

DON'T FENCE ME IN



LIABILITY COVERAGE for vacant land. Sure, we write it. Provided we understand the exposures. The first question we ask is "what are the applicant's plans for the land?" We want to know what the purpose of ownership is. Most folks don't own land without having something in mind. Could be hunting. Maybe running cattle. They might use it for cross-country bike riding. It could be used for horseback trail-riding. Some of those uses are more insurable than others, but if we don't know what the intended use is, it's difficult to be helpful.

OFTEN, the use will be described as "investment" or "future development". That's a starting point. We'll then want to know about the timetable. If there are substantive plans for development of the property, we'll want to get into the details of the nature of the development, the contract costs, the contractor's insurance. If details are developed, we can underwrite the risk. If responses are vague or tentative, we can only ask for a guaranteed time span when there will be no development. If nothing's going to happen for at least a year, we can provide annual coverage. If they only know that there will be no development for the next six months, then we'll offer coverage for a six month term.

EVEN IF THE PROPERTY is scheduled for development, it's important to clarify whether any other short-term use will be made of the property until the actual development starts. There are tax savings available for agricultural use of land, so an owner-investor may decide to cut hay or graze cattle for a few years, until the new interstate exit is built and development prospects improve. Maybe they'll decide to rent a small parcel to a seasonal roadside produce vendor.

IT'S NOT UNUSUAL to have property that is initially described as being vacant to actually have buildings on them. We'll want to know about those buildings. Are they fully secured to keep out trespassers? Will they be demolished? If so, when? Who will do the demolition? What are the details on the demolition contractor's insurance?

UNDERWRITING OF VACANT LAND requires a healthy dose of curiosity. Don't be afraid of being nosy and asking probing questions of your client. We'll ask them of you.

LANDERS
Underwriting

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INSIDE:

- ~ LETTER FROM LANDERS
- ~ DON'T FENCE ME IN
- ~ INSURING THE FOUNTAIN OF YOUTH
- ~ SAILING THE WIDE ACCOUNTANT-CY
- ~ DIGITAL SIGNATURES
- ~ THE METAMORPHOSIS

LETTER FROM LANDERS

IT SEEMS THAT, no matter how many decades have passed since September meant back-to-school for me, this time of year really seems like much more of a new beginning than January first ever did. It's a time for buckling down with a renewed seriousness of purpose.

I MADE MY ANNUAL BATCH of Free Union Fire over Labor Day weekend. That's my homebrew hot pepper sauce. I usually make enough to last the whole year and give a few bottles away. I think I can spare a bottle, if there are any hot sauce lovers out there. So, I'll put one away and will send it to the first broker who asks for it at the time of binding a new risk. I'll warn you, it's fiery.

MY SON WALDO and his long-time (eight years) girlfriend, Amber, just announced their engagement. It seems like there'll be a fall 2005 wedding to look forward to. These guys sure do a good job of picking wives. They make me proud.

SUMMER VACATION travel is making way for autumn business travel. Jackson just returned from the AAMGA's Under-40 convention in California and I'm getting ready to head to Florida for the annual NAPSLO convention (storm systems permitting). These industry events offer us the opportunity to catch up with the markets that we represent, as well as to spend time with our colleagues from surplus lines brokers around the country. You know, hobnobbing with our fellow wizards and all...

WE'RE JUST PUTTING the finishing touches on a new contract to represent American Western Home Insurance Company. This is a binding authority facility that will enable us to respond to a broader range of risks, particularly on the property side. Property limits are available up to \$1,500,000. You're going to like this company.

HEY, the 17th annual Virginia Film Festival is coming up in Charlottesville. It runs from October 28th to 31st. Come spend a few days having a great time in dark rooms. Details at www.vafilm.com.

