

Transure

For The Road Ahead...

Issue 13

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"The government is like a baby's alimentary canal, with a happy appetite at one end and no responsibility at the other."

--Ronald Reagan

For questions or suggestions, please feel free to contact Andy Sharpe at 800-326-8198 ext. 216 or andy@transure.com.

ANNOUNCING A NEW AUTO LIABILITY MARKET FOR VA AND SC

Transure is pleased to announce a new contract has just been signed that gives us access to an A rated primary automobile insurance carrier. Currently, Transure is the only agency representing this new company in these states.



with our other primary markets and gives us the opportunity to provide you with yet another competitive market through the professionals at Transure.

primary automobile liability policies on accounts that qualify.

They are able to quote accounts for us now in Virginia and soon they will be able to quote in South Carolina. We are looking forward to our new relationship with this company.

This company is able to quote cargo and physical damage along with their

We think they will fit in

WE ARE GOING PAPERLESS!!!

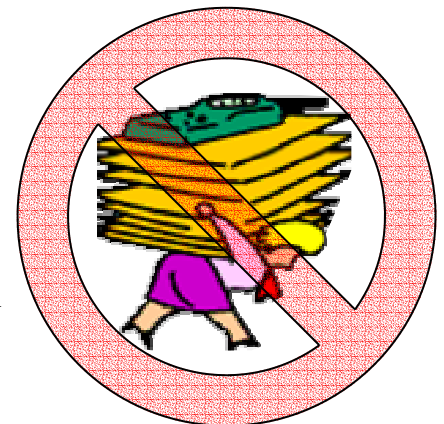
Within the next two months, Transure is becoming paperless.

How will this affect you and your company?

- ◆ Even BETTER service than before
- ◆ It will mean shorter holding times on the phone because we can pull up files quickly off the computer in-

stead of putting you on hold and having to manually retrieve them.

- ◆ We can email virtually any document instead of taking the time to print and fax. This will reduce distortion making your copies more legible. Transmission times will be



quicker than a fax machine and will alleviate annoying busy signals and lost transmissions!



KNOW YOUR MARKETS

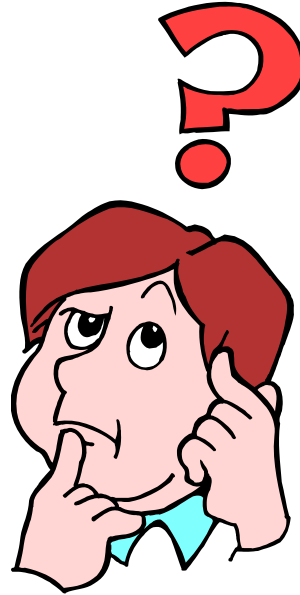
Do you know who AIG is?

Everybody that buys commercial insurance has heard of them but did you realize that AIG is not one company it is a group of 95 separate insurance companies. In fact there really is no policy issuing insurance company named AIG. AIG stands for American International Group, a company so big that its' combined companies write in excess of eighty billion dollars of premium annually making it the largest insurance company in the world.

“AIG is not one company it is a group of 95 separate insurance companies”

It is no wonder you can be easily confused when a broker asks to approach AIG on your behalf. What you need to know before assigning AIG as a market to be approached by that broker is the name of the specific AIG company the broker will approach. Technically if a broker submits your account to any AIG company the internal blocking system at that division of AIG should block all other AIG affiliated companies. If the broker submits your account to an AIG company that does not favor trucking and is likely to decline or to price higher than another division that favors trucking you have a problem. It is important that the broker also knows how to approach each company because different

offices of the same AIG affiliate have different appetites and it may affect pricing.



The AIG companies that presently will consider quoting trucking accounts in the Carolinas and Virginia are:

- ◆ American Home Assurance Company – Auto and General Liability on large accounts.
- ◆ American International Specialty Lines Insurance Company – Environmental policies.
- ◆ Commerce and Industry Insurance Company – Workers Compensation
- ◆ The Insurance Company of the State of Pennsylvania – Auto and General Liability

and Umbrella and Workers Compensation.

- ◆ Lexington Insurance Company – Umbrella , Motor Truck Cargo and Physical Damage.
- ◆ National Union Fire Insurance Company of Pittsburgh, Pa. – Auto and General Liability, Property, Workers Compensation.

Knowing about this company and its nuances is a major job that takes constant monitoring. The ability of your broker to know how to get you the best deal is an important consideration. Transure strives to be on the cutting edge of how to get your account to the right AIG affiliate and the right underwriter that will be proactive in helping us write your business. When we ask for your permission to approach AIG we give you the name of the AIG company we are going to and also the name of the Managing General Agent to try to keep confusion at a minimum and get you the best deal.

When assigning markets, we urge you to get the name of the AIG company and the name of any General Agents any broker wants to approach with your account. It is to your benefit to clearly understand which AIG the broker is approaching on your account.

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RECENT BIRTHS HERE AT TRANSURE:

Chris and Betsy Huneycutt gave birth to their first child Mary Elizabeth on February 21, 2004. She weighed 8 lbs., 1 oz. and was 21 inches long.



Brian and Alyson Patterson (daughter of Rick Joyce) announce the birth of Joshua Blake Patterson, born June 23, 2004. He weighed 7 lbs. and was 19.5 inches long and is Rick's first grandchild.

