

**We See Things Differently.**

**NEW BUSINESS BY REGION  
SECOND QUARTER 2009**

**NW \$ 7,966**

**NE \$ 329,291**

**SW \$ 124,333**

**SE \$ 1,108,986**

**Includes Stevedores, Marine Contractors, Terminals, Ship Repairers and Shipbuilding**

**Longshore Blog “Top Ten”**

“Over the years the same Longshore questions have been coming up again and again, and now with AEU’s Longshore Blog there is a forum where these questions can be answered. Here’s my list of Top Ten recurring longshore questions:

1. Do I need Longshore Act insurance?
2. Why is Longshore Act insurance so expensive?
3. Where can I obtain Longshore Act insurance?
4. What is the difference between the Longshore Act and the Jones Act?
5. Is the Longshore Act fair to employers?
6. What does “joint and several” liability mean?
7. Can you exclude corporate officers, and can small employers “opt out” of the Longshore Act?
8. Does the Longshore Act apply only to U.S. citizens?
9. What are the “navigable waters of the U.S.”?
10. Does the Longshore Act apply overseas?

Look for answers to these and more in the coming weeks on [amequity.com](http://amequity.com).”

- Jack Martone  
Moderator of AEU’s Longshore Blog

**FARA ALMA Branch Becomes  
American Equity Risk Services, LLC  
(AERS)**

In July, 2009 the AEU dedicated claims unit formerly known as the FARA ALMA Branch became American Equity Risk Services, LLC (AERS). AERS is a new joint venture company owned by The American Equity Underwriters, Inc. (AEU) and F. A. Richard & Associates, Inc. (FARA).

AERS gives AEU and FARA a more direct connection as it relates to our claims adjusting and further enhances our team approach. Our team approach is designed to further reduce claims, drive down premiums and ultimately retain long-term clients.

AERS had no change in personnel, account assignments or contact information. Members continue to receive the same excellent supervision by AEU and nationwide networking with FARA they have always received.