



# SIMG Voice



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## Announcing Guard Homeowners in IL

Our quality partner Guard Insurance (A+) has rolled out their unbeatable homeowner products in Illinois for dwellings up to \$2.0 million in value. Agents who attended their IL seminar were treated to the announcement (along with some cool goodies), and outstanding program highlights. **(HO 2, 3, 4, 5 & 6)**

- Premium credits abound such as: Newly purchased home, new construction or renovation, homes with protective devices, agency bundled auto, Guard bundled personal umbrella or Guard BOP or WC policy, and more.
- Houses held for rent or owned by business entities.
- Agents report this program and rates sell themselves.
- Let us know if you would like to participate or are interested, and we will send you a sample client brochure, underwriting appetite, and other pertinent information including authorization to quote and bind.

# Comprehensive Insurance Services For Qualified Agencies And Their Clients

Autos, Homes, RV's, Motorcycles

Transportation

Financial Institution Collateral Protection

Vacation or Second Homes

Investment or Commercial Properties

Annuities, Life, Health, Disability

Travel Medical – National and  
International

Short and Long Term Care

Small Employer Solutions

Premium Finance Solutions

Life Settlement Options

Wealth Transfer

Airports and Aircraft

Classic Vehicles

Long Term Care Facilities

Specialized Flood Programs

Website Services



## Business Opportunities

- **Smart Business Owners** have jumped on the bandwagon of targeted social media use in addition to customized and interactive web sites, Yelp, and Google maps you can update (we can tell you how).
- **Met P&C Commercial** – 18% commission on new business. High Success/closing ratios on the following risks: Professional Offices such as Insurance, Financial Services, Legal, Medical, etc.; and Contractors of all types including Carpenter, Electrical, HVAC; Fast Food Restaurants. If you do not know how to quote, send Dec. pages from current policies to your account representative William Haynes.
- **Guard** – now employing very aggressive WC pricing in TX.
- **Travelers** – Any under age 20 non-drivers in households need to be *specifically excluded* from the policy. In August, ([www.QuantumHome2.com](http://www.QuantumHome2.com)) will be launching in IL and TX. Go to the above address link above for informational video and marketing resources. It is well worth your time. Encourage your clients to register at: ([www.MyTravelers.com](http://www.MyTravelers.com)) for payments and general policy service.
- **Foremost** – Has three different packages for Bikers that are customizable for your specific client needs (Elite, Plus, and Saver). Vintage Bikes and ATV's can be covered. Ask for free Social Media calendars and related resources for SIMG appointed agents.

## Strategic Partners

AAA – Chicago  
Atlas General Insurance  
Auto Help Line  
Conifer Insurance  
Donald Gaddis Company  
First Chicago  
Founders Insurance  
Foremost  
Donald Gaddis Company  
Guard  
Hartford  
J. M. Wilson Brokers  
Mercury Insurance  
Metropolitan P&C  
Nation Safe Drivers  
National General  
Producer Resources, Inc.  
Imperial PFS  
Safeco  
Travelers  
Weiner and Associates  
National Brokerage  
Duffin Financial  
Seven Corners  
Texas Rangers Insurance

# ATTENTION

- **When Binding a Guard Policy:** Make arrangement for the first payment. Unless you do so, your client will receive a cancellation notice and will not receive a “First Payment” notice.
- **As a “non-appointed House Producer” for Hartford Commercial or Guard all lines;** You must report each and every binding to our CFO, or you will not get paid. **Look for a special reporting form over the next several weeks from us that you must use for new business.**
- **As a “non-appointed House Producer” for Hartford Commercial or Guard all lines;** only SIMG contact information will be on policy declarations pages. Make sure your client knows YOU are their agent for all policy service including claims, changes, loss payables, and questions.
- **As a “non-appointed House Producer” for Hartford Commercial, check the system for printing and delivering commercial policies to your clients.** Most Hartford Commercial policies are “Desk Top” produced in your office for delivery. Non-delivery may result in non-renewal and unnecessary potential E&O claims against your agency.
- **Review your Producer Agreement** for obligations on any return of unearned commissions to us. If we return unearned commissions to carriers because of early policy terminations, client non-payments or other issues causing a negative monthly commission statement balance; you must make payment arrangements with our CFO or President prior to next commission cycle. We take this very seriously and will act accordingly.



## We are Listening

We would like to have some fun and hear from you about comments or Pet Peeves on any subject. We can withhold publishing your feedback or your name at your request but would love to hear from you. We would like to place comments in future issues of our Newsletter with your permission. A couple of examples:

**“It is really annoying when people loiter in the “passing lane” even if going the speed limit, when they are holding up traffic.”**

**“My neighbors insist on feeding wild birds, even though it causes ugly weed uprisings in my yard.”**

**“Why am I receiving this Newsletter?” John Walker is a “Putz.”” LOL.**



For additional detailed information visit our web site at [www.SIMGinsurance.com](http://www.SIMGinsurance.com); or contact Bob at 847-877-1053; John at 815-922-5233; or Gladys at 630-673-1342.

**Si se siente más cómodo comunicarse en español, no dude en ponerse en contacto con Gladys.**

**Serving Agents in CA, \*(soon in GA), IL, IN, IA, KS, MO, TX, and WI.**

Not all products and carriers available in all states

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