



A History of Service....  
A Future with You

First Premium® Insurance Group, Inc. MGA

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## *A Message from Jay A. Pellegrini, Jr. ...*

At First Premium we have always been committed to customer service, after all that's really what we sell.

Thirty six years ago, First Premium began with one man and a goal to build the best insurance agency possible. The office at that time was in the trunk of his car and has evolved today into a 25,000 square foot, state of the art facility. Today this facility houses 76 professionals dedicated to providing first class service, the First Premium way.

As First Premium grows, we are committed to doing whatever it takes to maintain our first class level of service. A few of the recent and near future improvements are:

1. Online binding using our First Rate system
2. Improved call center technology for quicker disaster response
3. Full time marketing representative for the Florida and Alabama territories
4. Online access for producers to lookup Premium Finance accounts
5. Seamless integration between First Rate and our policy management system

Of course, in order to maintain this level of service we need people. Not just ordinary people, we need trained and skilled professionals to be able to service the many needs of our producers and companies. One way we are able to accomplish this is through continuing education. First Premium is proud of its Certified Managing General Agency (CMGA) designation. This designation requires First Premium employees to complete 360 hours of continuing education annually. 2009 is our fifth consecutive year to have received this honor.

I want to personally thank all of our producers and companies who have continued to support us throughout our 36 year existence. Without you, none of this would be possible. I also want to thank our dedicated employees for all their hard work. I promise to continue the tradition of "service first" for many years to come.

Jay Pellegrini, Jr  
*President*

## *A Message from Greg A. Pellegrini ...*

I am proud to announce that First Premium was selected to continue as a Service Provider for the Louisiana Citizens Property Insurance Corporation. In August of 2008, Louisiana Citizens management began the process of selecting what was eventually two service providers to provide both underwriting and claims services. Eleven companies submitted competitive bids. On March 25<sup>th</sup>, 2009, it was announced that First Premium was selected and would be awarded a contract to continue for at least three more years. I am extremely grateful to the entire First Premium staff that worked so hard over the past three and half years and who are the main reason we were selected to continue.

In addition to working through the Louisiana Citizens bid process, I have been monitoring two very important pieces of legislation that have been working their way through the Louisiana legislature. Both bills, as currently written, are very positive for the Surplus Lines industry and will allow this specialized market to continue to provide coverage for hard to place and coastal exposures.

Finally, as we are now into Hurricane Season, we are reviewing and fine tuning our disaster procedures. If you have not already done so, now is the time to review and update your plan.

Thank you for your time and most importantly, thank you for your business.

Greg A. Pellegrini  
*Vice President and General Counsel*

## *A message from Joby Najolia ...*

Our Claims Department has been very busy over the last couple of years with catastrophe losses in Louisiana. I'm proud to say we effectively handled over 17,000 claims from Hurricane Gustav and Ike. While two storms hit our state in September 2008, our claims department was able to respond with a 95% closure ratio by mid November 2008. I feel the success was due to strategic Cat Planning and following a detailed Business Continuity Plan. As most of our agents in Louisiana know, First Premium is one of the two service providers for Louisiana Citizens. Commitments from our Professional Citizens Underwriting Department to our Professional Claims Team, along with superior customer service are key reasons why First Premium was chosen to repeat as a service representative.

*Our Values: The success of our distribution partner is critical to First Premium's success. We recognize that our partners have a choice with whom they do business with. We will strive to earn their long-term trust and loyalty by providing quality products and services that recognize the valuable contribution they make both to our company and our customers.*

**Did You Know: First Premium has a full service Claims Division, it includes license examiners, Litigation Unit, SIU Unit, Subro /Salvage Unit, Loss Report Unit and Claim Asst. Contact us toll free at (888) 741-0088 to help with your claims.**

*Thank you for your business, we understand and appreciate that claims is vital to retaining customers.*

Joby Najolia  
Director of Claims

## *A Message from Daniel J. Gendusa ...*

### **State of the Market**

When you receive this newsletter we will be into the 2009 Hurricane season. The storm season of 2005 was life altering for "all" of us in the insurance industry, it completely changed the way we think and conduct our business. Fortunately, for us we have maintained all of our facilities and most of our allotted capacity. Unfortunately, the U.S. as well as international financial crisis will have an impact on the property and casualty industry. The combination of no investment income, less capital infusion and increasing combined loss ratios, all contribute to an increase in the third or fourth quarter of 2009. Sooner if the Gulf Coast or the East Coast suffer a major storm land fall.

