



June 22, 2011

To Whom It May Concern,

I am pleased to write this letter of reference with respect to Premier Marine and our first-hand experience with them handling insurance claims.

In October of 2008 we suffered a significant fire related loss at our project known as Quattro in Surrey, BC. At that time, not only were we faced with the prospect of a costly and lengthy rebuild, but concerns over the ability and willingness of the insurance company to pay out on our claim. This was our first project that we had insured through Premier Marine so we weren't sure what to expect.

We were elated when Premier Marine put our minds at ease by not only confirming the claim was approved, but they expedited us an advance so that the rebuild could start immediately. At no point, other than during the fire investigation, were we delayed in any manner through the lack of funds being made available or by being unable to secure the approvals necessary in the rebuild process.

Through this difficult time, Premier Marine was there to assist us in getting our project rebuilt as quickly and with as little hassle as possible.

Yours truly,

THE TIEN SHER GROUP OF COMPANIES

A handwritten signature in black ink, appearing to be "Charan Sethi", written over a large, horizontal, oval-shaped scribble.

Charan Sethi  
President

To say that Premier Marine is a company that goes "above and beyond" would be the major understatement of the year!

We purchased a 55' vessel and thought we were doing everything right. We started by trusting a reputable broker in Seattle. We flew to see the boat, sea trialed, asked a lot of questions, negotiated and purchased our dream yacht. Upon immediate acceptance of the sale, our salesman adamantly said to go back home, stay out of the way and let them take care of everything from finding a surveyor to transporting it to Seattle. Our everything "right" went every way WRONG.

Undisclosed to us for over two months after we purchased the vessel, it had been grounded (ran into a shoreline) with major damage from bow to stern and had undergone equally major substandard repairs that did not withstand the hauling and transportation.

Our salesman was informed by the previous owner of the grounding and intentionally withheld and concealed this information from us and went out of his way to prevent the seller from informing us about this relevant information and requested that the previous owner stay away while we were inspecting and sea trialing the vessel.

Our salesman also found our surveyor in the yellow pages who ended up being uninsured and not certified. The surveyor was already aware of the grounding being a small town and that he was an acquaintance of previous owner since he moored his boat just a few slips from them. He intentionally chose to overlook the damage and submitted a clean hull survey clearly stating it had no "impact, trauma or delamination."

Our salesman also made arrangements to ship our yacht back to Seattle and install a full range of electronics for us and launched it before we had a chance to inspect the work. We noted severe vibration and water intrusion when sea trialing in Seattle, but we were given several reasons why and that it was nothing. He let us take possession of a totally unseaworthy vessel for a three hour trip from Seattle to home in Anacortes. Hitting any debris could have busted one severely damaged area of the hull further and we would have had a mayday situation.

We have the vessel home and immediately know there's a serious problem and have it hauled out only to find the severe hull damage from bow to stern. Everyone present just stood with mouths open in disbelief that a boat yard would have let us take possession.

We immediately called our brand new insurance company, Premier Marine, and our broker Mary LaFleur, as well as the insurance marine surveyor, Mark Allen were on site within hours.

Premier Marine had a huge valid reason to deny this claim and still look like the good guy - but they didn't. They responded immediately with first and utmost – compassion and empathy.

Audrey Seabrook became our claims examiner. She stood steadfast and passionately in our court for a month of fact finding while we were trying to get our broker to help. To no avail Premier Marine stepped in and made a commitment to take care of us and to take on the responsibility of pursuing the parties involved. For the next 3 months while under repairs at CSR Marine in Seattle, Audrey and Mary kept in constant contact with us.

Mark Allen, Senior Marine Surveyors for NW Maritime Consultants LLC showed up the day we had the vessel hauled out and checked in daily as the situation progressed and then made weekly trips to inspect the final repairs always keeping us updated. His incredible expertise to assess damage and describe the accident exactly as it happened was astonishing. We called him the “boat whisperer.” His compassion, patience, knowledge and friendliness helped make our journey tolerable and it was great getting to know a professional surveyor and learn how things should be done. We were fortunate to have him on our team!

Six months after we purchased our dream yacht we took final possession from CSR Marine. The outstanding expertise of workmanship, communication, great attitudes, customer service and teamwork was outstanding. We added a personal work order and when we came to pay it – it was several hundred dollars less than quoted! When is the last time you've experienced that!

Bottom line, we would not have our dream boat today if it weren't for Premier Marine and the superior companies they have teamed up with. We are constantly told, as we tell our story, that no one has ever heard of a situation like ours, much less, have heard of an insurance company that would have stood up for us like Premier Marine. Their unprecedented commitment to serving the customer is unparalleled in any industry!

