

HAPPY NEW YEAR!!

A few topics we would like to address as we begin 2005 are quotations, submissions and "who does what" at TCIF.

Quotations:

Due to the changes in market conditions, TCIF requests that we receive feedback from our agents when the premium quoted is not competitive. TCIF provides the best price available within our authority when offering quotations, however, when the need arises we can approach the insuring company to see if they will approve a lower rate. Although it isn't guaranteed, they will often work with us to get where we need to be. So, please don't hesitate to inform us when these issues arise. We want to do all we can to earn your business.

Submissions:

TCIF strives to provide excellent customer service and we appreciate and honor the business relationships and friendships developed while working with our agents. If you have a specific TCIF underwriter that you would like assigned to your submission, please feel free to indicate that information on your request. However, each submission undergoes a screening process prior to being assigned to an underwriter for the following reasons:

- Prior submissions for the same insured
- Smooth & even workflow distribution within TCIF
- Timely response to our agents

TCIF will endeavor to assign the requested underwriter to a risk but it will not always be possible. As all the Underwriters at TCIF are well qualified to assess risks and provide quotations, we are confident that our agents will be well cared for regardless of who is assigned your submission. If you would like to discuss this issue please contact our Underwriting Manager, Jenny Hooker.

hookerj@tiftcif.com or via phone (903) 509-0444 / (800) 256-6600. Ext 20

If you have any questions please contact TCIF.

We appreciate your patronage and look forward to a mutually prosperous 2005!

Texas Commercial Insurance Facilities

P.O. Box 7250

Tyler, Texas 75711

Phone: 903.509.0444 or 800.256.6600

Fax: 903.509.0445