

NEWSLETTER

AUGUST 14, 2006



ENHANCED COVERAGE AND EASE OF PLACEMENT FOR YOUR TECHNOLOGY RISKS!!

Dear Valued Customer,

Technology Consultants today demand a broad level of professional liability coverage as they work with more sophisticated clients. Unfortunately, fewer carriers are meeting that demand. We offer Technology Consultants the following Broad Form coverage features:

- Copyright, Trademark and other Intellectual Property Exposures
- Malicious Code (Viruses)
- Unauthorized Access (Hacking)
- Libel, Slander and other Personal Injury Exposures

Also, ask us how easy it is to package General Liability & Property Insurance with our Technology Professional Liability Package product! We can offer all three coverage lines within one policy.

Please call us today to discuss ways to assist you with your marketing efforts.

Thank you for your business!

TECHNOLOGY CONSULTANT

Highest Hit Zone

- Gross Annual Revenues Under \$2m
- No more than 1/2 Claims in past 5 years
- At least 3 years in operation or 3 years experience)

Eligible Risks:

- Application Designers
- Application Specialists
- Custom Software Development
- Database Administration
- Graphic Design
- Hardware/Software Installation and/or Maintenance
- Software Consulting
- Packaged Software Installation
- Support Services
- Technical Project Management
- Technical Training and Education
- Web Site Development / Design.

RECENT SUCCESSES WRITTEN BY APOGEE:

- Managed Care Business E&O - \$119,000
- Oldest Minority Owned A&E Firm in Nation (A&E, E&O & Internet Liability) - \$49,700
- Very Large Temporary Staffing Agency (E&O, D&O, EPLI, Crime, GL and Excess) - \$97,660
- Non-Profit Youth Empowerment D&O / EPLI / GL - \$4600
- Real Estate E&O - \$5600
- Telemarketing E&O - \$8500
- Medical Professional MRI Center - \$13,600
- Aviation E&O - \$18,250
- Public Officials PA. County - \$16,930
- Clinical Trials E&O - \$60,810
- Non-Profit Cemetery Association - \$1300

RECENT FEEDBACK FROM ONE OF OUR AGENTS:

"You all are the best overall Wholesaler I deal with. Your timeliness and negotiating on pricing is some of the best I have seen. Those items have really made you stand out as it has made us look good for our mutual clients. Your staff is great to work with – They are always upbeat and positive with a "can do attitude" and I like that. Additionally I like the little things like the communications telling me you have received our submissions etc."

ONLINE QUOTING NOW AVAILABLE ON USLI A++ PAPER AT APOGEE WEB SITE.

- Minimize your Agency E&O Exposure
- Quote EPLI to all of your clients (15% Commission)
- Remember if unable to get online quote, send us an email at:
 - info@apogeeinsgroup.com or call Bob McIntyre direct at 610-337-3200, x7021 to discuss your need.
- Employment Practices Liability
- Community Association D&O
- Non-Profit D&O
- "Coming Soon Real Estate E&O"

DID YOU KNOW...

Washington Post Tuesday, August 8, 2006 Consumers paid as much \$7.8 billion over two years to repair or replace computers that got infected with viruses and spyware, a Consumer Reports survey found. This suggests that people are paying large sums to cope with the flood of malicious viruses and other programs that can slow computers or render them inoperable.

CONTACTS:

- 888-9apogee (927-6433)
- info@apogeeinsgroup.com
- www.apogeeinsgroup.com
- Bob McIntyre - 7021
- Tom Katona - 7022
- Ryan Gotro - 7024