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Newsweek Business



Rock 'Til You Drop

Rock's 'heritage acts' are still the biggest concert draws. But when they pull up lame, insurers can be left holding the bag

By **Jennifer Ordoñez**
Newsweek

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Aug. 9 issue - Twenty-three years ago, when Chuck Leavell auditioned to be the Rolling Stones' new keyboard player, the first thing he saw was a shock. "It was Mick Jagger in a jogging suit and he was going out for a run," he recalls. By now Leavell's used to the boss's health regimen. Last week Jagger turned 61, and doesn't look a day over ... let's just say he and the Stones are still a big draw. But it's ultimately a losing battle. In just 19 years, Jagger will be an octogenarian—and lucky to be Walkin' Jack Flash. Bankable attractions like Jagger are the concert industry's biggest blessing—and its worst headache. While younger acts have had trouble selling tickets this summer—kids, after all, have only so much disposable income—well-heeled middle-aged fans still seem eager to shell out big bucks to see what the industry refers to as "heritage acts": the classic rockers who didn't die before they got old. But Father Time is breathing down the stringy necks of the geriatric rockers who remain live music's biggest moneymakers. Nobody frets much today about their consumption of drugs and alcohol—promoters and agents wonder if the boys are getting enough sleep and taking their Lipitor.

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Mike Clarke / AFP-Getty Images

Still jumpin': Jagger brings a physiotherapist on tour

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How long can the likes of Simon and Garfunkel, the Eagles, Cher and Aerosmith go prancing around onstage for three hours—now usually fueled by nothing more than grim determination? Last month David Bowie, 57, canceled 15 dates of his summer tour after undergoing emergency heart surgery. Meat Loaf canceled dates on his 2003 tour owing to intestinal problems; when he resumed six months later he collapsed onstage and was rushed to the hospital for "a procedure related to a cardiac condition." Ozzy Osbourne, Willie Nelson and members of the Stones and Fleetwood Mac have also recently called in sick. "The acts getting the big dollars are up there in age," says Gary Bongiovanni, editor of Pollstar, a magazine that tracks the concert industry, "and there's concern about what's going to happen when they're just physically unable to do it anymore."

But the music industry can worry about that later. The immediate issue is what to do when thousands of people have bought hundred-dollar-plus tickets and an ailing rocker can't cut the mustard. Concert-cancellation insurance has become big business, in large part because so many acts are touring as much as possible—while they still can. Meanwhile their shows are getting more elaborate and expensive—a few canceled Stones concerts can cost millions of dollars. By some estimates, premiums have doubled during the past five years. On a tour expected to gross \$100 million, a band may spend \$3 million to \$5 million on cancellation insurance. "The minute an artist has a tickle in their throat, they have to tell someone immediately so we can notify the insurer that it may be a rough day tomorrow," says William Zysblat, whose company, RZO, manages Bowie, the Stones and Sting.



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So far, the risk seems to make sense, to both performers and insurers. "These tours are making so much money that it's worth paying the premium," says Roger Sandau, chief executive of

Yui Mok / AP

The long goodbye: Cher is on what has become a multiyear farewell tour

Robertson Taylor, the leading firm for "music contingency"

insurance. But this

summer insurers have taken some big hits—and not just because of the geezers. Britney Spears canceled her summer tour to have knee surgery.

Not all disabilities are covered by insurance. The Who's bassist, John Entwistle, 57, died of a heart attack in a Las Vegas hotel in 2002, the day before the band was to kick off a three-month summer tour. Coroner's reports said cocaine was found in his system. "That typically is excluded from policies," says one insider who is familiar with the episode. Sure enough, the tour proceeded with a substitute. But on most older tours, sex and drugs—though not rock and roll—have been replaced by yoga, Pilates and soy milk, as well as a more forgiving schedule: two nights on, one night off. "Their lifestyle has shifted," says Dr. Sean Nasser, who treats several rock stars. "There's little extracurricular activity."

At least not the kind that's any fun. Jagger now has a physiotherapist in his entourage, and Styx guitarist-vocalist James



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Young, 54, eats a bland diet on the road in deference to his aging colon; his drug of choice is caffeine. "I'm a coffee addict," Young says, "and I'm not sure it's helping matters." And Chuck Leavell remembers running into onetime Aerosmith party animal Joe Perry in the exercise room at a hotel in Japan. "In the old days," he says, "it was 'Let's go hang out in your room,' but now it's like, 'Let's meet at the gym'."

With aging rockers, it's sometimes best for the show *not* to go on. Dr. David Slavit, who's often called on to examine ailing artists on behalf of insurance companies, says he sometimes recommends a performer cancel a show rather than risk more damage. "Prolonging an illness is going to be more costly," he says. And you've got to watch the occupational hazards. On one recent tour, Slavit treated a singer's throat problems by switching him from an oil-based smoke machine to a less-irritating water-based model.

Still, preventive medicine can't cure a lack of common sense. Osbourne should have stayed off that four-wheeler that tumbled over and nearly killed him last year. Van Halen's Sammy Hagar, 56, is still a notorious tequila hound. And let's not even talk about rock's all-time legendary bad boy, Keith Richards, 60, who still ... chain-smokes. You know, cigarettes. But even Richards has said he's sworn off cell phones because "it's like sticking your head in a microwave oven. It's very bad for you." The Stones' insurers must have breathed a sigh of relief.

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