



Shoemaker & Besser Associates, Inc.

4396 West Market Street, York, Pennsylvania 17408-5938 (800)632-9002 Fax (717)718-9806

www.shoemaker-besser.com

"The Specialists In Specialty Insurance"

December 2006

**Are you Sick of the Direct Writers Writing Your Best Personal Lines Customers?
Do You Need Personal Lines Carriers to Compete Against the Direct Writers?
We Can Help! Read on to Find Out How!**

DIRECT Appointments Now Available in Select Areas

If you're tired of losing your best business to Geico, State Farm, Allstate, Nationwide, and other direct writers, we should talk! We can offer you access, with your own producer code, to the carriers that will enable you to keep your best customers, as well as provide the tools that you need to grow your personal lines books!

Like a restaurant, we can offer you a variety of choices, depending upon your location in Pennsylvania and Maryland. Here's a sample of how we can help:

1. Mono-Line Auto Appointments
2. Mono-Line Homeowners Appointments
3. "Package" Personal Lines Policies: Auto, Home, Dwelling Fire, Watercraft & Umbrella All on One Policy!
4. Specialty Personal Lines for Stand Alone Motorcycle, Dwelling Fire, HO10, RV, Mobile Home & More!
5. Internet Based Quote, Issue, and Policy Service

Some of these products have retention rates as high as 90+%, and it's a way for you to take care of all of your clients needs and compete against the direct writers! Interested? Email Holly Zumbrum (hzumbrum@shoemaker-besser.com), or give her a ring at 1-800-632-9002, extension 8110. She'll explain how easy it is for you to get started saving your accounts and growing your business today!

American Modern Introduces NEW Homeowners Program in PA

The big news this month is that American Modern has introduced a new site built HOMEOWNERS program and made some great changes to their Dwelling Fire Program. In the HO10 program, we want homes in average or better condition that don't fit the standard market because of age or value. We can now accept row homes in this program as well as the Dwelling Fire program. We're very excited about these great changes, so talk to Holly Zumbrum in our office (hzumbrum@shoemaker-besser.com) for more information and materials, or call 1 800-632-9002!

**Do You Need Markets?
We Can Help!!
See Page 4**

Welcome New Agents!

We're pleased to welcome these new agencies as business partners of Shoemaker & Besser Associates!

1. Moore Insurance Group
2. Mantsch-Lafaro Insurance Agency

They've joined hundreds of other agents in our regional operating area to take advantage of our expertise in specialty personal & commercial lines products. Welcome Aboard!

**New Homes?
We Can Help!**



**New Cars?
We Can Help!**





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American Modern & modernLINK® News

Happy Holidays from Your Personal Lines
Underwriters at Shoemaker & Besser Associates!

SING TO THE TUNE OF JINGLE BELLS

(Verse)

Dashing through the screens, Of modernLINK today,
Letting fingers fly, Laughing all the way!

Sounds of premium ring, Making spirits bright

Oh what fun it is for me to quote it, issue, and write!

(Chorus)

modernLINK, modernLINK, Just fill in the lines,
I can sell all policies, There are so many kinds!!

Why not put a "song in your heart" and some "jingle" in your pocket? Place your business with us through American Modern. If you need some help, or have questions, give us a call. We're always in the HOLIDAY SPIRIT and we want to pass it on!

Happy Holidays to All of Our Business Friends!

Snowmobile Rater Now on modernLINK!

Winter is just around the corner and soon the snow will be falling! SIMPLE is EASIER so this season we have a new snowmobile rater right on modernLINK!

Just log onto modernLINK and click on the snowmobile link to take you to a separate login page for the rater. Create a user id and password, and remember to keep them in a safe place as we can not reset your password. The new rater has all the underwriting built right into the system so you know that you are getting an accurate quote for the risk. Just print the application, have it signed and mail it along with payment to Shoemaker & Besser for FAST policy issuance. Now how easy and simple is that?

We Want To Pay You More Commission!

You heard us right! By writing just \$10,000 of American Modern business with us, you can increase your commission rate by 25%! Why not ask us about consolidating your books of specialty business with American Modern? Often times, it doesn't take much to put you over the threshold to earning higher commission!

**Mobile Home Gas Card
Contest a Big Success!**

Thanks to everyone who participated in our manufactured housing gas card contest. We had many agents who took advantage of the contest and received a \$25.00 gas card just for quoting the American Modern product with us five times!

Our hit ratio is in excess of 40% on this product because of our broad appetite. We expect things to get even better in 2007 with a product review slated for the first quarter of 2007.

[How Do I Become A Registered
modernLINK® User?](#)

Go to www.shoemaker-besser.com and find the modernLINK Agency Services Profile Order Form on our homepage. Complete the form & hit submit.

