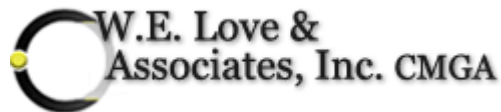


**Derek Brooks**

**From:** John H. Love [john.love@welove.com]  
**Sent:** Friday, October 17, 2008 9:21 AM  
**To:** Derek Brooks  
**Subject:** WEL - Broker News - September 2008



## W.E. Love Broker News

Number Ten  
September, 2008

Dear Derek,

Hope your school year has begun with success! *Last month we predicted a true decrease in accidents countrywide tying directly to high fuel costs. Now the [University of Michigan Transportation Research Institute](#) has released a landmark study which confirms this year the traffic death toll appears headed to the lowest levels since 1961. [Click Here](#) to read more.* We hope our newsletters are helpful to you. Thanks for your input!

**In This Issue**

[YOU should LOVE Canal](#)

[Promotions and Changes](#)

[Stratford Success Tips](#)

[Modern Heros](#)

**Can Canal Become Your Market of Choice Today?**

Retailers who place business through WEL know we have a been in LOVE with Canal Insurance Group for decades for so many good reasons! Can you, too fall in love with Canal? Now? In this market? Absolutely. And our "yep" is not propaganda. While we understand from our conversations with retail agents that too often you have not shared our LOVE affair with Canal, we point out things have changed in the retailer's favor. Today through WEL, we see Canal as eager to do what it takes to both write and keep decent risks without requiring onerous bits of information.

**Knights of the Road**

Very simply, we are going to do more to let truckers know we appreciate them and what they contribute to our country.

Of the many things we can do, we will start with two tasks.

First, we feel our national energy policy must protect business from violent and dramatic increases in fuel costs. Let every congressional representative know how you feel. We will post three templates on our web site next week for your reference and use. We must all call upon our elected congressional representatives to give immediate relief to businesses which rely upon diesel fuel to operate. Over the next three years, if we will as individuals sacrifice just the fuel we waste, the supply will outstrip demand and prices will fall. Below are the links to determine who you will write:

<https://forms.house.gov/wyr/welcome.shtml>  
<http://www.visi.com/juan/congress/>

You are all going to send a copy of your letters to every insured AND you each are going to have 3 friends who do not work with you write their Congressional representatives as well. We must protect an industry vital to our country's economic health until we can establish some decent equitable long term energy policy. Otherwise, economic collapse is absolutely

As each established insurer adjusts to this market none has made more common sense adjustments than Canal. If we put in writing all that is possible and all that has changed no doubt someone will misinterpret our words. Suffice to say, Canal understands very well what is required to write business and whenever possible, which is in nearly every instance, they are responding to our requests with their best number first. Canal knows the trucking insurance market cycles better than any other insurer. With their experience, what is required today to have a shot at a decent risk or retain a renewal does not fall on deaf ears.

Also, on bound policies, today we see Canal causing no more work on follow up items than any other insurer we represent. Many old time follow up items of interest, Canal now no longer requires.

Canal's proven ability to "be there" for your insureds in every market continues, but with a more conducive business posture that retailers are appreciating. Give us a call today so we may practice this sermon we're preaching on behalf of your accounts!

## WEL Staff Changes

We have several staff changes to announce, which is unusual for us.

Mike Oien, our exceptional Executive Vice President is retiring effective November 1. He and his wife Sonia are ready to relax and take it easy after an outstanding career of true accomplishment. We will write more about Mike in next month's newsletter.

Peter Stockton is leaving WEL today after 15 years to pursue other opportunities. Peter's friendship and contributions to WEL are legion. We wish for him good health and continued happiness. Peter's accounts will be handled by other WEL underwriters who are already established as primary contacts.

Ed Havermann is promoted effective today to the position of Vice President - Underwriting for WEL. This promotion recognizes Ed's work ethic, experience and emerging leadership qualities since he arrived at WEL in 2006. Ed underwrites well on behalf of all our insureds. Retailers especially appreciate his outstanding service standards and "get it done" attitude.

Jerry Chappell is promoted to Chief Underwriting Officer (CUO) effective today. He will assume from Mike some of our internal authority checks and balances. Jerry is our most experienced underwriter having worked with W.E. Love, Jr. since in 1971. Jerry will continue to underwrite a substantial book of business.

possible.

Second, WEL is going to begin a National Safety Awareness Program aimed at personal auto driver education. We can attest to you that for every bad claim we receive for your insureds, about 70% of them could be avoided if drivers of private passenger automobiles paid more respect to the 80,000 pound truck with which they "share" the road. People see not enough the poor driver of an 18 wheeler. Instead motorists begrudge the space occupied by and inconvenience afforded to a quick pass or turn. We are going to help humanize truckers to the general public -- replace metal with faces in the minds of more Americans.

