



# ASA

Agri-Services Agency  
*Leaders in Agricultural Insurance*

July 8, 2011

Mr. Kenneth Cummings  
Senior Vice President  
ARPAS  
1111 North Dunlap Avenue  
Savoy, IL 61874

**RE: ARPAS MEMBER INSURANCE SERVICES PRODUCT OFFERING SUMMARY**

Dear Ken:

Please allow this document to serve as an effective summary of points specific to the benefit programs designed to enhance the value proposition the American Registry of Professional Animal Scientists (ARPAS) is working to make available to their valued members. This document is designed to highlight two particular insurance programs offered to members of ARPAS administered through the Agri-Services Agency (ASA) effective July 1, 2011.

It is understood that the primary objective of our partnership was to create, design and avail a cost-effective professional liability product designed to meet specific premium and coverage objectives. The ability to offer a miscellaneous professional coverage policy has been accomplished through an exclusive arrangement ASA has initiated with the Darwin Insurance Company.

From a comparable perspective, a quick premium cost analysis indicates an average ARPAS member is projected to advantage themselves through a realized savings of up to 25% or more when purchasing a professional liability policy through the exclusive arrangement now held with Darwin Insurance Company (i.e., ASA ARPAS premium (avg.) = \$1,100 vs. non-ARPAS premium (avg.) = \$1,500 - \$3,000). We hope and trust this exclusive offering assists your organization in demonstrating the true value your professional organization has the ability to offer its association membership moving forward.

The secondary group of exclusive products offered to advantage your membership is available through a deal structured with the Great American Insurance Company. This structured arrangement includes two distinct insurance programs best identified as follows:

- A Farmowners (stand-alone) Policy. This specific policy is designed to provide on-site general liability coverage for the professional nutritionist. This product design is unique and exclusive because Great American has agreed to remove the professional liability exclusion. The professional liability exclusion is considered standard on a general liability form and is rather expensive to remove under a typical coverage line purchased.

This unique plan design, offered as a value-added benefit to those members of your association, extends bodily injury and property damage coverage for a professional nutritionist while providing services and consultation. The typical charge associated with most standard policies to remove this exclusion is estimated at \$500 plus the charge associated with purchasing farm on-site general liability coverage.