

Pay As You Go WC is Here!!

How to reach our staff:

www.taga1.com
then click on
"People to Know"

Markets:
www.taga1.com
then click on
"Markets"

Top 10 Agents 2nd Quarter of 2008:

Apex Insurance Agency, Inc

Capitol City Insurance
Agency

David Nix Agency

GSM Insurors

Guaranty Insurance
Services, Inc.

Hilb, Rogal & Hobbs –
McAllen

John L. Wortham & Son LP

Kilpatrick Insurance

TWFG

W.M. Jones & Company

Service Lloyds is dedicated to providing you with the solutions that you need to help you compete in an increasingly competitive marketplace with new threats to your business emerging from non-traditional competitors such as payroll companies.

We have heard from an increasing number of our agents that they are losing business to payroll companies that are offering a Pay As You Go payment option for Workers Compensation.

In response, your client will now be offered a "Pay As You Go" premium payment plan option as an alternative to the traditional options of 25% down with ten equal installments or payment in full.

The Pay As You Go payment option requires no down payment and no large installment payments.

Pay As You Go allows your client to pay their premium each pay period based on actual payroll, not estimates. Because premium is calculated each pay period based on actual payroll, there is less audit exposure for your client and less audit hassles for you!

In order to qualify for the Pay As You Go premium payment option, your client must have their payroll processed by Peigo Payroll. Service Lloyds has teamed up with Peigo to enable this payment option for your clients. Service Lloyds chose Peigo because they are the only payroll company in the country that is exclusively dedicated to you, the Independent Agent. Peigo is a full-service payroll provider that offers the same features and functionality as their competition, and at a competitive price.

Best of all, by offering a Pay As You Go payment option and payroll processing solution to your clients, you are now able to compete with those payroll companies on a level playing field. You no longer have to tell your clients that you cannot offer them a Pay As You Go premium payment option. Furthermore, by increasing your product portfolio to include payroll processing as a product that you offer, you are able to better insulate your clients from the competitive threat from payroll companies on your insurance book of business.

Although there is a reduction in commission for selecting this option, you will receive a commission of 10% of payroll processing fees directly from PEIGO which makes this even more appealing compared to the alternative of losing your business to a payroll processing company.

If your client is interested in binding this policy on a Pay As You Go basis, you will need to obtain a payroll processing quote from Peigo:

- By calling 1-866-79Peigo (1-866-797-3446)

OR

- By requesting a payroll quote at www.peigoagent.com, click on "request a quote"

New Coverage

Ask us about our new Third Party Theft coverage!

Colony's Allied Medical Division has been providing Third Party Theft coverage for certain Home Health Care risks for several years. The coverage is designed to protect the insured in the event one or more of their employees steal items from their clients when providing in-home services. However, to access the crime coverage, you had to buy property insurance.

We are pleased to announce that Colony now offers this important coverage as an endorsement to the CGL policy and purchase of property coverage is no longer needed.

The details of the sublimited coverage being offered are:

- Limits: \$10,000 each occurrence/\$20,000 annual aggregate
- Sublimit: \$5,000 for money, securities, precious metals or gems
- Deductible: \$1,000 per occurrence
- Premium: Flat charge of \$250 applies
- Coverage will be added to our CGL policy - we will not sell third party theft on a stand alone basis



Meet the Pattys



Patty Rardin

Tell us about yourself?

I guess I'm fairly boring. I live in Georgetown, have an awesome 10 year old son, Devin.
I enjoy hanging out with friends and family, eating food and drinking margaritas!

What's your favorite movie?

I guess I have 3 faves:
Fave romantic: Ghost
Fave comedy: Super Troopers
All Time Fave: Rain Man

What do you like to do when not at TAGA?

Hang out with my son; shop with my sister; party with friends.

If you were an animal what would you be?

A spoiled rotten, cute, cuddly, puppy.

Other likes and hobbies:

I love to read, listen to music, go on trips with buddies and most of all, hang out with Devin.



