



Late last year we introduced Crime Pack, a new product which provides some important benefits, coverages based on what producers most frequently requested, and a simplified application as well as rating plans that streamline the submission and purchasing process. And since it's now Crime Pack's "first birthday" here are some updates and feature highlights we'd like to make sure you know about.

#### Crime Pack updates:

- It is now approved in all 50 states, Washington, DC, Puerto Rico and the U.S. Virgin Islands
- Our new business and renewal production is up 40% over last year, so we think your chances of binding a new or renewal submission have improved, using Crime Pack
- Crime Pack recently received some "press" with an article in the October issue of Rough Notes; if you would like to read the article please visit <http://www.roughnotes.com/rmmagazine/2006/october06/10p068.htm>

#### Five key features of Crime Pack are:

- Application - the only required rating factors for most accounts are revenues and total headcount; no need to prepare a census with employee count by position.
- Definition of Employee - has been broadened to include volunteers and leased employees, as well as non compensated directors and officers; in the past these needed endorsements.
- Forgery & Alteration - Credit Card Forgery and Personal Accounts Coverage are now included in this coverage; no need to purchase separate coverages.
- Funds Transfer - we combined "Voice Plus" Transfer with the basic Funds Transfer coverage to create a broader overall product, which we call Computer and Funds Transfer Fraud. We also now offer coverage that is not location specific, which eliminates the need to link an online account to a physical location.
- Client Loss Coverage - for qualified insureds, where it is contractually required by their client, coverage may be written for a higher limit than the "Employee Theft" coverage.

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