



Thank you for your continued support and trust in TSGA. We appreciate your business!

Have a great summer!
Tom Contreras, President

Emerald is Committed to Helping You Serve Community Banks

Your local bank plays a vital role in your community—not only through its services as a financial institution, but also through its commitment to the people and businesses it serves. You can count on that same commitment and service from Emerald Surplus. We offer an extensive selection of products to cover many of the risks your community bank might face.

Including features such as:

- Safety group dividends—an incentive that has paid out more than \$13 million to eligible banks since the program began.
- Educational resources, such as insightful loss-control articles and publications.
- Loss Control
- Peace of mind, knowing the program is endorsed by ICBA.

- | | |
|--|--------------------------------|
| • Corporate Management | • Computer theft |
| • Directors & Officers liability | • E-commerce extortion threats |
| • Employment practices liability | • Internet liability |
| • Bankers professional liability, including lender liability | • Computer property |
| • Trust errors & omissions liability | • Property/casualty |
| • Fiduciary liability (ERISA) | • General liability |
| • Crime | • Auto liability |
| • Financial institution bond | • Workers compensation |
| • Kidnap and ransom | • Property |
| • E-business | • Bankers Blanket Bonds |

If you have questions or need an application, please contact Jim Cashion at 888-772-4471 ext. 7480 or e-mail: cashion@emeraldsurplus.com
Jim Cashion, President Emerald Surplus

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

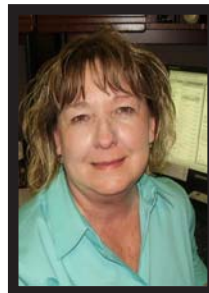
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|-------------|-------------------------|-----------|
| SE Texas | Ranise Maynard | ext. 7469 |
| SW Texas | Mary Lou Madrigan | ext. 7471 |
| North Texas | Melony Colombo | ext. 7470 |
| Associate | Martha Zuehl | ext. 7459 |
| Associate | Deanne Hallmark | ext. 7443 |
| Associate | Robert Salinas | ext. 7454 |

(cancellations, money endorsements, coverage questions, policy status, no money endorsements, coverage & inspections)

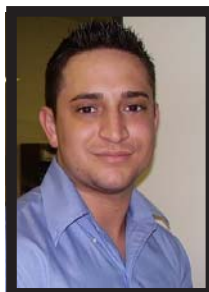
Stamping Fee Changed

Effective July 1, 2007 the stamping fee rate will be lowered from .1% to .06% (.0006). The lower stamping fee rate will apply to each new or renewal surplus lines policy with an effective date on or after July 1st. Policies effective on or before June 30, 2007 will use the current .1% (.001) fee until their next annual anniversary date. This includes any subsequent endorsements, cancellations and reinstatements.

ISi will quote the policies correctly. Agents will only be affected if a policy is quoted in June, but written in July. The premium will be a little (pennies) less than originally quoted.



Deanne Hallmark, Associate Underwriter, South Texas area is married and has 7 grandchildren, two of which live with her! She has been in the insurance business for 13 years and moved to SA from Marble Falls. Her fun time is spent with her grandchildren at Sea World, and with her husband antique shopping. Deanne loves being at TSGA and says it is like one big happy family!



Robert Salinas, Associate Underwriter, Southeast Territory is the newest addition to TSGA. He is a graduate of UT in San Antonio; has a Bachelors Degree in Business Administration and a background in marketing. His leisure time is spent in the gym playing basketball.

Happy Birthday to....

Larry Thompson, June 3rd
Veronica Alcala, June 25th

Tom Contreras, President