

DIRECT

From the Offices of the CEO and President

It's All About You

...and the challenges and opportunities you face on a daily basis while negotiating this current uncertain economic environment. For some, it's the best of times. For others, unfortunately, it's the worst of times.

Over the past six months, we have noticed how our staff has worked with you to meet your insurance needs. Our assistance has included many options that in some cases are only available through an independent agent and broker. Perhaps our trusted advisors have moved you to a more price competitive company or pursued premium discount credits on your behalf. Maybe they offered you cost effective Group Benefit opportunities, or adjusted payrolls on coverages to better reflect the current status of your organization.

During the remainder of 2010, we will continue to

position ourselves so that we can serve you better. We have recently moved our Delaware operations to a larger location to accommodate an increase in staff. We have added more insurance carriers to bring your choices to 18. To communicate more efficiently we are modifying our software system and upgrading our telephone system — as usual it will feature a live person receiving your calls during business hours.

Our goal for you, our nearly 3,500 clients, is to pursue the opportunities that will continue to enhance our service to you, offering you the coverage and cost effective choices you need to protect your assets. We believe it's all about you, and we wouldn't have it any other way.

*Thomas W. Van Grofski, CEO
James S. Denham, President*

Delaware Office Relocates to Hockessin, DE

We're pleased to announce that in April, Arthur Hall relocated and expanded our Delaware office to 7450 Lancaster Pike in Hockessin, Delaware. The telephone number remains the same. Our new fax number is 302-235-2975.

Protect Your Business Against

Rising Employment Discrimination Claims



Think you'll never be hit with a discrimination charge from an employee? Think again.

This year, it's estimated that 3 out of 5 companies will be sued by an employee.* In 2008, the U.S. Equal Employment Opportunity Commission reported that employment discrimination claims had increased by 15 percent — the highest rate in several years — and as a result, workers filing charges were awarded more than \$376 million. Prior to that, almost \$2 billion had been paid out over 5 years. Frequently these charges involve termination, race, retaliation and gender discrimination, but may include other factors such as age.

Employment Practices Liability Insurance (EPLI) is a relatively new type of insurance that specifically addresses this concern by protecting your business and key employees against employment discrimination claims.

Contact Arthur Hall Insurance for more information on obtaining this crucial coverage.

*Source: www.insurepro.net



CUT COSTS, NOT QUALITY, ON YOUR PERSONAL INSURANCE PREMIUMS

Accident forgiveness. Multi Policy. New Home. Good Student. These are just some of the many types of discounts available on today's insurance plans. You may be able to take advantage of a variety of discounts and credits which can lead to greater savings. Contact us for more information.

New car? New driver? New reason to notify us!



If you just bought a new car, let go of an existing one, or added a new driver in your family, please update us. It's crucial that you notify us of any change in vehicle status so your coverage remains current.



Are You Flood Smart?

Do you believe there's no chance your home will be flooded because you live in a low-risk area? If you were hit with a flood, do you believe federal disaster aid would cover the damages?

You may be more at risk than you think. Surprisingly, 25% of national flood claims come from low-to-medium risk areas.* Flood insurance is a smart choice no matter what your risk. Even a few inches of water can lead to thousands of dollars in damage, and in the event of disaster your flood insurance policy will help cover significant repair costs.

To find out more about obtaining flood insurance, contact your Arthur Hall agent.

*Source: Federal Emergency Management Agency

Faces in the Hall

Jonathan Koegel

Account Representative

We're pleased to welcome Jon Koegel to Arthur Hall Insurance. Jon, who grew up in Chester County, previously worked for an insurance agency in Media, PA as an account manager. He joined Arthur Hall Insurance to help service a wide range of commercial accounts. Jon holds a BA degree from Neumann University, is a supportive member of the community, and enjoys travel, golf, surfing and many hobbies.



Jonathan Koegel

Golden Advice

You've probably noticed the recent flood of television advertisements promoting the value of gold. Indeed, the price of gold, platinum and diamonds has risen in recent years. In fact, gold was up 60% in 2009 and is projected to jump even higher in value this year.*

In spite of this, many of us don't think to update our appraisals. How long has it been since you've had the precious jewelry you own assessed?

If it's been over three years, it's time to get a reappraisal done to properly insure any increase in value.



*Source: www.moneymorning.com

Claims Corner by Chris Keefer, Arthur Hall Claims Specialist

Thoughts of this year's snowy winter, followed closely by April showers, brings to mind that Water Back Up coverage can be added to your homeowner's policy. Water Back Up provides coverage for back-up through sewers or drains as well as sump pump or related equipment failure.

This coverage is not included in a homeowner's or flood policy but can be added through an endorsement in various increments. Water Back Up coverage starts at \$5,000. For more information, contact your Arthur Hall agent.

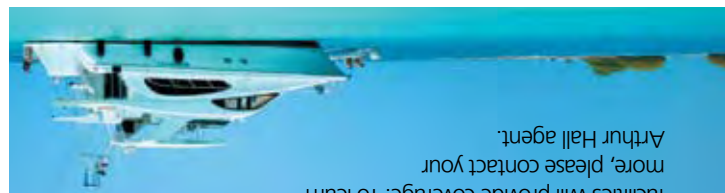
With the economy still in a slump we're experiencing more theft claims recently. Please be aware of your possessions at work and home, and don't leave them out in the open where they are easily accessible to thieves.



Arthur Hall Insurance Consultants

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Industry-Leading Solutions with Hometown Service



Summer vacation is fast approaching, and that means an increase in watercraft exposures. If you rent a boat, jet skis or other watercraft, make sure you have insurance coverage before hitting the waves. Never assume you're insured under your homeowner's policy or that marinas and rental facilities will provide coverage. To learn more, please contact your Arthur Hall agent.

Make Sure You're Covered on Land — and Sea

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