There was a time when truckers were respected by motorists. Our goal is to constantly broadcast to all who will listen the general goodness, professionalism and national importance of Truckers. As long as WEL exists we will not abandon this cause, we will expand it wherever possible.

Isn't it good we don't have to defend the goodness of taverns for the sake of liquor liability insurance? Our insurance mission to protect the motoring public gives us a sincere and knowledgeable vantage point to broadcast important support for the industry we insure.

Email us with your thoughts and ideas:  
[john.love@welove.com](mailto:john.love@welove.com)

## WEL Links For You



### **WEL Apps and Forms**

We no longer require a user name or password to access our applications, and related policy forms. Simply click on the menu item you wish to see. Also, we have posted sample policy forms for your reference. Our new emailed quote letter also links directly to Apps and Forms.

## **Continuing Education**

**Dallas, Texas**

Derek Brook is promoted to Vice President of WEL. At 29 years of age Derek has now worked with WEL for 9 years. He will report directly to the President with regard to all aspects of WEL. Derek will also begin a more prominent role in our overall marketing and retail agency relations.

## Stratford Keys to Success

### States where we can quote Stratford:

- Texas
- South Carolina
- North Carolina
- Maryland
- Ohio

### Risk Types where we are having Success:

- Up to 1000 mile Radius
- Credits available if in business one year
- Physical Damage competitive on high values

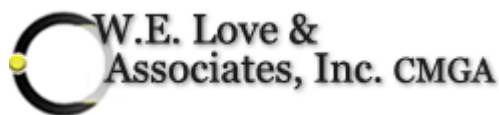
### Important to Remember:

- We can quote risks in **any state** where Stratford is filed if risk premiums of 50,000 or greater.
- We can quote Physical Damage risks of any size irrespective of risk domicile.

### Did You Know:

- Stratford and all insurers of it's Parent Company, [Western World Insurance Group](#) are rated A+ Superior by [A.M. Best](#).
- As a family owned insurer Stratford is not subject to the whims and turmoil of the current stock market.
- WEL has represented Stratford for 15 years as of last week!

Our underwriters have only compliments for the responsiveness of the Stratford staff. This is a very well run highly respected insurer that we are proud to represent. Call us today!



## November 11-12

Meet us in Dallas at the Renaissance Dallas Richardson Hotel on November 11th and 12th for this great get together!

Join Tommy Ruke, John Love and his staff as we discuss the most important issues surrounding trucking insurance in a friendly, energetic environment. This event promises to be outstanding with discussion of the important changes effecting each of us in this unusual year. We qualify 12 hours in each state and file all CE paperwork. We also socialize, allowing time to meet with our staff and our insurance company representatives.

If you've attended before, you will not be bored -- the material is all new. If you have yet to attend a WEL seminar, forget what you think about CE -- these events are useful and fun! [Register today](#) by clicking on the Continuing Education link above to reserve your seat.



### Check Out Who is "In"

Eric Hicks is available every workday until 6pm Eastern / 3pm Pacific. All WEL underwriters have BlackBerrys and all of our software is available to our staff at home. We truly work long hours for you!

## WEL Featured Insurer



We're quoting and binding new cargo policies daily in this great and exclusive market

available exclusively through WEL. Policies are often mailed and emailed on the day coverage is bound. The ASI coverage form is posted in our Apps and Forms section of our website. Claims are handled by our excellent TPA,

*All you need is LOVE..... W.E. Love that is!*

Our commitment is to offer the best truck insurance markets, service and expertise of all firms. We really appreciate your business and look forward to working with you for years to come. Call us today!

Sincerely,



John H. Love

Truckclaims.

WEL is honored to represent American Southern Insurance Company in:

- Alabama
- Arkansas
- Arizona
- Delaware
- Georgia
- Indiana
- Kansas
- Kentucky
- Maryland
- Minnesota
- Mississippi
- Missouri
- North Carolina
- Ohio
- Oregon
- Pennsylvania
- South Carolina
- Tennessee
- Utah
- Virginia
- Washington
- Wisconsin
- West Virginia
- Wyoming
- Surplus Lines basis in IA,ND, NM, OK & TX

Speak directly to our underwriters and management for more details of this great appointment for WEL and ultimately your insureds!

[Each month we will provide a link to a one of our favored markets. Below is the site for the parent of Star Insurance Company:](#)



[Forward email](#)

✉ [SafeUnsubscribe®](#)

This email was sent to derek.brooks@wlove.com by [john.love@wlove.com](mailto:john.love@wlove.com).  
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



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