### **Personal Lines Department**

For those that don't know, I've been in the insurance business for 29 years. One of the things I love most about this business is that it is constantly changing! In this business if you're not changing you're falling behind. What progress and foresight our principals had when we evolved from printed rates and underwriting guides to today. Now our agents can log into First Rate and quote virtually all of our personal lines products and in most cases "Click to Bind", so stay tuned because First Rate is constantly evolving. If you like this new format of our newsletter it would appear that I will be required to submit regular articles and my plan is to keep you informed by highlighting a particular product.

**This issue I will cover our mono line Comprehensive Personal Liability product. That's right we have a CPL for the following; Owner and Tenant occupied, Ranchers & Farmers, Vacant Homes and Lots Also available with the same A xv rated carrier is Excess Liability and Umbrella. For quotes and additional questions please contact Suzanne Rogers – Suzanne.Rogers@firstpremium.com or direct phone**

**985-792-4460**

### **Commercial Lines Department**

I would suspect that many of you don't think of First Premium when you are marketing your new business applications and renewals. Today on the other hand we are one of the best kept secrets in the market. We now have several binding authority contracts in five states as well as property capacity. Although, we are very conservative on how we utilize it. I bet you did not know that we currently have three (3) binding authority facilities for your Garage business. This is a very competitive class of business and we feel each company targets their niche'. If you're not submitting new business and renewals to us you may not be securing the best terms for your insured's.

Our goal is simple, a timely professional response. If that is not being done I encourage you to contact me directly and I will address your concerns personally.

*We thank you for your business and support over the years.*

Daniel J. Gendusa  
Director of Underwriting

*Click here for the latest hurricane evacuation information*

*Click here for a chance to win \$100.00!!!*

Congratulations to the \$100.00 Winner of the 2nd Quarter Spring Trivia Drawing, **Anny Mouton** from **State Insurance Services in Gonzales, LA**

*Correct answers are listed below:  
True, False, #3-10 True*

## Did You Know?

First Premium offers Premium Financing for our products.

For more information, please contact Sally Eaton in the Finance Department at [sally.eaton@firstpremium.com](mailto:sally.eaton@firstpremium.com) or call (985) 792-4446

**Click here to view First Premium's Employee Birthday's for July, August and September**

Presenting:  
**First Premium's,  
Cook's Corner**



### Twice-Baked Mashed Potatoes

Prep: 15 min. Cook Time: 20 min.

- 1 (22oz) pkg of frozen mashed potatoes
- 1/2 (8oz) pkg cream cheese, softened
- 1/2 cup sour cream
- 1/4 cup chopped fresh chives
- 4 bacon slices, cooked and crumbled
- 1/2 teaspoon seasoned pepper
- 1/4 teaspoon salt
- 1/2 cup (2oz) shredded cheddar cheese

#### **Directions:**

1. Prepare potatoes according to pkg directions
2. Stir in cream cheese and next 5 ingredients. Divide mixture evenly among 6 (6oz) lightly greased ramekins or custard cups. Sprinkle evenly with Cheddar Cheese.
3. Bake at 350 degrees for 20 min. or until thoroughly heated. Makes 6 servings.

*Submitted by Ruth Damare, Claims Adjuster, Claims*

# Why Choose

## Personal Lines

Boats  
Dwellings  
HO4 & HO6  
Builders Risk  
Travel Trailers  
Mobile Homes  
Rental Property  
Recreational Vehicles  
Coastal Homeowners  
Manufactured Homes  
Jet Skis - PWC On-Line  
Coastal Mobile Home Owners  
Homeowners (Including Modular)  
Personal, Farmers Liability & Umbrella  
Supplemental Natural Disaster Protection

## Commercial Lines

E & O  
D & O  
Property  
Equipment  
Mercantile  
Restaurants  
Builders Risk  
Inland Marine  
Public Officials  
Garage Liability  
General Liability  
Professional Liability  
Stand-Alone Wind & Hail  
Roofers, Welders & Artisans  
Residential General Contractors