Gary Landers

\$50 REWARD

TOP 10 Hurricane Safety Tips

10. Turn fans towards wind source to neutralize effects
9. Build impervious shield around house
8. Remove shingles from buildings and store off-site
7. Cower
6. Get out of the mobile home. Repeat, get out of the mobile home
5. Curl up into a little ball, close your eyes and gently rock
4. Run away
3. West Coast
2. Fill bathtub with water. Bathe.
1. Pray

QUALITY CASH

INSURING THE FOUNTAIN OF YOUTH

ANTI-AGING MEDICINE and beauty spas seem to have joined hands to become big business. Maybe it's been encouraged by television shows such as Extreme Makeover and Nip/Tuck? In any case, the increasing demand for treatments has created a new segment of practitioners who need professional liability insurance.

AND, WOULDN'T YOU KNOW IT, Landers Underwriting is just the place to find that coverage. We can provide markets for procedures including:

- } *Chemical peels*
- } *Injections (Botox, Collagen, Restylane, Silicone)*
- } *Laser hair removal*
- } *Laser skin treatment*
- } *All types of massage*
- } *Microdermabrasion*
- } *Micropigmentation*

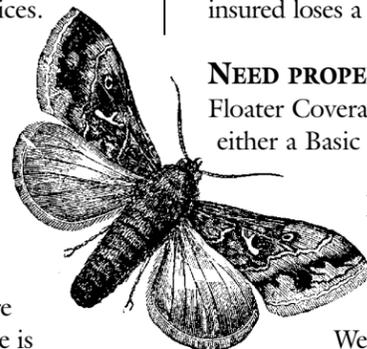
THESE TREATMENTS may be administered by physicians, registered nurses, aestheticians or laser technicians. Coverage is written on a claim-made form with maximum limits of \$1,000,000/1,000,000 and premiums start at \$7,500.

WE'VE GOT a very specific Medical Spa/Anti-Aging Clinics application that needs to be completed for a quotation. You know where to get one.

THE METAMORPHOSIS

HAVE WE GOT A DEAL for pest-control services. Whether your client specializes in eliminating squirrels from attics, cockroaches from kitchens or snakes from cellars, Western World Insurance Company's program is the way to go.

WESTERN WORLD provides CGL coverage including Professional Liability. A sub-limit for Wood-Destroying Organism (is that what they're calling termites these days?) Inspection Coverage is automatically included. Optional sub-limits are available for a Property Damage Coverage Extension to provide



SAILING THE WIDE ACCOUNTANT-CY

FOR MANY YEARS, producers have been coming to us looking for a market for Accountants Professional Liability. Our response has been along the lines of "Sure, we've got a market, but it's not competitive and unless your client has serious claim problems, an unusual specialization or has just come out of the Betty Ford Clinic, we'd just be wasting your time." Well, that's not the case any more.

WE CAN NOW OFFER Accountants Professional Liability with an A+ Best's rated admitted carrier that's competitively priced for well-run, Main Street accountants. Limits of up to \$5,000,000 are available, as long as the firms don't handle SEC work.

PRIOR ACTS COVERAGE is available and there are extended reporting period options as well. A claims assistance hotline is provided for all insureds. Coverage includes services provided as a trustee, executor or receiver, which are not unusual roles for CPAs. Similarly, the definition of professional services includes those of a consultant and personal financial planner.

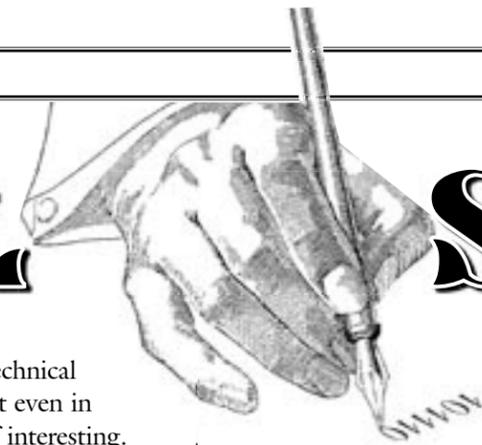
NEXT TIME your accountant client comes to you asking for an alternative quote for professional liability, let us be your source. Applications are available at www.landersonderwriting.com.

coverage for the Care, Custody and Control exposure that is otherwise excluded. Lost Key Coverage sub-limits are available to cover the cost of re-keying a building if the insured loses a master key.

