



ATLANTIC SPECIALTY LINES

The "A" Way—Attitude, Assistance, Adaptability

## "In Between the Lines"

Brought to you by ASL's VA Office

Atlantic Specialty  
Lines Newsletter  
July 2010

### Welcome to the 2nd edition of In Between the Lines!

In this "wind" themed newsletter, you'll find **featured articles, claims contact lists, recently written accounts, hurricane check list** and **featured product**.

#### Featured Articles

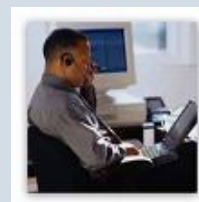
- **Featured Article by Josh O'Neill: Agent-Broker Relationships**. In today's insurance climate we are all well aware of "The Soft Market". Many surplus lines brokers are presenting price only as the determining factor of your client's insurance needs. Don't make the mistake of using this type of broker as your excess and surplus lines broker of choice. A broker should strive to be a consultant of your insured's needs not a vendor of low price alone. ([Click here to read more](#))
- **Make Sure Your Clients Property is Properly Covered for Hurricane Season!** NOAA and the National Hurricane Center are predicting a highly active hurricane season, with 8-14 hurricanes predicted, including 3-7 of those being major hurricanes with wind speeds over 115 mph, as well as 14-23 additional named storms predicted. ([Click here to read more](#))

## We Are Prepared For You And Your Clients.

In the event of a natural disaster or emergency, ASL is ready to assist you and your clients.

- All of ASL's Servers are located off site in a bunker that has back up power and diesel generators.
- Two back up internet connections are available for access to our servers from anywhere in the world.

#### ASL News!



##### ASL Promotions:

Tiffany Jennings was promoted to Commercial UW Assistant

Craig Pilkington joined our team as a Commercial UW Assistant

Brian Seay joins ASL as a Personal Lines UW Assistant

Welcome Craig and Brian!

##### ASL comings and goings:

Greg Provenzo, Eunice Hucker, and Nick Smith attended the **Annual AAMGA meetings** along with other ASL leaders from our Midwest and FL office locations.

**ASL was awarded for participation in a community service project called, 'Neighbors Helping Neighbors'.**

##### News from our Florida office!:

Greg Gold, an experienced marketing and field

- We have an offsite location in Richmond, VA with backup generator power, should our home office be inaccessible
- All policies and file documents are imaged (paperless), thus we can immediately access all files for you and your clients.

### Company Claims Department Contact List:

Scottsdale Insurance Company - 800.423.7675  
 Essex Ins Co. - 800.446.6671  
 United States Liability Ins - 888.523.5545  
 Markel (Property) - See Personnel contact list  
 Markel (Liability) - 800.555.9698  
 Landmark America (RSUI) - 404.760.4970  
 Lloyds (Personal Lines) - See Personnel contact list  
 Lloyds (Commercial Lines) - See Personnel contact list  
 Colony Ins. - 800-577-6614  
 Max Specialty/Altera Ins. - 888.629.8848  
 Great American Ins - 800.584.0835  
 Century Surety Ins - 800.878.7389  
 ICAT Ins - 866.789.4228  
 General Star Ins - 203.328.5700

### ASL Senior Personnel cell phone contact list & claims correspondent:

Greg Provenzo, Senior Vice President: 804.338.2221  
 Nick Smith, Personal Lines: 804.310.4928  
 Dave Adcock, Commercial Lines: 804.398.0998  
 Lindsey Harris, ASL Claims Correspondent - 800.368.2095 x1701

### Recently Written Business Mid-Atlantic States



General Liability for a drywall contractor with 1M/2M limits \$34,965.

Stand alone wind - coastal exposure, frame condo with \$10M limit and 1% wind/hail deductible \$11,850

Excess Wind - coastal exposure, frame condo with \$7.9M limit \$10,353

DIC - Flood & Quake coverage for hotel with 8.7M TIV \$2,200

Environmental Consultant for cement industry 1M/2M limit - CGL, contractors pollution liab. & consultants professional liability \$2,500

Commercial auto for garbage trucks \$55,000

Marine contractor with P&I - Docks/boat slip building 1M/2M limit \$5,000

Water Technology company with 2M/2M limit, MOLL included \$6,219

Collector Car policy - 1966 Ford T-Bird 20,000 collision 500,000 liab. \$170

Professional liability for Nurse Registry with 1M/3M limits \$6,253

Workers comp for a restaurant with no experience mod \$1,600

Workers comp for a molded plastics manufacturer with .97 experience mod \$4,919

underwriter has joined their team in an effort to continue to focus on helping the FL agency partners locate the tools and product information needed to help place business with Atlantic Specialty Lines of Florida.

Contact Information:

Gregory Gold, CIC, CISR

954-328-8681 (C)

[gregg@atlanticspecial.com](mailto:gregg@atlanticspecial.com)

Atlantic Specialty Lines of FL also welcomes Maria Pugliese to their Production Staff. Maria is a 14 year veteran of the Excess and Surplus Lines Wholesale industry. "The new aspect Maria brings to the Florida office of extending our presence on Florida's East Coast is an exciting opportunity for the firm" says Seth Johnson, Corporate Chief Underwriting Officer and profit center manager for the FL operations.

Contact Information:

Maria Pugliese, ASLI, AU, AIS

877-545-9100 (toll free)

[mariap@atlanticspecial.com](mailto:mariap@atlanticspecial.com)

## Featured Product



### Excess Flood - Personal and Commercial

*Do you have adequate flood  
limits?*

Primary flood policies only cover property up to 750,000 for commercial exposures, 250,000 for personal exposures. The contents coverage is also limited to 50% of the above coverage A. If your clients property is worth more than the numbers above, you should offer an excess flood policy.

#### What is a Flood?

- Overflow of inland or tidal waters
- Unusual rapid accumulation or runoff of surface waters from **ANY** source
- Mudflow
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion

Floods may happen in coastal and inland areas, vacation lake homes, or city warehouses. The first step is offering a flood policy, and just as you wouldn't allow the client to carry limits lower than their worth in the event of a fire, the same theory should be applied in the event of a flood.

Send your ASL underwriter an excess flood application, elevation certificate and the declarations page for the primary flood policy and we'll show you just how reasonable an excess flood policy really is.

**We appreciate your business! Please contact us at:**

### Atlantic Specialty Lines, Inc.

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P.O. Box 35723  
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(804) 320-9500 -Phone  
(800) 368-2095 - Toll free  
(804) 320-7280 - Fax  
[www.atlanticspecial.com](http://www.atlanticspecial.com)

## Hurricane Kits

**Please remember to gather or re-stock your hurricane supply kits. Here are just a few items to consider:**

- Water: 2 quarts to 1 gallon per person (at least a week's supply)
- Beverages, powdered or canned, canned or powdered milk, formula
- Food - non-perishable for 3 to 7 days
- Manual can opener
- Fuel for grills and camp stoves
- Flashlights, extra bulbs & batteries
- Battery operated TV, Radio, Clock
- Matches, scissors, toilet paper, garbage bags
- Paper plates and plastic utensils
- Blankets and pillows
- Extra Clothing, rain gear, sturdy boots
- First aid kits, prescription drugs, toiletries for personal hygiene, items for the elderly
- Cash, important documents like insurance policies, titles and deeds
- Fill vehicle gas tanks
- Pets - provide food and water and make arrangements for their care