



Texas Security General NEWS

October 2007



From the President

"We know you will find our new site to be informative and user friendly."

New Changes for Certain Underwriters Effective 9/17/07

These changes include:

- **Water** - Policy limits available on HOB
- **Water** - Policy limits available on TDP-3
- **Vacant** available on TDP-1 with liability as an option. \$100,000 = \$100
\$50,000 = \$25
- **Tri-plex & Four-plex** available (same concept as Voyager)
- **Fair Rental Value** available on TDP-1 and TDP-2 (same concept as Colonial)

General Underwriting Information

- **Renewals are generated 60 days in advance.** Please review coverages and billing information to ensure that the renewal bill is sent to the correct mortgage company.
- **Accounting** – New business premiums should be sent within **10 days** of issuance of policy.
- **Voyager** now offers a claim free discount on their HO policy.
- We still have **Colonial Lloyds** and it is available in ALL counties including tiers 1 & 2 (excluding wind). Harris County restrictions still apply.
- **Direct Bill Mobile Home Program** – Just a reminder we offer two (2) mobile home programs that are direct bill. No finance charges and the greatest benefit is that you can see the payment information on-line in ISi, real time, live!

Happy Birthday!

Sheila Wilkins, Claims Manager - 10/1
 Nick Sanchez, Policy Mail Out - 10/5
 Joe Boyd, District Manager - 10/14
 Evelyn Longoria, Claims Associate - 10/16
 Lydia Dalton, CKPF Associate - 10/17

Contact your Underwriter, Accounting or CKPF specialists if you have questions concerning changes or general information.

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
Director of Accounting	Raina Ebong	ext. 7463
Associate	Pamela Van Kooten ...	ext. 7452
CKPF	Lydia Dalton	ext. 7464
CKPF	Veronica Alcala	ext. 7460

New Logo and Web Design!

We have a new website and logo effective **Oct. 1, 2007**. This interactive web site provides vital information to conduct business with TSGA including: Underwriting guidelines by company and program, news letters, press releases, industry news, contact information, webinar dates, claims submission documents and even stock quotes and San Antonio's weather report! We know you will find our new site to be informative and user friendly. To log on please follow these steps:

Log in to: www.texassecuritygeneral.com
 Click on **Isi Log in tab**
 Click on **FILE** - Click **SEND**
 Click **Short Cut To Desktop**
Don't forget to delete your old link! (right click/delete).

Webinars

Our webinar classes have been a hit! We continue to train on ISi every **Tuesday morning at 10am**. Contact **Leti Contreras** at leti@txsecgen.com to reserve your spot at our next webinar. Ask questions and learn more about ISi from the convenience of your own desk!

Webinar will include:

- **How to quote a new business policy.**
- **How to process an endorsement.**
- **Discuss our "real time" billing ledger.**
- **Opportunity for Q & A**

Space is limited--reserve your spot now!

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Emerald Surplus Lines

Exciting Things at Emerald

Exciting things have been happening at Emerald. The synergy created for Emerald Surplus by our association with Texas Security General has been tremendous. One of the things we have especially tried hard to do was listen to what our agents have to say. We want to make doing business with Emerald as easy as possible and through your input we have made the following changes which I am very excited about.

Effective immediately we are writing commercial automobile with Southern County Mutual.

Since many of you are new to writing commercial lines, we realize that you may be unfamiliar with many of the commercial applications and supplemental forms that are required by commercial carriers.

In order to make your job easier, we have hired a lady by the name of **Terry Flores**. Terry will have two jobs at Emerald. First she will be responsible for the Emerald Surplus Resource center. She will be available to answer questions from agents if they are unfamiliar with how to complete commercial applications. Second she will underwrite garage and automobile for us. Please continue to fax submissions to Emerald at 979-272-2006 or you may e-mail them to:

submissions@emeraldsurplus.com.

We are very glad to have Terry on board!

Visit our user friendly website,

www.emeraldsurpluslines.com



EMERALD
SURPLUS

Earn More Commission!

• Effective October 1, 2007

We will begin paying 12.5% instead of 10% commission on all business written within our MGA contracts. Currently, the way our account current works is any premium that is booked the previous month is due on the 15th of the current month. Due to stricter payment terms from our carriers, starting in October we **will require payment due on the 10th** of the current month instead of the 15th. Hopefully, the sting of the shortened payment term is offset by the increased commission.

• We are able to order MVR's now in case you do not have that capability. Please let us know in advance if we need to order them. Due to privacy concerns, we will be unable to furnish these MVR's to the agent; however we will provide them to the carrier as required.

• Within the near future we will begin to offer a market for **Aviation Risks** (except crop dusting).

• Within the next few weeks we should be able to offer a **Farm and Ranch Owners Program**.

• Our minimum premium for **Special Events** coverage has dropped from \$500 to \$350.

We appreciate all of the business you are sending. Keep it coming...!

Jim Cashion, President
Emerald Surplus Lines

Cheryl Hoffman: hoffman@emeraldsurplus.com

Holly Spangler: spangler@emeraldsurplus.com

Terry Flores: flores@emeraldsurplus.com

Office Hours

Monday - Thursday 8 a.m. to 5:30 p.m.
Friday 8 a.m. to 4:00 p.m.