NEED PROPERTY COVERAGE FOR TOOLS? Tool Floater Coverage is available at limits of up to \$10,000 on either a Basic Form or Special Form.

LICENSED PESTICIDE APPLICATORS are required to provide evidence of insurance to state agriculture departments as a condition of maintaining their licenses. Western World's program can help your insureds to meet that requirement and then some. Check our website or call for applications.

DIGITAL SIGNS



EVERY SO OFTEN we are obliged to address a technical process or procedure that, to most people, is not even in the periphery of what is within the definition of interesting. Unfortunately, this is one of those times. However, we'll try to make it as simple and painless as possible even to those who are not so technically inclined. Just bear with us for a moment...

IN ORDER TO MAINTAIN a degree of control over the integrity of the Certificate of Insurance that we issue in a digital format (i.e., as a PDF), we have begun to digitally sign all of our Certificates of Insurance. Having a digitally signed document allows you to verify that the document is original just as you would be able to discern between an original ink signature and a photo copy by looking at it with your own eyes. With a digitally signed PDF, you can also be sure that the file has not been altered since it was signed (or if the form was altered, you will know) and you can feel secure in forwarding the Certificate of Insurance to the Insured and/or the Certificate Holder without having to worry that the Certificate of Insurance may be altered without your (or our) knowledge.

WHEN YOU FIRST OPEN the Certificate of Insurance PDF that we have sent to you with a digital signature, the signature field will show the validity of the signature as unknown (in most cases there will be a question mark). This question mark will remain until the validity of the signature has been authenticated.

OK, your eyes are glazing over already; just a few more minutes and it'll all be over. Really.

IN ORDER TO VERIFY the authenticity of the digital signature, it is necessary to have the accompanying digital signature certificate. This file, one for each individual signature (i.e., for Harry Landers, Noah McMurray, Gretchen Smith, etc.) that may appear on the Certificate of Insurance, is available for download on our website; <http://www.landersonderwriting.com/shared/adobe/>. To download the file, right click on the appropriate link and choose 'save target as...' and then choose where to save the downloaded file (i.e., to your Desktop or My Documents folder or wherever it might be that you download files to).

WHEN YOU HAVE DOWNLOADED the digital signature certificate, find the file on your computer (i.e., wherever you ended up saving it when you downloaded it) and double click to open it. When the file opens, Acrobat will prompt you to add the digital signature certificate to your list of trusted identities (be sure to check the box for 'Trust signatures created with this certificate'). Once you've imported the

certificate to the list of trusted identities, restart Acrobat by closing & reopening the program.

ALTERNATIVELY, you can manually add the digital signature to your trusted identities by clicking on the signature field and selecting 'signature properties.' This method is less secure than the above method but is less time consuming. Please be sure to manually trust the digital signature only if you are certain that the digital Certificate of Insurance was in fact issued by our office.

FORTUNATELY, you need only do either of the above procedures once for each signature on each computer you wish to view (and/or print) the certificates on. You can now verify the digital signatures on any digitally signed PDF we send you by simply clicking on the signature field.

LASTLY, please be sure to note that each user who wishes to view the digital Certificate of Insurance (i.e. if you email the PDF to your client or to the Certificate Holder) and wants to authenticate the validity of the signature will need to add the digital signature certificate to their system with either of the two above described procedures.

SHOULD YOU HAVE ANY INTEREST in learning more, you can get more information here: <http://www.pacific.adobe.com/epaper/tips/acrsignatures/main.html>

SHOULD YOU HAVE ANY PROBLEMS and/or questions, please feel free to contact Noah McMurray and he will be happy to assist you.

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