

Introducing a Different Kind of Company — New Day Underwriting Managers LLC

LIKE MOST THINGS IN LIFE, happiness and success comes to those that have earned their stripes. We have worked hard, collectively garnering more than 80 years of insurance industry experience.

We'd like to think that we will win the lottery, but in reality, we know our success, inevitably yours, comes from hard work and delivering the "goods." We have built New Day Underwriting Managers on that premise – working hard, sharing the expertise we have collected and delivering what you need with first class service.

We know what it's like dealing with vendors. Just to set up New Day's operations, we had our experiences with real estate agents, our own insurance agents, telephone equipment companies, telephone service and internet service providers, printers, computer hardware and computer software vendors – to name a few.

Simply receiving a return phone call, which does not take great effort, was appreciated during this experience. When we were actually provided a service with that phone call – we felt like we hit a home run. We won't mention the beauraucratic run-around that sometimes resulted. We want our customers to avoid the run-around. We want our customers to feel like they "hit a home run" every time they place a call to us – for all that we can provide in addition to "just returning" that phone call.

We set out to create an organization that would be "The Agent's Resource for: Environmental Insurance, Environmental Risk Management Services and

Construction Related Professional Liability."

While we may have been always looking for the best "deal," there were many instances where, while we didn't ignore price, it took a back seat to the expertise that we realized we were getting, the reliability of the vendor and their ability to stand by their product.

That is how New Day Underwriting Managers is different and can make a difference for you. It is part of our DNA. Working for you to provide an optimal solution for the client is how that service and the service level manifests itself.

We look forward to showing you just how different we are.

INTRODUCING OUR STAFF

IN EACH ISSUE of our newsletter, we'd like to highlight a different member of our staff. In our introductory issue we'll introduce the president and founder of New Day, Jeffrey S. Lejfer, CPCU.

In his career, Jeff has always exhibited a passion for what he does. His career spans 30 years. Jeff started his career as a property underwriter at AIG and has held senior management positions with AIG, Crum & Forster and ECS/XL. His passion for customer service manifested itself while he was at ECS/XL, where he



Upcoming Events

NAPSLO

September 13-15

Jeff Lejfer and Jeff Slivka will be attending the upcoming National Association of Professional Surplus Lines Offices (NAPSLO) convention in San Francisco. It is a great opportunity for New Day to meet with the many carriers with which we have relationships and find out what may be new for them

IRMI

November 7 – 10

Jeff Slivka will be presenting at the International Risk Management Institute's (IRMI) 25th Annual Construction Risk conference at the MGM Grand in Las Vegas, November 7–10, 2005. His topic, "Creating Environmental Risk Profiles" will provide contractors with an important tool to help identify the true scope of their pollution exposures. To find out more visit: www.irmi.com.

was a major force in helping that company to become the first recipient of the Arthur Quern Award for Quality, an award provided by the Risk & Insurance Management Society (RIMS).

When developing the plan for New Day, he felt that construction-related professional liability and environmental insurance were areas that brokers and agents could benefit from the expertise and the quality service that he knew he and his business partners could provide.

Active in many community affairs and
 — Continued on reverse

Introducing Our Staff, continued

charitable events, he rode in several American Cancer Society Bike Rides from Philadelphia to Atlantic City, earning

recognition as a top fundraiser for that event.

Jeff looks forward to welcoming you as a New Day customer.

How We Can Work For YOU

This is just a sample of the success stories that we have had in the few months that we have been in business.

Contractors Pollution Liability

Working with a contractor's insurance broker, New Day was able to secure the proper coverage in a timely fashion for projects that were already 60% complete. New Day was successful in securing three \$5 million Contractors Pollution Liability (CPL) policies for a contractor required to evidence coverage on the three separate projects. The contractor was constructing three commercial retail stores in the Northeast US, and was midway through each project when they realized they had not procured the contractually-required CPL insurance. New Day was successful procuring coverage for a very concerned contractor. To learn more about contractor coverages, please review the New Day Underwriting Managers website.

Pollution Legal Liability

New Day was successful in securing a Pollution Legal Liability (PLL) program for a buyer of an industrial parcel of land

in the South. The property had been used for the past 15 years by a company that recycles contaminated soil. A key benefit of the program included the PLL with no retroactive date – affording coverage for past, present and future pollution conditions at, on, under and/or emanating from the property regardless of known or unknown conditions. The program was offered under a five year program. To learn more about Pollution Legal Liability coverages please review the New Day Underwriting Managers website.

Contractors Professional Liability

A large construction firm in the Midwest purchased a combined Contractors Professional Liability (CPrL)/Contractors Pollution Liability (CPL). The program was unique. First, each coverage part had its own dedicated limit. Second, the coverage was broader than most other CPL programs especially when it came to mold liability coverage. Lastly, it added an element of "protective" coverage to the CPrL—a unique first party indemnity coverage. To learn more about professional liability coverages please visit the New Day Underwriting Managers website

RISK MANAGEMENT REPORT



The Environmental Risks of Residential Construction

Over the past few years much has been said about residential contractors and the environmental exposures associated with that type of construction. Recently, however, most of that discussion has been centered upon the hottest topic in virtually every industry – mold. Yes, right now mold is a big issue, however, it appears that we have lost sight of some of the "other" environmental exposures associated with residential work. Therefore, Jeff Slivka has written this article to act as a reminder that mold is not the only culprit associated with environmental liability for residential contractors, developers and land owners.

Read more — click on this link: <http://www.irmi.com/Expert/Articles/2002/Slivka10.aspx> (Or type the above address into your web browser and click on "Go".)

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