



AMW Missouri

celebrated our second anniversary on May 1st 2008. It has been an amazing two years, filled with a great deal of fun and a lot of hard work. During our time in business the market has continued to soften, but we have prospered, and as I continually remind the AMW-Missouri Team,

we will continue to thrive because our superior service and work ethic makes a difference!

The E&S business we were writing when we opened our doors in 2006 was a somewhat different mix from what we write for our agency partners today. As prices have dropped we have learned to encourage our partners to offer supplemental coverages that insureds may have ignored previously, often for the same or lower cost. For instance, when we receive a nursing home submission for General Liability/Professional, Property and Auto, we have learned to ask our partners to solicit applications for EPLI, D&O, Crime, and Excess Limits, all coverages that AMW has specialty expertise and markets to assist with. It is important for all of us to remember that a soft market is a time of opportunity - an occasion to round out an account & sell comprehensive coverages that a client truly needs to protect their corporation's balance sheet, while simultaneously adding to agency revenue.

"People are always blaming their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can't find them, make them."

~ G. B. Shaw

AMW Missouri would love the opportunity to help you find the circumstances that allow us all to have a profitable 2008. As always, thank you for your continued support. We would not be here without partners like you!

Wendy Houser

Vice President/Branch Manager

Alexander Morford & Woo, Inc.
2432 E. Madrid Ave
Springfield, MO 65804

We've got a policy for that!

www.amwcorp.com

Telephone: 417-459-4170
Toll Free: 866-285-4217
Facsimile: 866-795-3831

Recent Successes

Nursing Homes

\$1mil/\$3mil	GL/PL	\$65,000
\$1mil/\$3mil	GL/PL	\$170,000
\$1mil/\$3mil	GL/PL	\$42,000

Vacant Home

\$1.9mil	Property	\$9,000
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Fiberglass Products Manufacturer (& Boat Repair)

\$1mil/\$2mil	GL	\$7,200
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Lake Resort

<i>Package Premium</i>		\$8,200
\$700,000	Property	
\$1mil/\$2mil	GL	

Employee Leasing

\$1mil/\$2mil	GL	\$32,000
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Nurse Staffing (Nursing Homes & Hospitals)

\$1mil/\$3mil	GL/PL	\$7,500
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Home Improvement Store (with Fireplace installation)

\$500/\$1mil/\$1mil	GL	\$16,000
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Restaurant (\$1.1mil receipts, 45% liquor with entertainment)

<i>Package Premium</i>		\$18,285
\$1mil/\$1mil	GL	
\$1mil/\$2mil	Liquor	
\$870,000 TIV	Property	

Fire Stopping Contractors

\$1mil/\$2mil/\$2mil	GL	\$5,000
\$10mil	Umbrella	\$6,131

Go Kart Manufacturer

\$1mil/\$2mil	GL	\$51,100
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Tree Trimmer

\$2mil	Umbrella	\$2,500
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Oil & Gas Contractor

\$1mil	Excess GL	\$3,000
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Contact us to discuss your surplus line needs.

[Cal Rogers](#) 417-459-4162 - [Susan Kutz](#) 417-459-4163

[Tina Reed](#) 417-459-4164 - [Wendy Houser](#) 417-459-4179