The Newsletter of Sunforest Transportation Insurance Group

Volume 1,Issue 1

January 2009

THE PARTNERSHIP

DATES OF INTEREST

MAIA Convention – February 24th and 25th in Mt. Pleasant, MI – We are not exhibiting but we do have something special planned. Make sure you see either Denny or Jenny for a special gift.

Denny Schwartz
President

Jennifer Mominee
Assistant Vice President – Sales

Sue Grivanos
Assistant Vice President – Administration

December Goodreau
Account Executive

Tina Hirauye
Accounting Specialist

Sandy Powder
Underwriting Assistant

Jessica Pratt
Account Administrator

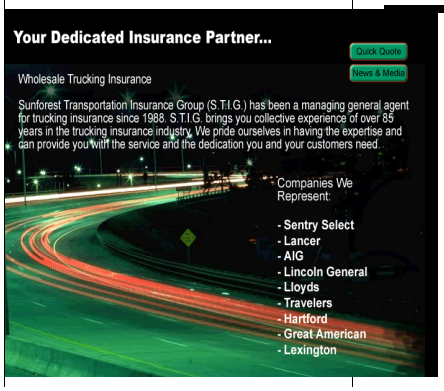
News from the President
Denny Schwartz, CIC

We are rapidly approaching the end of 2008 and the beginning of 2009. A time to reflect back over the past twelve months and say thanks to all of our agents and their trucking clients who helped us have such a successful year. We are optimistic that 2009 will be equally as good, even with the obstacles that we have ahead. The economy, particularly in our region has declined. Many of the truckers are either directly or indirectly tied into the automotive industry. These are trying times for the automobile industry, which means declining revenues for truckers who haul steel, auto parts, autos, or any other commodities that services this great industry.

We at Sunforest Transportation Insurance Group, Inc. are very aware and sympathetic to the issue at hand. We ask our writing producers to communicate with us on a pro active basis if revenues are going to decline on fleet accounts to the point that re underwriting might be necessary. It is better to address the shortfall of a projection early as opposed to waiting until the end of the year. It is true that some of our insurance carriers do not have a minimum premium requirement, however, they like to be advised if a revenue projection is going to fall short. They in turn have to be proactive with their re insurers in notifying them that there will be a shortfall in their anticipated annual premiums. There are other insurers that have annual and monthly minimum requirements and these minimums can often be waived or altered if they are advised during the time period of the crisis. They can be less understanding if they find out at the end of the policy year via the audit.

We, will, of course, help in any way we can as well, but the key is early communication. Communication is a key element in everyone's success. Sunforest Transportation Insurance Group, Inc. likes to think that communication has helped developed such a strong and quality agency force that we have in place today.

With that I will say thank you all for a great year and wish you the best of Holidays.

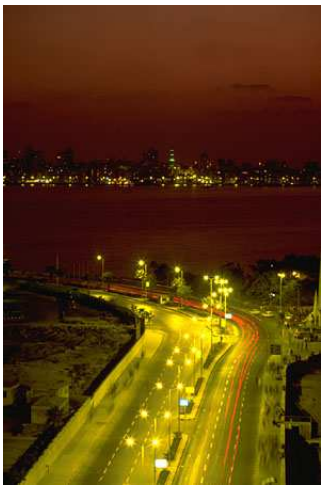


Our Website: www.stiginc.com

Our website was started to give our agents direct access to all of our markets' forms for quoting and binding coverage. We also would like you to utilize our online training modules that are available on our home page. Modules that are available range from "Case Studies" to "Lloyds of London Program" training. Simply call Jennifer Mominee or December Goodreau at Sunforest Transportation Insurance Group to receive your login password. If there are any training modules that you feel would benefit your agency feel free to let us know and we can always put something together to help you with your continued education in the Trucking Insurance Industry.

888/283-3373

Lexington Insurance company is now available through STIG



Lexington Insurance Company is an AIG Company that specializes in Auto Physical Damage coverage, Motor Truck Cargo Coverage, and Excess and Umbrella Liability Coverages. STIG will now automatically market your accounts directly to Lexington for quoting on those coverages that are requested. Lexington has a minimum premium of $5000 plus any Surplus Lines Taxes and Applicable Fees. If you are interested in learning more about Lexington Insurance please give Jennifer Mominee a call at 888/283-3373.

Sentry Transportation Insurance announces addition of Mike Yonka as Safety Consultant

Mike Yonka is the new Transportation Safety Consultant for the Midwest Region. Mike has extensive experience in the transportation industry, including 10 years as a driver and 17 years in safety management for major trucking companies in Michigan and Illinois.

Mike has earned his Certified Director of Safety (CDS) designation. His background, experience and professionalism will prove to be a strong asset for our customers and agents. Mike has been in training since October 20 and will begin his field duties on November 3. Mike will be responsible for Safety Services in IL, WI, MN, MO, IA, IN and MI.

He can be reached at 877-786-8363, extension 346-3596 or Michael.Yonka@sentry.com.

STIG NOTES– Fleet Quoting Process

When turning in accounts for quoting please be sure to use the following rules as a guide to help us have quicker turnaround time as well as correctly underwrite your risks.

1. Fill out any application – but make sure to answer all questions completely. Let us know if you would like it on Mileage, Receipts, or Per Unit at the time of submitting.

2. Include a Narrative – it can be something short and sweet or in depth. Its always nice to have some additional information to share with our underwriters.

3. Loss runs – It is a must on fleet accounts that we have at least 3 year currently valued loss runs.

4. IFTA Reports – we must have the last 4 quarterly IFTA reports – please also let us know if Owner Operator miles are included in these reports.

5. Financials will be needed for most of our markets. We will need the past full year Balance Sheet and Income Statement as well as any Interim Balance Sheet and Income Statement available

6. Tell us exactly when the quote is needed so we can make sure we have a target date for presentation.

If all of the above information is included in your submission it will make the quoting process move smoother to provide you with the best service available.

SUNFOREST
Transportation Insurance Group Inc.