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JANUARY 29, 2013

James Graham
2101 10th Ave S
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Dear Jim,

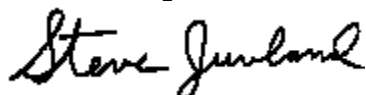
In response to our conversation regarding the advantages of installing Child Safety Screens in residential buildings here are my observations.

Several years ago a client had two buildings insured through our agency. In one year there were two incidents involving children falling from windows. Lawsuits were started and the insurance carrier refused to renew the policies. Insurance companies in the standard market refused to write the buildings because of the losses and we were forced to write coverage through surplus lines carriers at substantially higher cost. After the Child Safety Screens were installed we approached several companies stating that the old screens were the problem and the Child Safety Screens were the solution. After reviewing information regarding the new Child Safety Screens Great American agreed to insure both buildings at a rate lower than the original standard company. I have contacted Great American regarding creating a special credit for the installation of Child Safety Screens in residential buildings. I will advise you of the results.

Insurance underwriters are always concerned with life safety issues and even though some companies may not allow credits for the installation of Child Safety Screens they would certainly take them into consideration when deciding if a building was eligible for coverage.

Building owners could use the fact that their buildings are equipped with Child Safety Screens as a selling point with potential tenants and have the added advantage of better window protection and lower maintenance costs.

Sincerely



Steve Juvland