in case you have to rebuild.](#)

In the event of major damage to your store, it's likely that the requirement to comply with new building laws, (such as electrical upgrades, ADA compliance, sprinkler system requirements), will greatly increase the cost of rebuilding. These increased costs of construction are excluded from many insurance policies, but that coverage can be, and should be added, especially if your store is in an older building.

2. [Protect your outdoor signs.](#)

Most insurance policies have very limited coverage for attached outdoor signs if you're a tenant and don't insure the building you occupy. Be sure you understand how your policy would respond in the event of sign damage.

4. [Prepare for employee theft.](#)

You are far more likely to experience a crime loss caused by employee theft than by a robbery or burglary. It is important that you adequately protect your business from internal theft, both through early recognition and through proper insurance coverage. Since employee dishonesty usually occurs over a period of time (as opposed to a single event), you'll want to be sure that your limit for Employee Dishonesty is sufficient to cover repetitive, ongoing theft spanning one year before detection. Higher limits than what you carry for robbery and burglary are usually needed. They apply on a cumulative basis, are readily available, and typically inexpensive.

5. [Beware of the co-insurance clause!](#)

Coinsurance requires you to purchase limits of coverage of a minimum fixed percentage (usually 80%) of the total value of the property insured. When a loss occurs, if the insurance adjuster determines that the coverage limit was not sufficient to comply with the coinsurance provision, a substantial penalty is imposed, reducing your claim value. You, the policyholder, become a "co-insurer." To avoid unpleasant surprises, we strongly recommend against purchasing any property insurance containing a coinsurance clause.

7. [Avoid fraud-promoting Premises Medical Payments coverage.](#)

Premises Medical Payments coverage pays medical bills for injuries occurring at your store regardless of fault, often up to \$5,000 per incident. This coverage is highly touted by many insurance companies. However, those who understand the grocery business, understand that Premises Medical coverage encourages fraudulent claims and increases your premiums over time. Building a strong culture of "reasonable care" is a much smarter approach that deters con artists. Read the article on the next page for more information.

9. [Take a bite out of crime.](#)

Criminal activity is a serious issue so it's important to understand the potential threats of being robbed or burglarized, and to be aware of methods used by employees, vendors and customers to shoplift, steal and vandalize property. There are basic loss prevention strategies and resources available to detect, deter and apprehend these persons. Using proper detection and alarm systems is one way to help you fight crime loss. We can provide information to help you select the various equipment, systems and procedures most commonly desired by insurance providers.

6. [Require adequate business interruption protection.](#)

Business Income insurance reimburses you for lost profits following a major loss that requires your store to close down. There are a few intricacies regarding this coverage that are significant. First, business income coverage can have either a stated limit or be based on actual loss sustained (ALS), which provides coverage for a full 12 months without any dollar limit. We highly recommend that you request the ALS option, as fixed limits are often insufficient. Second, be sure to ask about the Extended Period of Indemnity, which allows you to continue the business income coverage for a period of time after your store reopens to allow you to "ramp-up" sales while you recapture customers lost while the store was closed.

8. [Minimize your chance of fire.](#)

Every grocery store contains fire hazards that if not controlled, contribute to a loss. Fire hazards include electrical appliances, cooking equipment, heat-producing equipment and debris. If you want to protect your building and business, consider the installation of fire protection equipment such as automatic sprinkler systems, fire extinguishers and specially designed fire suppressions systems for delis, kitchens and restaurants. Many local, state and federal fire codes require one or many of these protection systems. Recognized fire codes drafted by the National Fire Protection Association contain specific information on the design, installation, maintenance, testing and servicing of these systems.

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Risk Planners, Inc.

Bring your insurance policy to our booth at the AGNE Food Show on October 5, and receive a **FREE** 10" 2D Maglite – A \$25.00 value!

Come out of the dark!

Discover a **BRIGHTER** way to protect your store, your equipment, your inventory and your employees.

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Visit our booth at the AGNE Food Show on October 5.

Learn more about this convenient, grocery-tailored source for all your property, liability, workers compensation, life and group health needs.

Receive our free report, *"Nine Things You Need to Know to Adequately Protect Your Store"* just for stopping by. As a special added bonus, we'll give a **FREE** 10" 2D Maglite to anyone who brings us a copy of their business insurance or personal life insurance policy. This high intensity, adjustable light beam flashlight is a great tool to keep on hand for those unexpected power outages. **It's a \$25.00 value – Bring your policy and get yours free!**



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