

# WESTERN EXPOSURE

**TGA** Transwestern  
General  
Agency

Published for TGA Agents and Brokers by Transwestern General Agency

Fall 2003

## Commercial Transportation

Manager,  
*Mike Steed*

## Excess & Surplus Commercial Lines

Manager,  
*Pat Mills*

## Personal Lines

Manager,  
*Mark Wightman*

## Premium Finance

Manager,  
*JoLynn Carlson*

## Agency/Licensing

Manager,  
*Mary Bolton*

### **Mission Statement:**

*Our mission is to grow profitably by meeting the needs of our customers through timely products, competitive pricing, outstanding service and a working business relationship. We associate ourselves with those company partners who help us accomplish these standards.*

## Transwestern General Agency Introduces New Arizona Marketing Manager



**Vicki Nicolaou**  
Arizona Marketing Manager

Transwestern General Agency is pleased to announce that effective immediately, we have a new Arizona Marketing Manager. Vicki comes to us with an extensive insurance background both in underwriting and marketing.

Vicki Nicolaou began her insurance career as a Senior Commercial Lines Underwriter for Liberty Mutual Insurance Company, underwriting large commercial accounts in Chicago.

She then joined Hanover Insurance Company as a Multi-Line Marketing Representative, calling on independent insurance agents and brokers in the Chicago area for eight years.

After moving to Arizona, she began marketing for a General Agency in the Scottsdale area as their Arizona Marketing Manager, handling close to 600 Arizona agents for almost eight years.

**Movers  
&  
Shakers**

Vicki holds Bachelors degrees in Marketing and Advertising from the University of Illinois at Urbana-Champaign, and Arizona Insurance Producers Licenses in Property & Casualty and Life & Health.

She resides in Northeast Phoenix and enjoys sports, reading, volunteering, yoga and the Arizona outdoor lifestyle.

We are excited to have Vicki's expertise available to our Arizona agents. If you need any assistance, you can reach Vicki at (480) 585-8611. Vicki looks forward to meeting and working with each of you in the near future.



## Insuring Outdoor Recreation

Outdoor recreation is greatly increasing in popularity. Not only people participating in outdoor recreation, but businesses that specialize in outdoor activities. The number of whitewater rafting companies, bike rental companies, ski & snowboard companies etc. has experienced tremendous growth over the past few years.

At TGA we have the markets, expertise and appetite for all your outdoor recreation needs. From indoor climbing walls to outfitters & guides to whitewater rafting, we can insure it all!

**Below is just a sample of risks we can write:**

- Recreational equipment rental
- Trail rides
- Fishing/Hunting
- Fee hunting
- Pack trips
- Snowmobiling
- Nature walks
- Climbing walls
- Mountaineering
- Water rafting
- Wagon & buggy rides
- Cross country ski tours

We also have programs for special events such as trade shows, company picnics, athletic sporting events, rodeos, political gatherings, community festivals or any event where the public may gather.

**Listed below is a sample of the risks we can write:**

Auctions, *Athletic events*, Auto/RV shows, *Bazaars*, Bingo games, *Indoor boat shows*, Boxing matches, *Concerts*, Concession stands, *Dances*, Demo derbies, *Easter egg hunts*, Flea markets, *Horse shows*, Dog races, *Horse races*, Parades, *Survival games*, Political gatherings, *School proms/parties*, Meetings, *Snowmobile races*, Picnics, *Poker runs*, Arcades, *Pony rides*, Rodeos, *Social gatherings*, Tractor pulls, *Turkey shoots*, Trap shoots, *Sports contests*, Walk-a-thons, *Bike-a-thons*, Parties, *Professional conferences*.

Features designed to maintain affordability and flexibility to meet your clients budget. Optional coverages available.

**Call your E&S Underwriter on your next Outdoor Recreation risk!**

## Department Focus

### Excess and Surplus Lines Department

What's happening in the E&S department? Too many things to put in this publication! We want to thank our agents for the business they have submitted and urge you to keep the submissions coming.

Below is just a brief overview of what we are writing on a state by state basis. This is not an all inclusive list. Please contact your underwriter for any risk you may have.

AZ: Garage/service & used auto sales (not wholesale brokers); Light manufacturing; Retail risks for package property & liability; Mobile home parks - excluding property on mobile homes; Guides/Outfitters; Day care/preschool; Cleaning or washing by pressure; Janitorial - residential/office exposure only.

NV & MT: Restaurants/bars; artisan & general contractors - multi family; Hotel/Motel; Apartments; Used auto dealer's; Lessor's risks; Car washes.

ID: Day care; Logging/lumbering; Security guards (no guns); Special events; Outfitters/guides; Tanning beds.

WY: Oilfield exposures (\$7500 m.p.); Bars/restaurants WITH LIQUOR liability; Daycare/preschool; Haunted houses/corn mazes; Contractors - artisans & generals; Tree trimmers/loggers; Roofers; Pawn

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*Never burn bridges. Today's junior jerk, tomorrow's senior partner.*

*Sigourney Weaver*



*I don't want to tell you how much insurance I carry with Prudential. All I can say is: When I go, they go!*

*Jack Benny*



*When we're young we want to change the world. When we're old we want to change the young.*

shops; Bowling alleys; Garage risks - service and used auto dealers; Outfitters & guides; Motels; Welding.

### Non-Admitted HO-3 is Coming!

Watch for our new non-admitted HO-3 Homeowners program written through USF&G Specialty. This program will be available in Arizona, Colorado, Nevada and Utah and will be available within the next few weeks.

This competitively priced Surplus Lines program can accommodate the following types of risks:

1. Owner occupied primary homes
2. Values between \$50,000 and \$600,000.
3. Locations in protection classes 1-9.
4. Up to two paid prior claims totaling under \$20,000.
5. Prior water damage claims acceptable within the eligibility criteria.

**No credit score underwriting.** Quoting and issuing is done online by the agent. Contact your personal lines underwriter for more information.



### UAIIA Burgener Award

Arnold E. Burgener started his insurance career in 1928 as a bookkeeper. After gaining substantial experience Arnold bought into an existing agency in 1945, known today as Transwestern General Agency.

Arnold served as State National Director of the UAIIA, Past President of Salt Lake

Agents Association, former editor of "The Utah Agent", served on UAIIA executive committee continuously for 10 years, two term member of the Executive Committee of the Surplus Lines Association of Utah, was past chairman of virtually every committee of any consequence of either the State or Salt Lake associations, was 31st President of the UAIIA, appointed to the executive committee of the AAMGA, Vice President of the AAMGA - 1976-77, President of the AAMGA - 1978-79, passed away during his term as President of the AAMGA, April 1979.



*Arnold E. Burgener 1909 - 1979*

The UAIIA Burgener Award was created by the UAIIA in recognition of Arnold E. Burgener and his extensive contributions to the UAIIA and the insurance industry. The first such award ever presented by the Independent Insurance Agents of Utah.

The recipient of this prestigious award for 2003 was C. Brett Nilsson, Acordia Mountain West, Ogden, Utah, for his service and commitment to the UAIIA. He has been active in the association for over 20 years. Brett has been a board member, past president, has served on a number of committees, as well as being State National Director. Brett has recently been elected to the national board of the IIABA. We thank Brett for his years of service and dedication to the Independent Agency System.

*Some people speak from experience, while others, from experience, don't speak.*



*Have you noticed when you go on a diet, the first thing you lose is your temper*

*Robert Orben*



*Sometimes "the fool who rushes in" gets the job done.*

*Al Bernstein*