

# Texas Security General NEWS

September 2007



## From the President

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

*"...Earn an additional 5% commission on new mobile home business..."*

## Direct Bill Mobile Home

TSGA now offers two (2) mobile home programs that are direct billed, **EFFECTIVE IMMEDIATELY!** Choose from several payment plans on ISi with a minimal installment fee. We offer one mobile home product with flood on an admitted basis through American Reliable Ins. Co. and the other without flood through Ranchers and Farmers. We think you will find these programs to be very competitive! Also, call your marketing rep to learn more about how you can earn an additional **5% commission on new mobile home business** on one of our programs. This is for a limited time basis so hurry and make that call! We are so confident we can be competitive with price and direct bill options that we've put our money where our mouth is!!!

## Vintage Mobile Home Program

Did we mention that we are serious about mobile home business? This "Vintage" program offered through Ranchers and Farmers means we want your low valued mobile home business! Quote any mobile home risk less than **\$23,000 in value** (\$30,000 max total insured value TIV) and we will "approve" with little to no underwriting. We won't even ask you for photos! Log on to ISi and send it to us!!! It's approved! It's that simple!

## Coastal Homeowners Program Full Wind!

TSGA continues to write full wind homeowner business along the coast on an HO-A form for risks less than \$150,000 coverage A. Log on to ISi for a quote or call **Ranise Maynard** for further information. Let us help you with your coastal business!

## Vacant Homes

With the mortgage business in peril, we have been writing more and more vacant homes. We have two (2) markets: Voyager and Colonial Lloyd's. Call your underwriter with any questions to help you quote via ISi!

## A Quick Guide

### Creating & Printing Finance Agreements (Is just a few mouse clicks away.)

Log on using your **Agent Code, User Name & Password**. Enter the policy number of the insured.

Click on **Utilities** at the bottom of the screen.

Click on **Print Finance Agreement**. Your finance agreement will then become available to begin entering your insured's information.

**Enter all figures that apply** (enter 0 if not applicable). Minimum down payment will be calculated for you. You will have the option to change the down payment to a higher amount if needed.

**Number of payments** for the amount financed, is located at the bottom of the page. Make sure the effective date is set to the correct year.

**Click on Go**. When your finance agreement becomes visible, **Click on Print**.

**The insured must sign in three places where it says "signature of INSURED."**

**Remember, we no longer need original documents, the agreement can be faxed to 1-800-714-7110**

## 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](mailto:leti@txsecgen.com) to reserve your spot at our next webinar. Ask questions and learn more about ISi from your desk!

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

*Happy Anniversary!*

Joe Ortiz, Policy Management,  
September 29 - 2 years

Veronica Alcalá, CKPF Associate  
September 29 - 2 years

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# Emerald Surplus Lines

## A Word About Acord Applications

If you have written commercial insurance for very long you probably have been asked for Acord applications. An Acord application is generic in the insurance industry and created so there would be a common industry standard. Emerald has a contractual requirement to provide our insurance carriers with completed Acord applications for each account we bind or submit.

At Emerald, we try to return a quote to you as quickly as possible. In order to do this there is certain basic Acord information we are required to have. Quite frankly, if we do not have all of this information, in most cases you will not get a quote or we will come back asking additional questions.

**Full Named Insured...** Owner & DBA needs to show individual names and if a partnership then we need name of both partners.

**Address:** Mailing & physical addresses are needed. Premises information is crucial especially for property coverage

**Detailed Description of Operations:** For example, please do not put "Lessor's Risk" as that does not tell us anything. If indeed the risk was an LRO, we would still want to know about the occupancy and operations of the tenant. Second example, please do not say "construction" because that does not tell us what the risk does. He could be building anything from doghouses to nuclear power plants which would make a bit of difference in the premium. Instead we would want you to be specific such as "residential carpentry."

**Contact Info:** Name of Insured contact and daytime phone number. We must have this information for inspection and audit processing.

**Prior Carrier Info:** If blank we assume no prior insurance & quote might be surcharged or declined.

**Year of Business Start Up:** This helps to determine insured's experience.

**All questions answered.**

**Prior Loss Info:** If you leave this blank we assume there are no losses.

**If coverage is for property:** We will need: square footage of the building, year constructed, and type of construction. Year of updates for roof, plumbing, AC, and electrical.

**Protection Class:** If a Special form is wanted (theft coverage) building must have a central station alarm.

**If General Liability:** Need specific operations and corresponding payrolls/sales/revenues. Preferably if you have class code that would help. If not, if you have a description we can come up with the class code for you.

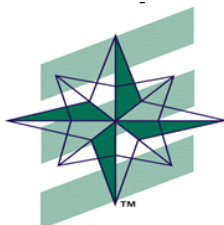
**Sometimes,** we will quote with minimal information but if we bind we will require you to complete a corrected application. Also, because sometimes we have to obtain approval from the carrier prior to releasing a quote we will require a corrected application prior to quoting. This is because if we send poor quality applications to the carrier it greatly reduces your chance of obtaining a quote.

Often on the quote and binder you will see the term "subject to." Such as the 25% minimum earned premium. It is very important when you quote or bind a policy that you pay attention to the subjectivity. These could be items such as loss runs, or MVR's, inspection recommendations, etc. If we do not get this information then a notice of cancellation will be sent out on the policy.

At Emerald we appreciate your commercial business and want to make it as easy for you as possible. Should you have questions please do not hesitate to give us a call.

Jim Cashion, President  
Emerald Surplus Lines

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Holly Spangler: spangler@emeraldsurplus.com



EMERALD  
SURPLUS

**Please Note...**  
**Our Office Hours have Changed**

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