With deepest gratitude,

Robb & Debbie Savoya  
September 1, 2011

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# Letters

## Covered

Editor,

I just replaced a Cummins 370 hp diesel in my Bayliner 4788. Fortunately, my insurance covered almost all of the \$32,000 cost.

After reading Ken Draper's excellent article in the current issue of Northwest Yachting, I decided to write and describe my insurance claim and experience with Chris Gibbon and Premier Marine Insurance Company. When I purchased the policy, I asked Chris about the now well known story of the muskrat caused sinking several years ago. He assured me that Premier Marine's policy would have covered such an incident.

In my case, mussel growth in my sea water cooling thru hull lead to an engine overheating incident which lasted a matter of only seconds. That was, however, long enough to toast my starboard engine. Three cylinders were badly damaged. After a review of causes and a review of my well documented maintenance records, Premier's adjuster determined that the problem was caused by extensive mussel growth in my cooling water intake, exacerbated by the nutrient rich waters of Southeast Alaska (four months there last summer).

I had the factory rebuilt engine installed by Hatton Diesel in Ballard. Their work was well done, but of course, costly.

As many Northwest yacht owners have heard, there are insurance policies out there that would not have covered this claim. Premier Marine did and Chris Gibbon was excellent in advocating on my behalf. I highly recommend that owners read their policy coverage carefully and select their agent with equal care.

Tim Wing  
MV Betty Jean  
Port Orchard, Washington

## Delusional

Editor,

[RE: "Shoot them up" letter, Feb., Northwest Yachting] Oh Pleeeeeeease. What sort of delusional Hollywood fantasy is this guy living in? For a more reasoned mature discussion on this topic read Buddy Stockwell's comments at the end of his interview: <http://interviewwithacruiser.blogspot.com/2011/02/10-questions-for-indigo-moon.html>.

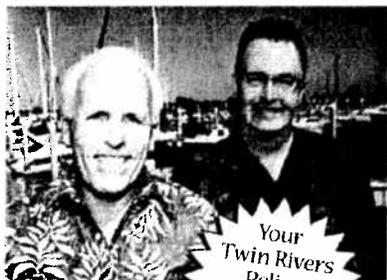
Thanks for the haul out info. You guys are great. Keep up the good work!

Mic  
SV Sea Bear  
Kirkland, Washington

License #0E32738

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**CYBA** California Yacht Brokers Association

**NWBA** Northwest Yacht Brokers Association

**NCA** Northern California Marine Association

**NAMS** Affiliate Member **DELTA** CALIFORNIA YACHTING ASSOCIATION

# PREMIER MARINE

Premier Marine Insurance Managers Group (West) Inc. | Premier Marine Insurance Managers Group (USA) Inc.

## Marine Claim Follow-up Questionnaire

RECEIVED JUL 25 2011

Client Name: CUMMINGS, GARY  
Claim Number: US601026  
Phone: (206) 522-5551

In your own words please describe the nature of the claim and the damage incurred:

*My bridge-mounted Pendo va tender broke free \* from the davits it sat on while on the bridge not in use. The bottom of the tender and the outboard motor were damaged. They also damaged the surface of the bridge as well as bridge items such as davits, lighting, and refrigerator on bridge.*

1. Rate your insurance agent's handling of your claim

Poor Good Excellent

*Great.*

2. Please rate the marine adjuster's handling of your claim

Poor Good Excellent

*Very understanding and knowledgeable.*

3. Please rate the Premier Marine Claim department's handling of your claim

Poor Good Excellent

*Efficient, fast and respectable of my loss.*

4. Rate the repair shop or boatyard handling of your claim

Poor Good Excellent

*Couldnt have been better. They were the lowest \$ on the repair bid but service was first class.*

Provide your suggestions if claim could have been handled differently:

*None.*

General comments:

*I feel very lucky to be with the agent and the insurance company and that they hired a great adjuster for handling the claim / damage report.*

*Gary M. Cumings  
7/20/2011*

625 Howe Street, Suite 650, Vancouver, BC V6C 2T6  
40 University Avenue, Suite 201, Toronto, ON M5J 1T1  
439 Waterloo Street, London, ON N6B 2P1  
800 Fifth Avenue, Suite 4100, Seattle, WA 98104

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\* Due to boat rocking in a severe wind storm...



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*Cox Insurance Associates has worked with Premier Marine Insurance Managers Group (West) Inc. for several years. We have found Premier to be proactive on behalf of their clients providing a high level of service throughout the claims process. Premier provides payments promptly when requested as well as instructions required for moving the claims process forward. It is our experience that Premier is prompt, professional, and delivers for the policyholder. Premier is first class.*

*Jerry J. Cox, FCIP, CRM  
Cox Insurance Associates*