Gowrie Group and Extraordinary Customer Service

This is not a story about boat insurance. Although that was my objective a few years back when I needed coverage on the Waterway Guide flagship. Admittedly, the 1947 wooden yacht is not your average vessel or fits easily into a category that most insurance carriers might consider worthy.

This Editor’s Choice is about customer service and problem solving, which are two of the most important components of business transactions, regardless of who is buying or selling what. At least that’s what the experts say and what we all feel, ultimately, when we seek to purchase. So, what was my experience with insurance coverage when I needed to launch ADONIA and start our adventures on Chesapeake Bay a few years back?

I researched and called a couple of obvious companies that insure classic vessels. Without asking for surveys, one of them already had a rate in mind. It seemed high, so I inquired of another. The second company’s agent asked for the survey and began seeking an underwriter who would place the business. Several phone calls later I was handed off to an unknown broker in an unknown office with little or no knowledge of boating (no kidding) or details of surveys. I seemed to hit a dead end with company number two. I called the agent back, who was seldom available, and eventually got an office clerk to help. I was promised an answer and a rate soon.

Then, two days before departure to Annapolis, MD the company called and said there may be a problem and a rate increase. And some more information was needed. I was at a loss to describe my displeasure with the entire process, although the clerk and agent at company number two heard my attempts to do
so. Then, I looked inward. Waterway Guide has a long term and respectful relationship with the Golden family that founded International Marine Insurance Services (IMIS; International Marine Insurance Services is now a part of Gowrie Group). I called and asked for help.

As told, Mr. Golden had experienced similar problems with his various vessels over the years and decided to start his own company so that he could place coverage for others wanting to avoid the morass of indecision, unexplainable rates and insignificant customer service that sometimes happens. With a single phone call to IMIS / Gowrie Group I had coverage within 6 hours, effective that midnight.

I do not know the nuances of yacht insurance beyond what I’ve learned the past few years. And my case is atypical given the size and construction of my vessel. There are many good companies, agents and brokers who provide boaters peace of mind and assistance. We know them and work with them regularly. However, mine was a distinctive situation.

My experience with IMIS / Gowrie Group was straightforward and unencumbered and remains so four years later with no hiccups. They solved the problem, communicated openly and streamlined the process resulting in a very reasonable rate with excellent coverage. Thank you, Mr. Golden for achieving your objectives and mine.

Ed Tillett
Editor-in-Chief