

Texas Security General NEWS

August 2007



"We are taking proactive measures to underwrite your submissions."

"Considering the latest changes mentioned in my article, we hope you will give TSGA the opportunity to quote your business."

We are here to help YOU write more business efficiently.

*Tom Contreras
President*

18545 Sigma Road
Suite 101
San Antonio, TX 78258
Phone: 800-714-6789
Fax: 800-714-7110

From the President

After a great deal of feedback, TSGA has decided to eliminate the Home Value Replacement Cost Estimator from the application process in ISI. Consequently, agents are no longer required to complete the RCE calculations. Your **TSGA underwriter**, however, will still have the use of this program internally. If you need help regarding values, please contact your underwriter.

Also, you probably have noticed our underwriters making contact with you or your CSR **following** the submission of an application to TSGA. What we have found is the call enhances communication between you and TSGA regarding any issues with your submissions. Our underwriters will discuss your application (if necessary) to get it approved as quickly as possible. We are taking proactive measures to "underwrite" and work with you on your new business versus employing a "template" of some underwriting guide.

Furthermore, we may be able to suggest a more competitive product from the five (5) personal lines companies we represent. We do not expect you to know every one of our homeowner, dwelling and mobile home products. Our underwriters know them and can assist you! Of course, no application is approved without your final return submission.

The effort in making these calls has been an incredible success. Our conversion ratio from quotes to approved applications has been absolutely tremendous! **Agents working with us are thrilled about this progress!**

WEBINARS!

Ease of doing business with TSGA from your own office! We will be conducting **WEBINARS every Tuesday at 10 a.m. during the month of August.** Please contact your underwriter for more information and a meeting ID Code. **Space is limited!**

Our business is to make your business successful. It's that simple, call us!

SE Texas **Ranise Maynard** ext. 7469
SW Texas **Mary Lou Madrigal**..... ext. 7471
N. Texas **Melony Colombo** ext. 7470
Associate **Martha Zuehl** ext. 7459
Associate **Deanne Hallmark** ext. 7453
Associate **Robert Salinas** ext. 7454

Check by Phone Charges

As we continue to strive to meet the needs of your insureds daily, we offer a check by phone payment (ACH) option which minimizes unnecessary cancellations and provides a method of payment that is both timely and convenient.

With over 16,000 active policies in place, we find that as the demand for check by phone increases, so does the cost of providing this convenient method of payment.

Effective August 1, 2007 the service fee for this option of payment will increase to \$7.50. Please inform your insureds. We will inform them of this increase **prior** to processing their payment.

"We appreciate your business-- and welcome your comments!"

Emerald Surplus Lines

One of the things we like to do here at Emerald Surplus, is to promote our program business. By program business, we mean insurance for accounts that are homogeneous in nature. It is very profitable for some agencies to focus on specific types of commercial accounts. By doing this, the agency develops an expertise in that particular industry. This not only assists them in marketing that specific account, but also allows them to market with more success to similar risks within the particular industry they are targeting.

Programs continued on back page....

Emerald Programs

Following are three programs Emerald Surplus currently writes. If you have a risk that might fit any of these special programs, please let us know. Alternatively, if you are aware of an industry you might like to pursue, we would like to visit with you about the opportunity.

We Want to Write Builder's Risk!

For those of you not aware of our Builder's Risk program here are some of the features:

- New and/or renovations, residential and commercial buildings. Renovations can cover existing structure.
- New and/or renovations for 1-4 family housing.
- Need section 125 of the Acord and the attached one page supplemental.
- \$1,000,000 limit per project sight but higher limits are available.
- Coverage can be written inside or outside city limits (*We like unprotected*).
- Policy form covers special causes of loss with replacement cost coverage (except on existing structure when writing coverage for renovations). Windstorm and hail is excluded in first tier counties. Protection is available on property in transit and at temporary storage locations.
- **\$500 MIMIMUM PREMIUM**-fully earned.
- Most quotes can be turned around in a day or less.

For more information or an application contact either:

Cheryl Hoffman or

Holly Spangler at: 888-772-4471

Birthdays & Anniversaries

Happy Birthday!

Robert Salinas August 18th
Associate Underwriter

Ranise Maynard August 31st
Underwriter

Happy Anniversary!

Mary Lou Madrigal August 28th
Underwriter 1 year

Need A Market for Pawn Shops? *Innovative Ideas!*

Pawn shops are often difficult to insure because of the products exposure. Products like, but not limited to, firearms, used tools, and sports equipment.

We have a domestic market specifically designed for pawn shops! Please call us and we can get applications to you. This coverage is provided on "A" rated paper.

After all, every account can be written in some form or fashion.

Contact: Cheryl Hoffman

Phone: 888-772-4471

Facsimile: 979-272-2006

e-mail: hoffman@emeraldsurplus.com

Home Builders Risk Retention Group

For those of you unaware of our Home Builders General Contractor program here are some program features:

- Risk Retention Group
- Minimum Premium \$7,500
- Primary GL limits of \$1,000,000/\$2,000,000
- Commercial buildings
- \$750,000 limit per project sight but higher limits are available
- Coverage for both insured and uninsured subcontractors
- For quote need application and prior loss history
- **\$7,500 MIMIMUM PREMIUM**-fully earned

For more information contact:

Jim Cashion, President

Emerald Surplus

888-772-4471



**EMERALD
SURPLUS**

Phone: 888-772-4471

P. O. Box 430

Snook, Texas 77878