

December 2008

# News you can use...for our Batteries Plus Franchisees

We interrupt our scheduled newsletter on "Break-ins" to bring you timely industry information and an update on the financial stability of Travelers.

Rest assured...

Happy Holidays and we'll return to Break-ins to kick off 2009.

## Travelers info:

They are the second largest writer of commercial property and casualty insurance in the U.S.

They have total assets of approximately \$115 billion

The company has an AM Best rating of A+ (Superior). This rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and obligations. For more on this topic visit [www.ambest.com](http://www.ambest.com)

Travelers is No. 93 on the Fortune 500 list of the largest U.S. companies.

Source: [www.travelers.com](http://www.travelers.com)

*Molyneaux Insurance, Inc.  
100 Kirkwood Blvd.  
Davenport, IA 52803  
800-713-6930  
[www.molyneaux.com](http://www.molyneaux.com)*



**The insurance marketplace is cyclical. The leading indicators seem to be pointing to a "hardening" of the market, which means premiums will be going up across the board. Our message to you is that your Batteries Plus program will not follow that trend.**

The last rough insurance market followed 9/11, when the cost of insurance coverage went up in double-digit increments. While the insurance market functions differently from the stock market, it certainly is affected by it. Estimates are that the current economic meltdown will take as much out of the insurance industry's reserves as the 9/11 catastrophe. This means that the insurance marketplace is poised to become less competitive which in turn means that premiums will be heading up in the near future.

With history as our guide, we can tell you that your participation in our Batteries Plus Insurance Program **will** insulate you from these upcoming trends. Group purchasing power is alive and well.

## From Travelers Chairman and CEO Jay Fishman:

"There have been recent reports that the Treasury Department is considering investing in insurance companies under the Capital Purchase Program. We are writing now to advise you that Travelers does not require or intend to request any such assistance. We continue to generate attractive returns on equity, and in fact we have grown our book value almost 3.5 percent over the past twelve months after returning \$3.7 billion to shareholders through stock repurchases and dividends... Travelers is a strong, resilient and well capitalized property casualty insurance company which has been thoughtfully managed."

Visit this Travelers Web site: [www.riskcontrol.com](http://www.riskcontrol.com)

- View Webinars, see risk management resources, and get education and training on ways to be safer in the workplace. Use your Travelers' policy number to gain access to the risk control customer login where you can build a risk control plan through the Travelers Virtual Risk Manager.

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[www.molyneaux.com](http://www.molyneaux.com)

The Only Name to Know...



Phone: 563-324-1011

Toll free: 800-713-6930

Fax: 563-324-7909

E-mail: [nate@molyneaux.com](mailto:nate@molyneaux.com) or  
[penny@molyneaux.com](mailto:penny@molyneaux.com)

[www.molyneaux.com](http://www.molyneaux.com)

If you prefer to receive this newsletter via e-mail, please send an e-mail to [gina@molyneaux.com](mailto:gina@molyneaux.com) with the subject line Batteries Plus Newsletter.

### **SEE YOU AT THE CONVENTION!**

We will have a booth at the Batteries Plus convention in February. Please feel free stop by and see us!