

Summer 2011

Top Ten Agents for 1st Quarter of 2011

- Canadian Insurance Agency
- CCIM, Inc.
- GSM Insurors
- IBC Insurance Agency
- John L. Wortham & Son, L.P.
- Rig Morgan Agency
- Roach, Howard, Smith & Barton—Dallas
- Sun West Insurance Agency, Inc.
- Texas Associates Insurers Agency
- USI Insurance Services of Texas

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The TAGA Difference

Introducing our Newest Commercial Ag Market



Penn Miller is a new exclusive market for Commercial Ag. Just about any Commercial Ag coverage you come across, they can write.

History of Penn Millers

On January 10, 1887 in Huntington, Pennsylvania, 57 mill owners found it difficult to purchase insurance at an affordable price. The insurance companies of the day refused to write insurance on grist mills because they were dangerous and risky to insure (due to the explosive nature of grain dust).

The philosophy behind Penn Millers was to offer the best possible insurance coverage for 57 mill owners at the lowest possible cost.

The original mill owners found that by a policy of careful selection, strict underwriting, regular inspection and engineering each risk -- losses could be reduced and rates kept low. The concept caught on in 1887 and continues today.

Penn Millers Today:

Target Classes

Barbeque Sauce Manufacturer
 Beef Jerky Manufacturer
 Beverage Distributor
 Catfish Processors and Farms
 Cheese Manufacturing
 Citrus Caretakers
 Cold Storage Fruit and Vegetable
 Dairy Operations
 Edible Bean Processing and Storage
 Farm Products
 Farm Supply Stores
 Feed, Hay and Grain Dealers
 Feed Manufacturing
 Feed Yards

Fertilizer Dealers and Blenders, including Application
 Fish or Seafood Processing
 Flour Milling
 Food Processing
 Fruit/Vegetable Packing, Storage and Distributors
 Grain Elevators and Grain Handling Facilities
 Grain Milling
 Livestock Auction Barns
 Mushroom Growing and Processing
 Nut Processing
 Peanut Storage and Processing
 Potato Chip Manufacturing
 Potato and Vegetable Operations
 Produce Packing
 Rice Milling
 Seed Dealers
 Seed Merchants
 Textured Vegetable Proteins Manufacturer
 Tortilla Manufacturer
 Turf Farms
 Turkey Processor

Coverages with Penn Millers includes:

Property - for Buildings, Personal Property, Computers, Mobile Equipment, Stock and Business Income.

Their property form may also include the following optional coverages:

Pollutant Cleanup

Newly Acquired Buildings
 Newly Acquired Mobile Equipment
 Newly Acquired Computers
 Accounts Receivable
 Ordinance or Law-Increased Costs
 Property in Transit

General Liability - for Premises/Operations and Products Liability

Commercial Auto

Commercial Umbrella

TAGA and Fireman's Fund Donations to Emergency Service

TAGA and Fireman's Fund recently made a donation of \$6,324 to the Williamson County Emergency Service District #4, Liberty Hill. The donation was used by the Liberty Hill Fire Department to purchase a trailer to perform fire prevention puppet shows and haul educational items to schools. The Liberty Hill Fire Department routinely visits area schools to teach children the basics of fire prevention and safety. TAGA is proud to contribute to

the fire department's educational outreach program.



The Star Fish

Based on the story by Loren Eisley

I awoke early, as I often did, just before sunrise to walk by the ocean's edge and greet the new day. As I moved through the misty dawn, I focused on a faint, far away motion. I saw a youth, bending and reaching and flailing arms, dancing on the beach, no doubt in celebration of the perfect day soon to begin.

As I approached, I sadly realized that the youth was not dancing to the bay, but rather bending to sift through the debris left by the night's tide, stopping now and then to pick up a starfish and then

standing, to heave it back into the sea. I asked the youth the purpose of the effort. "The tide has washed the starfish onto the beach and they cannot return to the sea by themselves," the youth replied. "When the sun rises, they will die, unless I throw them back to the sea."

As the youth explained, I surveyed the vast expanse of beach, stretching in both directions beyond my sight. Starfish littered the shore in numbers beyond calculation. The hopelessness of the youth's plan became clear to me and I countered, "But there are more starfish on this beach than you can

ever save before the sun is up. Surely you cannot expect to make a difference."

The youth paused briefly to consider my words, bent to pick up a starfish and threw it as far as possible. Turning to me he simply said, "I made a difference to that one."

I left the boy and went home, deep in thought of what the boy had said. I returned to the beach and spent the rest of the day helping the boy throw starfish in to the sea.

