

How to reach
our staff:

"People to
Know"

Markets

Top 10 Agents

4th Quarter of 2009:

Canadian Insurance
Agency

David Callarman
Insurance

Gans & Smith Insurance
Agency

GSM Insurers

IBTX Risk Services

John L Wortham & Son,
L.P.

Texas American Insurers

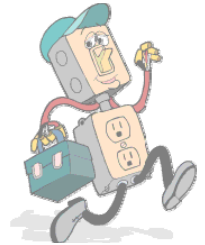
Texas Associates
Insurers Agency

TWFG

USI Insurance Services
of Texas

Group Purchase Program for Restaurants and Electricians

Many Advantages!



- ▶ 10% premium discount in lieu of the client's current Texas premium discount
- ▶ Easy to use online safety training that allows members to monitor and control training for employees
- ▶ Workers' compensation medical network available to make sure your client's injured employees are treated with the best care possible while keeping costs low
- ▶ Direct bill payment option of 25% down and 10 monthly installments at 0% finance charge
- ▶ Open program allows you to work with your existing clients. Simply reference Certificate #08010 for the Texas Electrical Contractors (class code 5190) or #08011 for the Lone Star Restaurants (class code 9079) on your ACORD Application to receive the benefits of the program



- ▶ 12% commission for new business
- ▶ Competitive pricing with the largest privately owned and operated workers' compensation carrier in the state

Top 10 Agents of 2008

Thank you so much for your business!



Apex Insurance Agency, Inc.
 Canadian Insurance Agency
 Capitol City Insurance Agency
 GSM Insurors
 IBTX Risk Services
 John L. Wortham & Son, L.P.
 Texas American Insurers
 Texas Associates Insurors Agency
 TWFG
 USI Insurance Services of Texas

Change from OneBeacon to QBE Insurance Corporation

OneBeacon has changed to QBE Insurance Corporation. Your policy coverages will remain the same unless the policyholders request a change. The policy will automatically renew onto QBE paper unless prior underwriting action has been taken on the account or the account is in cancellation status. Neither you or the insured need to take any action to generate the renewal.

Please note all insureds will receive a non-renewal notice approximately 60-75 days prior to their renewal date from the company. Accompanying this notice, there will be a letter of explanation to assist the insured in understanding the transition.

We want to make this transition as seamless as possible. If there are any questions that we can assist you with, please do not hesitate to contact any member of our Farm and Ranch staff.

We appreciate your business and look forward to working with you in the future.



Reminder: Subcontractor Forms Must Be Filed

DWC-81 and DWC-83 forms must be filed with the TDI Division of Workers Compensation (DWC) and the carrier within 10 days of execution, per Texas state law. These forms apply to residential and commercial contractors and are used to elect or reject coverage for employees of the hiring contractor's subcontractors. Form DWC-85 is used to reject coverage. This form does not have to be filed with the DWC or the carrier at the time of execution, but it is recommended to do so.

Contact your TAGA Workers Compensation Underwriter with any questions you may have.

What We've Been Writing Lately

Brokerage

Oil & Gas	\$ 40,000
Oil & Gas	\$ 13,200
Overhead Door -GL	\$ 19,440
Equipment Mfg – GL	\$ 11,400
Condos – Package	\$ 12,393
Bar – GL & Liquor	\$ 25,000
Hotels - Property	\$ 10,990

Transportation

Flower Shop - Auto	\$ 1,546
Plumber - Auto	\$ 974
Motorcycle Repair	\$ 18,823
Shopping Center – BOP	\$ 4,291
Contractor Equip. -IM	\$ 1,751

GL/Property/Package

Excavation Contractor - GL	\$ 4,205
Metal Erection Contractor - GL	\$ 23,454
Day Care - Prop	\$ 3,302
Public Parking Lot - GL	\$ 500
Hall for Rent - Package	\$ 3,836

Allied Medical/Professional/Pollution

Home Health Care Agency - GL/PL	\$ 26,510
Electrical/Mechanical Engineering Firm - Prof	\$ 14,213
Software Development Firm – D&O/EPLI	\$ 8,602
Accountant - Prof	\$ 5,836
Traffic Control Consultant – Prof	\$ 4,770
Vehicle Repossession Services – Prof	\$ 5,075
Funeral Home – D&O/EPLI	\$ 3,218

Workers Compensation

Pre-School	\$ 23,213
Concrete Contractor	\$ 1,786
Utility Contractor	\$ 1,582
Exterminator	\$ 2,563
Carpet Installer	\$ 3,735
Oil and Gas	\$26,571

FRO/Agricultural Exposure/Personal Umbrella.

