



TSGA

Texas Security General NEWS

April 2009

Your TSGA Team:

TSGA Underwriting:

SE TX, Coastal	Ranise Maynard	Ext. 7469
SW Texas	Mary Lou Madrigal	Ext. 7471
N & West TX	Melony Colombo	Ext. 7470
UW Associate	Martha Zuehl	Ext. 7459
UW Associate	Veronica Casarez	Ext. 7407
UW Associate	Veronica Torres	Ext. 7454

TSGA Accounting:

Director	Raina Ebong	Ext. 7463
Personal Lines	Peggy Grill	Ext. 7452
Commercial	Lydia Dalton	Ext. 7464

CK Premium Finance:

Associate	Veronica Alcala	Ext. 7460
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TSG Claims:

Manager	Sheila Wilkins	Ext. 7472
Associate	Evelyn Longoria	Ext. 7404

Commercial Department:

Underwriter	Terry Flores	Ext. 7403
Underwriter	Liauna Michalec	Ext. 7414

Commercial Brokerage Department:

Senior Broker	Andy Meurer	Ext. 7485
Broker	Debbie Grimsley	Ext. 7411

Marketing Representatives:

N & West TX	Larry Thompson	806-438-2741
SE TX, Coastal	Paul Numinen	281-660-4974
SW Texas	Robert Salinas	210-324-7520

We're here to assist you!

MOBILE HOME

While some companies are increasing rates statewide to recap losses incurred from recent Texas hurricanes, TSGA's Mobile Home program **rates have not increased!** Low down payments, competitive rates, and convenient budget payment plans are just a few ways that TSGA can help your insureds fit quality insurance into their budget.

Our direct bill program offers a low 20% down payment with up to 9 additional payments providing a payment plan that works with today's tight budgets.

In today's economy your mobile home customers do not need higher insurance rates. . . check out TSGA's mobile home programs in ISI or contact your Underwriter or Marketing Rep for more information.

COMMERCIAL CONTRACT UPDATE:

Just a few important points to keep in mind when processing your commercial contract business:

- All policies have a **25% minimum earned premium**. This is standard for commercial surplus lines. Once TSGA receives a written order to bind a policy, 25% of the premium is earned and you are responsible for this amount regardless of what happens at any future date with that policy.

- There are **NO FLAT CANCELLATIONS** in commercial surplus lines.

- You may be billed for **ADDITIONAL PREMIUMS** at a future date as a result of inspections or audits.

- At the inception of a policy, commissions in full are withheld by the agent from the gross amount due. Upon cancellation, the pro-rata portion of the unearned commission is due back to TSGA

In summary, before you give TSGA a written order to bind, please make sure you collect payment from your insured. You may contact Terry at ext 7403 or Liauna at ext 7414 if you have any questions.

HOLIDAY:

TSGA will be closing at noon on Friday, April 10th to enjoy the **Easter weekend** with our families. We will resume normal business hours on Monday, April 13th.

Thank you for your business!



From the President

"... TSGA's Mobile Home program rates have not increased!"



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San Antonio, TX 78258
Phone: 800-714-6789
Fax: 800-714-7110

Happy Birthday!

Tom Contreras - President - 4/5
Liauna Michalec - Commercial UW - 4/23
Sue Millegan - Mailroom Associate—4/29

Anniversaries!

Ranise Maynard - 4/21 - 6 yrs.

Employee of the Month!

Veronica Alcala - CKPF Associate

COMMERCIAL BROKERAGE UPDATE:

We have a new market for Farm and Ranch and for Artisan and General Contracting. Please contact Andy Meurer at ext. 7485 for more information.



DID YOU KNOW???



- TSGA offers competitive rates on investment schedules.
- Voyager now offers replacement cost on an HO-A for homes over 30yrs of age.
- Vacants offered in 2 markets with a 12 month vacancy clause and **NO MINIMUM EARNED PREMIUM.**

Contact your Underwriter today for more details!