We'll receive your request and assign you with a user ID and password along with instructions on how to manage your own users and how to use Policy Inquiry, e-Forms, e-Pay (on-line payment application!), claim inquiry, Quote and Issue (homeowners in PA, dwelling fire, mobile home, motor home, travel trailer, motorcycle, RV, and snowmobile in PA and NY), and other great modernLINK features like the "quick quote" for dwelling fire and motorcycle as well as the new "reports" feature, which allows you to run an "at risk" report to see which of your policyholders are in danger of canceling their coverage!



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Our Commercial Lines News

Success \$Stories for the 4th Quarter of 2006

Do you wonder what we've had the most success at recently? Although we talk about our appetite below, here are just a few of the accounts that we helped our agents secure in the last quarter of 2006!

Appliance Store	\$9,671
Hardware Store	\$1,590
Deli	\$1,819
Dry Cleaners	\$1,100
Health Food Store	\$2,152
Church	\$10,794
Mono-Line Auto	\$2,270
Tire Dealer	\$2,192
LRO	\$1,702
Convenience Store w/Gas	\$5,682
Plumbing Store	\$22,642
Donut Shop	\$20,445
Builders Risk	\$4,896
Office	\$500

Thanks to all of our agents that sent us business in the fourth quarter

Thank you for your Business in 2006!

Our thanks to everyone who placed Commercial Lines business with Shoemaker & Besser in 2006. We had a great year growing our business and yours, and we invite all of you to be part of our success.

The New Year brings even more opportunities to write commercial lines business. Our companies have continued to broaden their appetites and lower their rates to meet today's market conditions, and we can offer you small business and Mid Market level accounts through National Stock carriers. There may be some accounts that didn't qualify in previous years that are now eligible.

If you haven't been receiving commercial lines product information emails regularly please send me your email address so that we can include you.

Competitive Classes to Write with Shoemaker & Besser in 2007

Restaurants: 3 Carriers available, with liquor liability included

Garages: Non-auditable policies available

Convenience Stores with Gas: 24 hour (area limited, please call)

Donut Shops: Baking and Frying

Dry Cleaners: Special Program Enhancements

Manufacturing: Small business Bops and Mid Market CPP

LRO: Any Size

We look forward to working together to make 2007 a great year for your customers and your agency. Our Best Wishes for a Wonderful Holiday Season, Brenda Swaltek & Doris Stauch, Shoemaker & Besser Associates, Commercial Lines Department
bswaltek@shoemaker-besser.com & dstauch@shoemaker-besser.com

Our Commercial Lines Market Appetite

We know that the soft market is eating our agents alive. But did you know that **Shoemaker & Besser has the products and the carriers to save your piece of renewal business as well as aggressively price your new business?** We have standard and preferred markets to handle your standard and preferred commercial lines business! Here's a sampling of our best classes:

- * **Mid Market**, Including A Lot of New Classes
- * **Monoline Commercial Auto** (Up to 15 Power Units, No Trucking)
- * **24 Hour Convenience Stores With Gasoline Sales** (some territory restrictions apply)
- * **Computer Technology Businesses and Industries**
- * **Donut Shops, Restaurants, Coffee & Bagel Shops & Deli's**
- * **Employment Practices Liability & Miscellaneous Professional Liability**
- * **And don't forget, we love main street BOP business!**



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Feeling Alone Out There? We Can Help!

We have an array of products and services to offer, so maybe you're looking for more information or you need markets to help you grow your business. If there's anything that sparked your interest in our newsletter, or, if you'd like one of our experienced, friendly staff to get in touch with you, please fill out the form below and fax it to us at (717) 718-9806. We'll make sure that it gets to the proper person and is followed up on promptly.

Please Contact Me Regarding:

- Direct, Competitive Auto Appointments with National Stock Carriers
- Direct, Competitive Homeowners Appointments with National Stock Carriers
- Direct, Competitive Commercial Lines Appointments with National Stock Carriers
- Access to Preferred, Competitive Mid Markets with National Stock Carriers
- Specialty Personal Lines Coverage With American Modern Insurance Group
Including Homeowners, Motorcycle, Mobile Home, Dwelling Fire (DP1 & DP3),
Vacant Dwelling, Motor Home, Travel Trailer, Watercraft, Jet Ski, ATV, Snowmobile
& Collector Car

With forty seven years of experience in the insurance market, and a dedication to excellence, honesty and integrity, we have the tools and the markets to address your agency's needs.

Your Name _____

Agency Name _____

Your Email Address _____

Agency Phone Number _____ *Agency Fax Number* _____