



TSGA

Texas Security General NEWS

July 2008

WEBINARS

Personal Lines Webinars will be presented **Tuesdays at 10:00 a.m. CST** throughout the month of July and will feature our new **Mobile Home Program, Agent ACH Sweeps** and **Credit Card** programs. Don't miss this opportunity to learn how these new programs can improve your profit margin and make doing business easier.

ATTN: EMERALD SURPLUS AGENTS

Emerald is currently marketing a program to its agents aimed at writing **rural banks**. The coverage is written on Chubb paper and is very competitive with existing bank programs.

Coverage will be considered for the following lines:

- D&O
- Bank Bonds
- Cyber-Security
- Property & Casual (including auto & worker's compensation)

If you know a client who has an interest, we would like you to pursue. Applications and coverage forms can be obtained by calling Jim Cashion at 1-888-772-4471 or via email at cashion@emeraldsurplus.com.

Most importantly, we appreciate your support.

Happy Birthday!

Lisa Davis - Receptionist - July 10th
Terry Flores - UW - Emerald Surplus - July 31st

Happy Anniversary!

Lisa Davis - Receptionist - 1 year
Martha Zuehl - UW Associate - 2 years

June Employee of the Month!

Lisa Davis

BUILDER'S RISKS

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

- Admitted Paper
- New and renovations or 1-4 family residential and commercial buildings. Renovations can cover existing structure.
- Commercial buildings
- \$750,000 limit per project site but higher limits available
- We love 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 on 1st tier counties. Protection is available on property in transit and at temporary storage locations.
- **\$300 MINIMUM PREMIUM** - fully earned.

Just a few program highlights that make it easy to do business with TSGA & Emerald Surplus!

CREDIT CARD PAYMENTS

As TSGA continues to strive to provide you with all the conveniences of doing business, we are excited to announce that **TSGA is now set up to accept CREDIT CARD PAYMENTS from your insured's**. CREDIT CARD payments can be made using one of the following options:

- The Agent can process the payment on the POLICY using the "**Credit Card Payment**" link.
- The Insured can process the payment by logging on to www.TexasSecurityGeneral.com and clicking the "**On-line Payment Link**" on the home page.
- TSGA will accept CREDIT CARD payments by phone at 800-714-6789.

There is an \$8.00 convenience fee required for all credit card payments made. **Credit card payments can be processed to pay in full, make a down payment or direct bill payment** for TSGA. Unfortunately Premium Finance laws do not allow us to collect credit card payments for CK Premium Finance.

We are excited to be able to offer this convenient service to you. If you have any questions, please feel free to contact Whitney at extension 7452.

ACH SWEEPS PROGRAM

Many of you have already taken advantage of the convenience of the Agent ACH Sweeps program and are realizing how easy it is to use. If you have not already signed up for this program, we invite you to do so. Remember, you are in control of when your account is accessed. You may not choose to use this program as a standard means of doing business, but when an insured walks in to make a payment on the final due date, the sweeps program can save your insureds from unnecessary cancellations and save you expensive overnight mailing costs. Don't miss out on this wonderful program designed for your convenience and the best part is YOU control when you use it. Please refer to the backside of this newsletter (or our website at www.TexasSecurityGeneral.com) for more information.



From the President

"TSGA now accepts credit card payments."



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Texas Security General Insurance Agency, Inc.

Frequently Asked Questions for TSGA* Agent ACH Sweeps

What is Agent ACH Sweeps?

Automated Clearing House (ACH) service is a convenient method of paying your insured's policies. It is similar to direct deposit, except the ACH pays your insured's policies by debiting your designated account.

Will it cost me anything for signing up for this program?

No, there is no charge from TSGA for this convenient service.

What are the benefits of paying with ACH?

It is convenient. Payments are posted to your insured's policy *immediately*. Cancellations, restarts and reinstatements are minimized, check writing is eliminated and overnight/postal costs are decreased dramatically.

How do I sign up for the Agent ACH Sweeps program?

Complete the ACH Authorization form. Attach a voided check and return to TSGA as indicated at the bottom of the form.

When will the ACH program take effect?

Please continue to pay with your check until you receive email notification that you are set up for this convenient service. It can take up to 2 weeks to process your information. You will be notified by email once you are authorized to use this service.

How will I know what transactions have been made on my account?

Click on "Invoice Payments" then "ACH Reports" in ISi. You will be able to enter the date range for the report and choose from 4 different reports available to you.

What happens if I change banks or close my account?

As soon as you know that you will be closing or changing your account, contact Lydia at TSGA. If you wish to continue paying by the ACH service, a new authorization form with your new banking information must be filled out.

Can I stop this ACH service at anytime?

Yes, you have complete control with the ACH service. This service may be terminated at anytime by notifying TSGA in writing.

What happens if the funds are not available in my account?

There will be a \$25.00 charge applied to the insured's policy which becomes the responsibility of the Agent to collect and pay.

*Agent ACH Sweeps is not currently available for CKPF monthly payments.

Remember Emerald Surplus for your
Commercial Lines needs!

EMERALD SURPLUS

Thank you for making us your
insurance partner!

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