



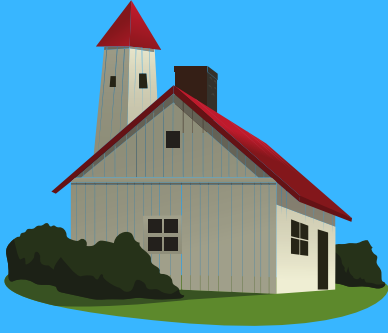
CAVALLO &
SIGNORIELLO
INSURANCE AGENCY

presents

ANOTHER INCREDIBLE SUCCESS STORY IN

LANDSCAPING INSURANCE

The Client:



A LARGE, MASSACHUSETTS
LANDSCAPING COMPANY

C&S Insurance was contacted by a large, Massachusetts landscaping company (premium of roughly \$250K). The company was being "non-renewed," due to several slip-and-fall claims they had accrued as a result of their snow plowing operations.

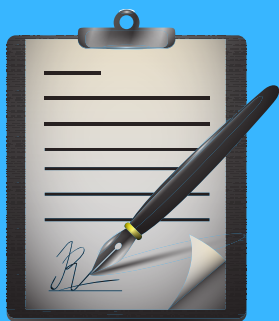
The Challenge:



MAJOR OVERSIGHTS IN THE
INSURANCE RENEWAL PROPOSAL

The incumbent agent delivered a renewal policy with a MAJOR increase in premium. The company asked us to review this proposal. Not only was it unnecessarily high, the renewal proposal EXCLUDED snow plow liability, even though plowing represented a significant portion of the business.

The Solution:



AN ALTERNATIVE PROPOSAL,
WITH VASTLY IMPROVED TERMS

Even with only three weeks left until the renewal deadline, C&S was able to put together an alternative proposal. Our program delivered \$50,000 in savings, with all the same coverages AND the proper snow plow liability insurance included.

The Added Value:

SMARTER RISK MANAGEMENT,
CLAIMS & EQUIPMENT REVIEWS



Because the previous agent merely renewed the company's policies each year (offering nothing by way of risk management or program review, C&S took time to scrutinize the client's snow plow contracts, and suggested wording adjustments to help mitigate future claims. C&S also provided sample subcontractor agreements to eliminate unnecessary liability exposure.

Our claims review process exposed several longstanding, open claims that should have been closed. We were able close the claims, dramatically improve loss ratios, and lower premiums.

Further, an extensive review of his equipment floater identified several pieces of equipment that had been sold that were still being insured, costing him thousands of dollars on his equipment floater. We removed those and added some equipment that was missing from the list!

BOTTOM LINE: IT PAYS TO GET A SECOND OPINION ON YOUR RENEWAL
POLICY. ASK OUR EXPERTS TO REVIEW YOURS.



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