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## Feeding the Need for Speed

Last fall, UNION Insurance Group formed a partnership with a NASCAR Whelen Modified Tour team based out of the Northeast. Deeming our first season a success, UNION Insurance Group is again supporting the team in the 2009 season. We are so excited about our involvement that we wanted to share some information with our readers about the adventure.

At four and a half years of age, our driver, Renee Dupuis, began her impressive career in motorsports in the Quarter Midget ranks. During her tenure, she collected countless victories, set over a half dozen track records and was the recipient of five 'Driver of the Year' awards. At age 15, Renee moved into a Pro Four Modified, where she secured several feature wins and the 1994 Championship. In 1996 Renee advanced to the NASCAR Modified division. To her credit, she earned the 1996 'Rookie of the Year' award, as well as seven 'Most Popular Driver' honors. In 1999 Renee became the first and only female in Riverside's 51-year history to record a NASCAR

Modified feature event victory. The following year, she was inducted into two separate sports exhibits in the 'Women's Museum: An Institute for the Future' – an official Smithsonian Institution affiliate.

For 7 years, Renee has competed – as the lone female – with NASCAR's ultra-competitive Whelen Modified Tour. For the uninitiated, NASCAR's impressive WMT cars are 2,650 pound, open-wheeled machines producing in excess of 600 ground-pounding horsepower. Highlighting the annual schedule, in addition to several regional venues, our team will compete at big-league facilities like New Hampshire, Martinsville and Bristol Motor Speedways. In the 25 year history of the Tour, Renee is the only woman to earn front row starting positions and top-ten finishes.

Away from the track, Renee is a native of Connecticut, who graduated, with honors, from the University of Connecticut. She then joined her father and the staff at the International Brotherhood of Boilermakers Northeast Area Apprenticeship Program.

Employed as a third generation Boilermaker, Renee continues to honor her family's proud union tradition.

As our story goes, during the 2008 season, paths crossed and Renee's efforts caught the attention of UNION Insurance Group. The team's union background combined with the appeal of NASCAR because of its ability to provide a highly exciting way of offering brand recognition and hospitality programs for UNION Insurance Group and our customers. Shortly thereafter, the UNION Insurance Group No. 90 machine debuted at New Hampshire Motor Speedway during preliminary events for the opening weekend of NASCAR's famed 'Chase for the Sprint Cup.'

Whether you take in a race with us out at the track, or monitor our progress from the sidelines, we consider you a member of our team! For more information, please call 888-200-4545 or visit [www.reneedupuis.com](http://www.reneedupuis.com).



A photo of the pit crew for UIG driver Renee Dupuis in the number 90 car at the New Hampshire Motor Speedway.

# Capital Stewardship: The Economic Stimulus Plan for Unions



## 2009 Race Schedule

April 5 - Thompson Int'l Speedway

April 26 - Stafford Motor Speedway

May 22 - Stafford Motor Speedway

June 27 - New Hampshire Motor Speedway

July 11 - Spencer Speedway

Aug. 1 - Riverhead Raceway

Aug. 7 - Stafford Motor Speedway

Aug. 13 - Thompson Int'l Speedway

Aug. 19 - Bristol Motor Speedway

Aug. 29 - Chemung Speedrome

Sept. 19 - New Hampshire Motor Speedway

Sept. 27 - Martinsville Speedway

Oct. 4 - Stafford Motor Speedway

Oct. 18 - Thompson Int'l Speedway

'Save the planet...save our future' is the green theme taking the media by storm with politicians and celebrities leading the pack. Come on folks, green is hot!

Lately we have been hearing about numerous green initiatives in the forecast as part of the economic stimulus plan. In theory, creating green will elicit green (in the form of cash) to stimulate the economy. But planting trees is not the only way to spawn economic growth in the Union community.

Capital Stewardship, or supporting union shops, is not a novel concept for you. It is an integral part of your dedication to the labor movement.

However, while pinching pennies within your own household and at the office,

have you contemplated the plausible benefits of investing in union labor, products, and services? Even more than the obvious advantage that it simply feels good to support your brothers and sisters sharing a common cause, can it not be considered a form of recycling?

Consider capital stewardship as a fresh way to think green. If we consider our buying habits as part of a cyclical process, it's easy to see how we plant seeds for the future of labor organizations. Our contributions to our union community conversely enrich our stability in the marketplace.

For example, when you choose to use a 100% union vendor such as UNION Insurance

Group, your money goes directly back into the union community. Because every time a claim is paid requiring labor, union contractors are hired.

Approximately 25% of construction projects are insurance related, so the impact is substantial. Essentially every dollar you spend with a union organized shop gets recycled back to union workers exponentially. Conversely, each dollar spent with a non-union agent may take a job away from a union worker.

It is clear that we must all be more cognizant of union status and settle for nothing less. Because as we all look for new ways to be a little more green, we can start to see that with Capital Stewardship, we have the ability to fertilize our own path.

## I have plenty of Insurance...

More often than not, we all assume, or hope that we have enough insurance to protect ourselves, our employees, and our Labor Organization.

We have diligently purchased Property insurance to protect the building and/or personal belongings. We have an Auto Policy to protect our vehicles; Workers' Compensation to protect our Officers, Agents, Organizers, and Office Staff against work related injuries; a Liability Policy to protect ourselves against injuring others or their property. And we have—or at least we should have—a Professional Liability policy to protect ourselves in fulfilling our fiduciary responsibilities of managing our Local or administering our Benefit Plans.

Yet having all the right polices in place is only half the battle. Determining how much coverage you need is another story. Unfortunately, many of you will be advised to select limits of coverage

using "rules-of-thumb" or "industry standards" which will not address your specific exposure to significant claims or financial losses. To further compound this problem, many agents simply provide you with the same Limit of coverage you've carried in the past or based on obsolete studies bearing no statistical credibility or consideration of the PPA.

Choosing Liability Limits should take a careful, analytical approach to your operations. Are you a tenant or a building owner; how many locations do you have; do third-parties use your hall; how do they use your hall? Do you own vehicles or allow the use of personally owned autos; how many vehicles do you own; do you manage the Personal Auto policies of the Agents / Organizers that use personal vehicles? When considering limits for your Benefit Fund: what is the Asset size of your

Plan; how many participants do you have in your Plan; how has the recent economy impacted your Plan; are you contemplating Benefit/Plan changes?

Keep in mind that lawsuits are not "capped" by the Limit of coverage on your Policy. If the Damages awarded in a lawsuit exceed your Policy Limits, your General Fund or, even worse, your personal assets will pay the Damages in excess of your coverage.

At UNION Insurance Group, we provide our clients with a logical approach in selecting the appropriate amount of coverage. Our collective experience in our Labor Organization Insurance Program will bestow the confidence that you are carrying out your fiduciary responsibility to protect your respective assets.

Do YOU have plenty of Insurance? Let's talk.

