



TSGA will be closed Wednesday, July 4th, enjoy your Holiday!

The article on the back of our newsletter by Jim Cashion, President of Emerald Surplus Lines, is very informative.

Please make copies for your underwriters.

Tom Contreras, President

IIAT Convention in San Antonio

Thanks to all our agents who stopped by to visit with us!



Ranise Maynard, Mary Lou Madrigal and Melony Colombo meet with agents at the June IIAT Convention in San Antonio.

A New Look for

TSGA

Coming soon!

Texas Security General is undergoing exciting changes! Our website is being completely redesigned and upgraded!

We will have a new logo, new look and more tools for your convenience!

Anniversaries

Joe Boyd, Marketing Rep. 7-5-07, two years
Martha Zuehl, Underwriting Associate 7-31-07, one year

Homeowner and Rental Property

Coastal Homeowner Program - Full Wind!!

For HO-A's, with limits up to \$150,000, select Certain Underwriters @ Lloyd's Coastal to obtain a quote. We still have ample capacity. (excludes Galveston County).

Colonial Lloyd's - Just a reminder that Colonial has an HO-B program that offers many credits for new homes; fire & burglar alarms; seniors; and roof type discounts. Log onto ISi to see how easy it is to gain a competitive quote.

Home Value Look Up Program Update - Once again, the replacement cost estimator on ISi is just a tool. Please proceed with your application and submit to your underwriter even though you feel the value may be off. Underwriters will work with you on values.

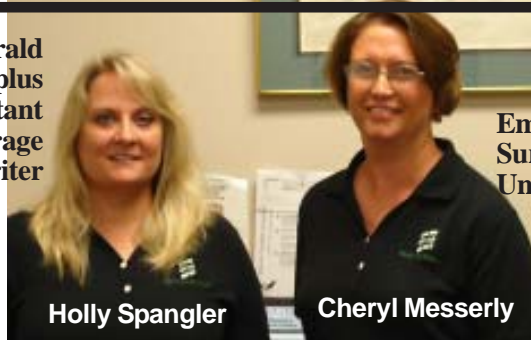
Schedule Rental Policies - Schedule up to five (5) properties on one TDP policy. TSGA has become an expert on rental properties, so log onto ISi to "schedule" yours today.

Faxed Applications Faxed signed applications are acceptable to us in lieu of originals being mailed. Please feel free to fax your application if you choose to:

800-714-7110 Attn: TSGA Underwriting

979-272-2006 Attn: Emerald Underwriting

Emerald Surplus Assistant & Garage Underwriter



Holly Spangler

Cheryl Messerly

Emerald Surplus Underwriter

Holly has been with Emerald for a year and a half but has worked in commercial lines business since 1991. She has 3 daughters and is currently expecting a 4th child. She handles endorsements, claims, inspections, loss runs, and back up quoting for Cheryl & Jim. Leisure time is hanging out with her family, travel, and beach combing!

888-772-4471, ext.7482 or Spangler@emeraldsurplus.com

Cheryl earned her ACSR in 1989 (one of the first 200 in Texas) and has been with Emerald since August 2005 but has been in the insurance business since 1987. She has five children (ages 11 to 25) and one grandson; enjoys reading, football, and tending her flower beds. Her future aspirations (upon retiring) is to become a beach bum!

888-772-4471, ext 7481 or Messerly@emeraldsurplus.com



I certainly enjoyed meeting and talking with all the agents who stopped by the **Emerald Surplus Booth**. We are excited about the reception we've received for our commercial lines business since our joint venture with TSGA! Please call me if you have questions or need assistance.

A Brief Explanation of Emerald Surplus and Commercial Lines Business

Through our association with Texas Security General, everyone here at Emerald Surplus has been delighted to make many new friends with the agencies we have the privilege of doing business with. Many of you are very familiar with commercial lines and understand that sometimes the detailed information required can be frustratingly complicated. For others who are relatively new to doing commercial lines business; I want to make some comments and explain why we operate the way we do.

First, commercial lines industry wide is not nearly as automated as personal lines. Certain carriers have automated systems but they are specific to that carrier. As a result, industry has developed "generic" applications called Acord applications that all commercial insurance companies will accept and often require before they will quote. Agencies that do a lot of commercial lines are familiar with Acord applications; but if you need some you can download them, free, from the following website, <http://www.formsboss.com> In many instances, in order to get you the best quote, we require Acord applications. That's why we are constantly talking about them.

Second, Emerald Surplus' philosophy is to quote as soon as we have enough information to do so. In many cases we will quote "subject to." This means we will give the agent a quote but it will be subject to confirming certain information prior to binding or immediately after binding. When we get a submission, if it is within our binding authority and we have all the information, we endeavor to return a quote within twenty-four hours or less. Usually the quote is returned within a few hours.

Third, Emerald Surplus is a surplus lines managing general agency. Almost all of the policies we sell have a **25% minimum earned premium**. This is standard for commercial surplus lines.



P. O. Box 430, Snook, Texas 77878

Specifically, this means if you give us an order to bind (and we will insist that it be written such as fax or e-mail) 25% of premium is earned. For example, if policy premium was \$10,000. Once we get the order to bind in writing; \$2,500 is earned. So if you gave us an order to bind and then came back the next day and told us the insured had placed coverage elsewhere; we would say that's fine but you, the agent, still owe us \$2,500. We are collecting it because Emerald Surplus is on the hook to the carrier for the \$2,500. **In summary, before you give us an order to bind, please make sure funds are collected.**

Fourth, listed below is the information we must have to quote!

1) Loss information...if insured will not give you loss information, then I do not want to write his insurance. If insured has said no losses please check the no losses box on the second page of the accord 125.

2) Property...we must have values, construction, address, square footage, date of updates, and occupancy, years in business, and prior carrier information.

3) General Liability...we must have exposure base (sales, payroll, or sq.ft.) (or units depending on the risk), limits of insurance, years in business, prior carrier information, and a good description of operations.

Many types of risks require supplemental applications in addition to the Acord applications. We will e-mail you these. Although the above is a lot of information, please understand that we have to have it to properly underwrite a risk. If you have questions or are unsure about a particular submission; please give one of us a call and we will gladly help.

The bottom line is this: If you don't eat, neither do we! So we want to do everything within our power to help you make the sale!

Jim Cashion, President Emerald Surplus
888-772-4471, ext. 7480.