

## BOAT BUSINESS

OKAY, y'all know about our watercraft facility with Markel American. You know how you can get quotes directly from their service center, just by calling 800-236-2637 and identifying yourself as a Landers Underwriting producer. You've certainly been placing plenty of jet skis, yachts and high performance boats with this facility. That said, though, we're not sure that we've fully communicated the ability of Markel American to respond to many of your commercial marine needs.

MARKEL AMERICAN writes a whole slew of commercial risks that you wouldn't expect: dock repairers, seismographers, environmental consultants, bridge inspectors, photographers, surveyors, crabbers, water testers, contractors (taking workers to job sites), real estate tours, client entertainment risks and tournament fishers.

ACCESS TO MARKEL AMERICAN allows you to work directly with seasoned commercial marine experts. Their comprehensive service and competitively-priced programs can cover your customer and increase commissions. Don't forget to call Markel American to quote you rental operations, small excursion boats, six-pack charters, bareboat charters, tour operators, sailing schools and other owner-operated commercial risk.

AND, don't forget to tell them Landers sent you.

LANDERS  
Underwriting

Post Office Box 888  
Charlottesville  
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\$50 REWARD AUCTION GOOD QUALITY CASH

TOP  
10  
TEN

Top Ten Lists  
That Just Didn't  
Pan Out

10. Top ten ways to get even with your enemies
9. Top ten supreme beings
8. Top ten brutal dictators
7. Top ten vowels
6. Top ten most desirable parasites
5. Top ten reasons for armed insurrection
4. Top ten things the big kids made me eat
3. Top ten girlfriends I wish I'd married
2. Top ten vegetables that I hate
1. Top ten people who think they're so great

## LETTER FROM LANDERS

I KNOW, this is the time of year that I'm supposed to be bragging about my wonderful garden harvest. Nope. Not this year. I just didn't do it. I didn't get a vegetable garden planted. My excuses for not doing springtime planting seem to center around spending Saturdays here in the office working and Sundays doing long road runs. Or, maybe I'm just a slacker. Anyway, I just came back from the Charlottesville Farmer's Market with tomatoes and cucumbers grown in somebody else's garden.

I DO HAVE a new project this year, though. Last weekend I drove down to Ferrum, Virginia to pick up eight, newly-hatched guinea keets. Guinea fowl, to the uninitiated, are speckled poultry, originally from Africa, that have distinct calls and act as pretty good watch-birds. Most important, though, their diet includes ticks and Japanese beetles. I'll be happy to provide a bit of grain to these guys if they'll rid my property of those nasty pests.

LOTS OF TRAVEL and professional development news here. Noah McMurray spent a week in London, learning about the inner working of Lloyd's with the Under Forty Organization of the American Association of Managing General Agents. Jackson Landers is headed to Scottsdale, Arizona for the AAMGA University Weekend. Gretchen Smith just passed her Virginia agent's licensing exam and is bound for Deerfield, Illinois to attend the AAMGA's Fundamentals of Insurance and MGA school. I attended AAMGA's annual convention in Florida recently.

WALDO JAQUITH will be leaving us soon. He's been taking evening classes for the past several years and has decided to complete his college degree at Virginia Tech. So, come August, he'll head down to Blacksburg. In addition to his insurance work, Waldo's been coordinating a major update in our database management system and he promises to have that complete before he leaves.

WE'RE GRATEFUL for the continued business that you send us. Completely and correctly completed applications get first attention in our stacks. No kidding.

*Gary Landers*

# TO YOUR VERY GOOD HEALTH



ACCORDING TO AN ARTICLE in the March 28, 2003 issue of the Wall Street Journal, "In just the past two years, the number of medical center with alternative clinics has jumped to almost 100, up from fewer than a dozen in 2000..." The piece profiled 12 hospitals in the U. S. that now have separate, "integrated clinics", including the prestigious Northwestern

Memorial Hospital, UCLA Medical Center and Duke University Medical Center.

It's no longer considered a choice only for members of the counterculture. Acupuncture, music therapy, aromatherapy, healing touch and other alternative healthcare modalities are gaining wider acceptance from the medical community.