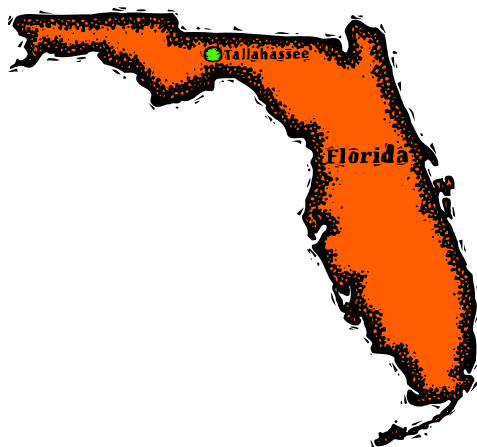


IMPORTANT WC NOTICE IF RUNNING IN FLORIDA

Effective October 1, 2003 Amendment Requiring Florida Workers' Compensation Policy or Endorsement for Employers Who Have Employees Engaged in Work in Florida

(g) Subject to s. 440.38, any employer who has employees engaged in work in this state shall obtain a Florida policy or endorsement for such employees which utilizes Florida class codes, rates, rules, and manuals that are in compliance with and approved under the provisions of this chapter and the Florida Insurance Code. Failure to comply with this paragraph is a felony of the second degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084. The department shall adopt rules for construction industry and nonconstruction-industry employers with regard to the activities that define what

constitutes being "engaged in work" in this state, using the following standards:



1. For employees of non-construction-industry employers who have their headquarters outside of Florida and also operate in Florida and who are routinely crossing state lines, but usually return to their homes each night, the employee shall be assigned to the headquarters' state. However, the construction industry employees performing new construction or alterations in Florida

shall be assigned to Florida even if the employees return to their home state each night.

2. The payroll of executive supervisors who may visit a Florida location but who are not in direct charge of a Florida location shall be assigned to the state in which the headquarters is located.

3. For construction contractors who maintain a permanent staff of employees and superintendents, if any of these employees or superintendents are assigned to a job that is located in Florida, either for the duration of the job or any portion thereof, their payroll shall be assigned to Florida rather than the headquarters' state.

4. Employees who are hired for a specific project in Florida shall be assigned to Florida.

"any employer who has employees engaged in work in this state shall obtain a Florida policy or endorsement for such employees which utilizes Florida class codes, rates, rules, and manuals"

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*"Whether you believe you can do a thing or not, you are right."
--Henry Ford*

PERFORMANCE EVALUATIONS:

"When she opens her mouth, it seems that it is only to change feet."
"This employee is depriving a village somewhere of an idiot."
"The wheel is turning, but the hamster is dead"
"Gates are down, the lights are flashing, but the train isn't coming."
"If you see two people talking and one looks bored, he's the other one."



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NEW: RICKISMS...JOKES BY RICK JOYCE

Transure's Controller



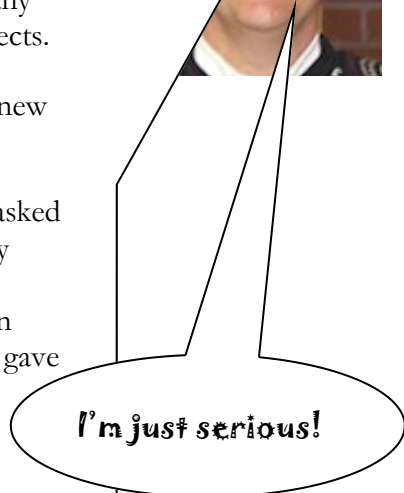
And You Wonder Where Children's Names Come From:

There once was a farmer and his wife who had so many children they started naming them after barnyard objects.

Two of the children started school one year. All the new students were to stand up and introduce themselves.

When they got to the first farmer's child the teacher asked him to stand up and asked his name. He replied, "My name is Wagon Wheel." The teacher and the class laughed. She then asked again and he replied "Wagon Wheel." This started to infuriate the teacher and she gave him one more chance to tell the class his real name. Again, he said it's "Wagon Wheel."

She told him to go straight to the principal's office. As he was leaving he turned to his brother and said, "Come on Chicken Poo, she'll never believe you!"



***Transure Services, Inc.*
Your Truck Insurance Specialists**

For over four decades, Transure has been fulfilling the insurance needs of the transportation trade. By specializing exclusively in the associated risks of that business, Transure is clearly the best qualified broker to recognize and respond to the exceptional demands created by a unique industry.

Specialization is a key to Transure's success. Our clients are provided with a host of ancillary services not available through other brokers that are not focused in the transportation insurance field. This single industry concentration enables Transure to remain consistently informed about cycles and changes in both the insurance and transportation industries. A single focus helps us match clients with the most cost effective program offered, custom tailored by a Transure team, you (the client), and the insurance carrier.

Transure Services is composed of a staff of proven professionals with over 200 years of collective experience in transportation insurance. Both sales and administrative personnel have had experience and success in direct and retail sales of this kind of insurance placement. This industry knowledge and dedication, coupled with our outstanding insurance company relationships, adds value to Transure's strength in marketing.

We pride ourselves on individual attention to service which contributes to our success and to client satisfaction. Statistical loss analysis is designed specially for various client needs. Our staff identifies the risks that adversely impact your financial statement. Once identified, we make recommendations to eliminate, reduce or transfer the risks via insurance or alternative risk financing methods.

One of our most important services is providing prompt claims services to clients when a claim occurs. Our claims department handles each loss with efficiency and speed whether we do the adjustment or it is sent to a company for handling. We follow through with the companies to ensure the satisfaction of our most valued asset, our client.