What We've Been Writing Lately

Admitted Accounts:

Contractor—Com. Auto	\$ 9,428
Contractor—Auto	\$ 8,673
Convenience—Pkg	\$ 5,812
Dentist (BOP)	\$ 1,700
Contractor—Auto	\$ 9,428

Transportation:

Grain Hauler	\$29,749
School Bus	\$25,336
Refridge Food Hauler	\$ 2,704
Church Buses	\$ 1,925
Radiator Repair	\$ 750

GL/Property/Package/

Allied Med/Professional/ Pollution:

Tank & Pipe Cleaner	\$ 7,489
Convenience Store	\$ 3,213
Dry Cleaner	\$ 3,000
Convenience Store	\$ 863
Convenience Store	\$ 3,213

GL/Prop/IM:

Engine Repair—Oilfield	\$ 13,317
General Contractor —GL	\$ 10,000
Roofer—GL	\$ 6,180
Hotel -Pkg	\$ 2,779
Lessor's Risk—GL	\$ 900
Restaurant— GL	\$ 750
Swimming Pool Cont.	\$ 5,933
General Contractor	\$ 2,500

Workers Compensation:

Lawn Sprinkler Installation	\$28,505
Hotel	\$ 25,426
Feed Store	\$ 2,4371
Veterinarian	\$ 2,562
Concrete	\$ 457

Brokerage:

Pipeline Contractor —IM	\$43,166
Manufacturer - Prop	\$22,781
Janitorial—GL	\$21,418
Manufacturer—GL	\$16,600
Condo/Apartments—Prop	\$13,608
Manufacturer— GL & Excess	\$ 7,500

Fro/Agri/PL Umbrella:

Cattle Ranch	\$54,979
Hunting	16,101
Feed Lot—Pkg/Umb/Auto	\$ 8,965
Guided Hunts	\$16,101
Crop Farm	\$ 8,306
Auction Barn- Pkg/Umb	\$17,245

*We care—
Tell us How We
Are Doing
Take the TAGA
Survey at
www.taga1.com*

*Want the
Latest On Our
Markets?
Go to
www.taga1.com
and sign up*

Getting to Know us

Corrie MacKay

If you could go forward in time or backwards in time - which would you choose? Why? I would move forward. I am ready to see what the future has in store for me.

If you could go anywhere in the world, where would you go? What would you do? I would love to go to Italy. I would eat all the great food and take in all of the beauty the country has to offer.

If you could be given any special gift/talent what would you

choose? I would love to be able to play a musical instrument. I would love to be able to make beautiful music.

What is your favorite song? What makes it special to you? This is a hard question, but if I had to choose on I'd say Into the Mystic by Van Morison. It is an amazing song and reminds me of when I was young. Have loved it forever.

If you had one way to help others, how would you? think there are many big issues that I

would love to solve. I try to be nice to people, you never know who is having a bad day and maybe you being nice to them can turn their day around. I think that's a great way to help others.

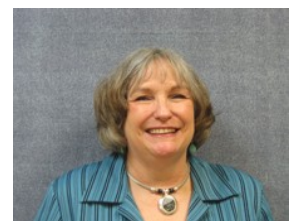
Susan Fortner

If you could go forward in time or backwards in time - which would you choose? Why? I would go backwards in time to when my boys were little and I could

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Cory MacKay



Susan Fortner

The TAGA Difference.

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Staff News

Congratulations to Lisa Reyes and her husband . They welcome a baby girl, Evie Grace Reyes. Both mom and baby are doing well.

Cont' Getting to Know Us

hug, kiss and play with them every day! I miss those days very much. I do have 5 grandchildren that helps fill the gap, but they aren't around every single day. In fact four of the five live in Hawaii right now. Granma misses them a lot!

If you could go anywhere in the world, where would you go? What would you do? I have been to Hawaii on a cruise, and I have always wanted to go on an Alaskan cruise this time. I would love to go inland and take a couple of trips!

If you could be given any special gift/talent what would you choose? This is a hard one to answer because I am so blessed! I guess it would be to be able to entertain more at my house with friends and family. But I need a maid and a gardener to come in and help me first to get

everything ready first. I love to have people over, but I hate the getting ready part.

What is your favorite song? What makes it special to you I have lots and lots of favorite songs. When I was a little girl, I loved "Somewhere Over the Rainbow". It made me think that there was a very special place where every thing is just perfect. I know now that there is such a place!

If you had one way to help others, how would you? I would help people with food, clothing, conversation, reading to them if they are sick. People need to be cared for and loved.

Professional Liability—Allied Medical

Target risks in long term care, miscellaneous health care facilities, and social services. We provide Professional and General Liability coverage, including physical/sexual abuse, hired & non-owned auto, stop-gap liability, employee benefits and excess liability.

Features:

- Unlimited defense cost available
- Zero deductible available
- Automatic renewals on minimum premium accounts
- HIPPA coverage
- Dedicated claims professionals

What's New

- NEW PRODUCTS: Surgicenters

- New Products: Third party theft GL endorsement
- Lower ALF, ILF and social services rates
- Lowered minimum premiums
- Lowered deductibles
- Expanded social services coverages
- Introduced preferred venue credit
- Employed physicians coverage –ss and MHCF
- Removed assault & battery exclusion
- Occurrence form for select classes"
 - Ambulance GL/PL
 - General Liability on SS and MHCF

Social Services (Target classes)

- Adoption agency/foster placement
- Churches, pastoral liability counseling
- Group Home; DD, mr, youth orphaned, abused or troubled

Miscellaneous healthcare facilities

- Medi Spas
- Physical therapy clinics
- Surgical centers

Long term care (Target classes)

- Assisted living facilities
- Skilled nursing facilities

Available Coverage

- Employee Benefits Liability
- Professional Liability
- Third Party Theft

Contact Debbie Stacks for more information

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