Landers Underwriting offers access to insurance markets open to a variety of risks associated with complementary/alternative medicine (CAM). Our underwriters have the necessary experience to understand various CAM modalities. Most of these risks fall into one of two product lines:

- **SPECIFIED MEDICAL PROFESSIONAL LIABILITY.** We'll look at just about any type of practitioner or clinic engaged in complementary or alternative medicine.
- **PRODUCTS LIABILITY.** We'll consider vitamins and herbal supplements, or any type of equipment associated with alternative treatment regimens, or exercise and fitness.

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# ORIGINAL INTENT

**WHEN DO WE NEED AN ORIGINAL DOCUMENT?** A few years ago, the answer was easy – all the time. Now, as the insurance industry becomes more comfortable with various forms of digital imaging, the answer is closer to "not very often".

**FAXED**, or better yet, emailed copies of the various state declination forms and signed terrorism forms are always acceptable. Most applications can be faxed or emailed, as well. There are still a few insurance companies that insist upon have truly original applications with inked signatures, but that number is declining as time passes. We'll make it clear to you on our written quotations when those original signed applications are really required, by specifically stipulating that we need originals. If we're smart, we'll even print it in bold, so you don't miss it.

**WE POINT THIS OUT BECAUSE**, often, after we've received digital copies of various documents, originals will follow in the mail. To tell you the truth, we don't need them. We don't want them. We'll only have to throw them away.

**SAVE YOURSELF** some paper. Save some postage expense. Unless we ask for originals, no kidding, we really don't need them.

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## HOW'S BUSINESS? REALLY CLEANING UP?

**THIS TIME**, we're touting our Janitorial Services Package. This is designed for small janitorial firms, which are involved primarily in mercantile, office and residential facilities.

**SOME OF THE PRODUCT FEATURES INCLUDE:**

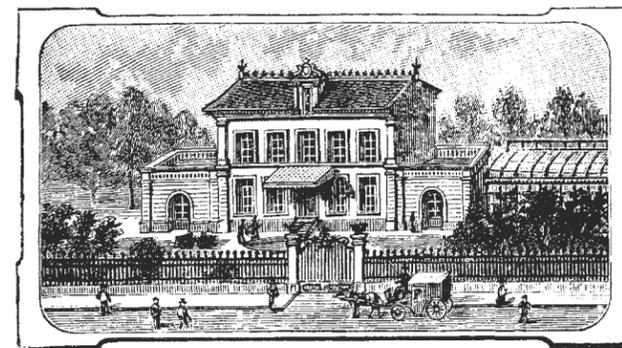
- Commercial General Liability
- Property coverage for furniture, fixtures, supplies, machinery, tools, equipment and improvements and betterments
- No coinsurance

- Rental reimbursement for damaged equipment
- Non owned automobile coverage
- Lost key coverage
- Property damage to property in your care, custody or control
- Coverage available for Independent Contractors

**FIRMS MUST** have less than 30 employees and less than \$1,000,000 gross receipts to be eligible for this program. In practice, we find that many of our applicants are sole proprietors. We'll be concerned if there's work at health care facilities or industrial operations. Ice and snow removal in parking lots and high rise window washing are also problem areas.

**WE'VE GOT SPECIFIC**, easy-to-complete applications for this class of business. You can get one at [landersonderwriting.com](http://landersonderwriting.com).

# BRING IT ON HOME



**HABITATIONAL PROPERTIES** continue to be on the "no go" list with standard markets. We still hear stories of carriers non-renewing apartment buildings, hotels and motels, tenant-occupied dwellings and boarding houses. While some of these risks may have specific problems, most of the time it seems to be a classification-based decision.

**LANDERS UNDERWRITING** provides markets for habitational properties with values ranging from 5-digit dwellings to multi-million dollar apartment complexes. While sometimes it only takes a pricing correction to turn a problem risk into an acceptable one, other tools include use of deductibles and coverage modifications. It doesn't take a genius to understand that maybe a 90-year-old building ought to be written on an actual cash value basis, rather than replacement cost and a Basic Cause of Loss form might make more sense than the Special form.

**SUBMISSIONS CAN BE MADE** using ACORD applications. We'll want to see Applicant Information Sections fully completed including 5 years of loss history. Commercial Property Sections should include full details as to the age and square footage of the buildings, details on renovations and updates, protection class, any alarm or sprinkler protection and construction. If it's a multiple building complex, we'll want to see a plot plan showing distances between buildings.

**IN SHORT, IT'S BACK TO BASICS.** Provide us with good, solid underwriting information and we'll respond with reasonable terms for coverage with secure insurance companies.