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## **December 26th, 2007 -- WEL Broker News**

Good Day,

We hope you enjoyed a Wonderful Christmas Holiday. As we approach New Year 2008, what may you expect from us and from our industry in general next year?

With the current turmoil in the US trucking insurance marketplace, 2008 will be a year of increased work for a stressed pool of trucking risks, many of which will face paramount insurance and fuel issues again next year. Overall economic indicators suggest real GDP growth will slow sharply in 2008 to 1.2% from an estimated 1.8% in 2007. Growth will recover to 2.8% in 2009 as the worst of the housing downturn passes and recent monetary policy loosening takes effect.

Today, Google returns 915,000 hits for "Commercial Auto Insurance" as all insurers consider the internet for marketing and even risk referral. While others come and go, we will continue to press forward with systems which enable our underwriters to better serve your agency. Listed below is a brief summary of our market position as we head into the New Year:

### **WEL Announces Exclusive American Southern Insurance Company Relationship**

Effective 1/12/08 we will offer an expansive motor truck cargo program for risks of up to 25 units through this fine Atlanta based insurer. Our TPA TruckClaims will handle the claims on behalf of your insureds and the American Southern. Policy issuance will occur via our new QualCorp software. This promises to be a relationship for the ages.

### **Discussions Continue With Major Specialty Insurer**

More on this soon, but suffice to say, we are encouraged and excited. Available early 2008. Other great possibilities also are possible in 2008. We never stop working to provide opportunity and stability for you and your insureds.

### **WEL Reports Record 2007 With Canal Insurance Group -- Written Premium Increases 15% over 2006**

Service and expertise have led to a banner year for us with our friends at Canal. We plan more initiatives in 2008 to further enhance our service for you on behalf of Canal. No insurer surpasses Canal's class and stability. All underwriters at WEL are very familiar with Canal's offerings.

### **WEL Reports Record 2007 With Stratford Insurance Company with New States Added in 2007**

Maryland, Texas, Ohio North and South Carolina risks operating within 1000 miles qualify for consideration in this fine market. For 2008, we plan to better market the many types of commercial auto Stratford will entertain. Hamilton Baird and John Black are our company liaison's with Stratford.

### **Two Workers Comp Markets Strengthen Our Cause**

Amerisafe and AIG are responsive and competitive with broad territory coverage. Contact your Underwriter for Details.

### **Relationship with US's Biggest Insurer Much Improved**

Offering auto and general liability quotations for risks domiciled on over 40 states through WEL, this insurer's Atlanta based office reinvented itself in 2006 to better serve folks like you and us. We plan monthly face to face meetings in 2008 to work through important fleet submissions to your satisfaction. Jerry Chappell, who once ran AI Transport Southern Region, will lead our team with this market for the coming year.

**TransLICO Market Open to you In NC, SC, DE, MD**

This market offers great coverage and very personal service for risks domiciled in the above states. We began placing risks in TransLICO in the summer of 2007. Your WEL underwriter can fill you in with details.

**National Specialty Bobtail Program Finishes First Year**

We delayed the start of our National Specialty bobtail and physical damage program to complete some web based software for group policies. We now are ready to fully implement this program in 2008. Peter Stockton will spearhead this program for us. Contact Peter for details.

**WEL is Lloyd's Approved Coverholder with Binding Authority Contract for 2008**

With a revitalized broker and authority, we look forward to placing good, larger physical damage, excess, and cargo risks in our Lloyd's facility. While any WEL Underwriter can help you with Lloyd's submissions, Ed Havermann is our team leader for Lloyd's.

We wish for you much safety, happiness, love and success in the years ahead. We appreciate your continued trust in our agency as we strive to provide you with the very best in transportation insurance. Happy New Year!

Sincerely,

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