Cotton Gin – Package, Auto	\$ 15,000
Exotics – Package, w/high value dwelling	\$ 12,000
Feed Stores w/fertilizer sales - Package	\$ 8,000

Getting to Know us



Brenda Shipman

Tell us about yourself? I'm originally from Upstate NY, about 40 miles south of Syracuse. I have 2 sons – 20 & 17. My passion is computer programming & software design.

What's your favorite movie? 3 Favorites - Hush, Hush Sweet Charlotte, The Birds & LoTR

What do you like to do when not at TAGA? Play MMORPGs – Mostly WOW

If you were an animal what would you be? Bird – fly high above and see everything

Other likes and hobbies: Computer gaming, camping, reading



Kim Dancer

Tell us about yourself? I was born and raised in El Paso, Texas and I have also lived in San Diego, California for 4 years. I definitely miss going to the beach at any given time. I have worked at TAGA for 4 years as an underwriting assistant for the Farm & Ranch department.

What's your favorite movie? I enjoy law enforcement related movies & chick flicks. I can't really name just one.

What do you like to do when not at TAGA? I enjoy going to the gym, movies, lake, hanging out with friends and spending time with my baby niece and nephew.

If you were an animal what would you be? A Dolphin

Other likes and hobbies: Watching football, going to football games, bowling and traveling.

Tis the season...

This year TAGA employees gave the partners a special gift. When a few TAGA employees heard that the local food pantries were short on items, they asked the rest of the TAGA team if they would like to provide food to a local pantry in the name of our partners, Bart Koch, Anita Herzog, Cindy Yurkovich and Richard Salley.

Donation boxes were set up in the break room and over the course of a couple weeks, TAGA employees either brought in nonperishable food items or donated money which was then used to purchase more food items. Overall, 100 pounds of food was collected and donated to Hill Country Community Ministries Food Shelter in Cedar Park.



Tis the season, part 2...

TAGA also sponsored a worthy family this year. A recently separated mother of five daughters found herself without very much money to survive, and sufficient to say, to purchase gifts for the children. TAGA employees purchased gifts for the girls, ages 15, 11, 7, 6 and 4 months, as well as their mom. TAGA also provided them with the items for a holiday meal.

We'd love to hear how you spent your holidays! Tell us about it and send us pictures and we'll put them up on our website at www.taga1.com



SERVICE STANDARDS

TAGA has service standards to ensure that policies and endorsements are processed on a timely basis. Policies are issued and mailed (or e-mailed) within 20 days of inception. Endorsements are processed within 20 days of receipt in our office. On business issued by our carriers, if we have not received a policy or endorsement by our own standards, we process it immediately upon receipt.

TAGA also gives agents the option to receive policies and endorsements by mail or e-mail or combination thereof. Due to the cost of printing, many agents prefer to get their policies mailed, but also prefer to have endorsements e-mailed to their office. TAGA is happy to accommodate.

If a policy or endorsement is not received relatively close to these time frames, it is important to give us a call. For example, if an endorsement has not been received after 60 days, this should raise a "red" flag. Almost all of our requests are received electronically. Unfortunately, technology is still not 100% and endorsement requests have not made it through our system. In such a case, we must prove that it was received by TAGA and present the request to our carrier for final approval. Therefore, follow up by the agent is critical. If several months pass before we are made aware that we have not received a request, it becomes extremely difficult to handle. Again, follow up is beneficial to everyone. We appreciate the business and want to make sure we take good care in servicing our business.



Staff News

TAGA welcomes Laura Bond. Laura is a Policy Technician in our Commercial Lines Property/Casualty department. Laura has six years experience in the MGA business. Her background includes experience in accounting and premium finance. Laura is a graduate of Texas State University. She holds a B.A. in Exercise and Sports Science. Laura is also known as Bond 007.