Patty Oshel

Tell us about yourself? Any one has known me a while **KNOWS** that I am obsessed with **IRON MAIDEN**. I have been collecting stuff from them since 1982 – I literally have a whole room dedicated to them in my home, where I share it with our 12yr daughter –Tia & my best friend/husband of 26 yrs. I have lived in TX all my life but would love to move over seas at some point, like to Australia or England. – I just have to talk Doug into it. I am currently trying to learn to speak German so I can “sing-along” with my 2nd favorite band **RAMMSTEIN** – they sing in all German & I want to know what they are saying! Other than that I love to read, watch movies, obtain tattoos, make baby blankets for the Linus Connection and enjoy my family and friends.

What's your favorite movie? No Country for Old Men & 40 Year Old Virgin both stay in my DVD player a lot.

If you were an animal what would you be? When not at TAGA – spending time with my husband , daughter & Jenny & Forrest (dogs). We take them to the lake a lot in the summer.

If you were an animal what would you be? Koala Bear

What We've Been Writing Lately

Brokerage

Roustabout - Oil & Gas	\$ 14,300
Instrument Logging - Oil & Gas	\$ 12,500
Apartments - Prop	\$106,635
Motel - Pkg	\$ 14,972
Vacant Building - Prop	\$ 7,000

Transportation

Church	\$ 1,877
Trucker	\$13,892
Wrecker for Hire	\$ 6,031
Day Care	\$ 500mp
Day Care	\$ 2,897

GL/Property/Pkg

Residential -GL	\$ 5,250
Roofing Contractor - GL	\$17,531
Oil & Gas Contractor	\$20,975
Oil & Gas Roustabout	\$47,000
Shopping Center - Property	\$13,450
Bar & Tavern - Liquor	\$15,542

Allied Medical/Professional/Pollution

Assisted Living Facility – PL & GL	\$ 30,000
Physical Therapy Facility – PL & GL	\$ 3,600
Title Company - PL	\$ 6,972
Community Bank - Pkg	\$106,000
Insurance Agent	\$ 3,000
Property Owners Assn – Pkg & Umb	\$ 4,592
Social Service Agency - NP D&O	\$ 1,674

Workers Compensation

Janitorial	\$ 12,877
Sand & Gravel Dealer	\$ 5,999
Flooring Dealer	\$ 13,824
Condo Association	\$ 1,584
Private School	\$ 22,447

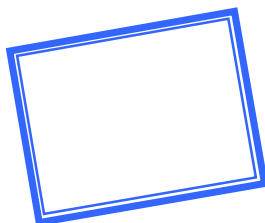
FRO/Agricultural Exposure/Personal Umb.

Deer Breeding Op (Pkg , Auto)	\$ 35,000
Dairy Operation (Pkg, Auto, Umb)	\$ 50,000
Hunting Operations with Lodging	\$ 10,000
Fertilizer Dealer	\$ 12,000
Farm w/Cattle	\$ 2,500

New Markets

TAGA can now write Professional and D&O with Beazley Insurance Company, an admitted market.

TAGA has a new market for pollution. Please call Debbie Stack or email her at Debbie@taga1.com for more information



Luke Gonzales



McKenzie Lynn Burch

Staff News

Congratulations to Amanda Garzonie, P.R. Maldonado, Alisha Poe and Kelly Vandever. They all celebrated their 5 year anniversary with TAGA this past quarter.

Congratulations also go out to Celeste Gonzales and Amy Burch. Both have new additions to their family. Amy has decided to be a stay-at-home mom. Good luck Amy.

TAGA welcomes Lupe Garcia, Michelle Vallejo and Phyllis Mitchell;

Lupe has worked in Insurance for more than 30 years, starting in Chicago with Personal and Commercial Lines, Originally born in Monterrey, N. L. Mexico and lived in USA for the past 30 years. Lupe has 5 children, his, mine and ours. In her spare time she enjoys dancing, watching movies and being with friends and family.

Michelle joined the TAGA team in June 2008. She began her career at American Indemnity in 1986. In 1988 joined the surplus lines business working for Austin Surplus Lines for over 19 years. She was a Senior Underwriter for the Property and Casualty Dept. She holds a CISR and ACSR designation. She enjoys spending time with family and friends.

Phyllis began her insurance career retail personal lines with Affiliated General. Moving into commercial with Commercial General Agency in 1992 underwriting property, casualty and garage and remaining there until the company was purchased by Austin Surplus Lines in 1990. She moved to TAGA in July 2008 where she is underwriting property, casualty and garage. In her spare time she enjoys the outdoors and spending time with friends and family.