



**UCA** *General Insurance Services, Inc.*

**"Service Is Our Strength"™**

# Winter Newsletter

**JANUARY 2007**

## A Seamless Change

In the past 25 years, our competitors have come in and out of our market, while UCA has kept their promise to provide you, the broker, with a stable company. Our goal is to provide you with superior service and programs at a competitive price. The market will turn again as the cycle continues and UCA will always support the independent broker in this volatile market place.

Sirius America has been our carrier for the past 5 years. They have proven to be a very good partner. Recently, Sirius America has changed their name to **Delos Insurance Company**. A letter was sent to all brokers earlier this year explaining the change in detail. Delos carries an AM BEST Rating of A-8. Brokers will receive the same competitive rates and top notch service they have come to expect from UCA General Insurance because, **"Service is Our Strength"™**

We ask that you join us in welcoming an old partner, with a new name - **Delos Insurance Company**.

## Medical Payments Coverage

**Q: Do higher limits on med pay coverage help reduce lawsuits against the insured?**

A: No. Unfortunately, it often finances the lawsuits *against* the insured.

**Q: Does low limit or no med pay reduce the coverage of the insured?**

A: No. If the insured is liable for injury, those claims will be paid out of the bodily injury liability coverage. The adjuster will have a chance to investigate and control the case, to determine whether or not our insured is liable for the injuries.

Med Pay is a coverage that does not benefit the insured. It is considered a "no fault" coverage. It is immediately available to the injured party regardless of fault or liability.

We hope our Brokers understand the consequences of offering high limit med pay coverage!

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**"UCA will  
always  
support the  
independent  
broker..."**

## Direct Bill: Just Around the Corner

In the new year UCA is doubling it's efforts to streamline the new and renewal business process for you and your staff.

In 2007 we will be rolling out our Direct Bill Service for Preferred Package Business. Your clients will be able to enjoy a competitive direct billing process and not have to pay high APRs on financed premiums. Brokers with Direct Bill in place will be relieved from tedious accounting and concentrate on what they do best— *Selling*.

***"Brokers... can concentrate on what they do best - Selling."***

## Steve Poizner - CA's New State Insurance Commissioner

In January 2007, Steve Poizner starts his term as State Insurance Commissioner. The California Restaurant Association asked him some questions in their December bulletin. Here's what he said:

***Q: What is your career background?***

A: After receiving an MBA from Stanford, I started software companies in the Silicon Valley. At the same time, I was a community activist involved in such efforts as opening the Jaycees chapter to women and improving public schools. After a successful career as a businessman (my company, Snap Track, introduced GPS technology to cell phones), I questioned what else I could do to make this a safer and more-just society. I served as a White House Fellow, helping the country craft a strategy for combating cyber-terrorism, and I also taught at an inner-city high school in East San Jose. Most recently, I've run for the State Assembly and oversaw the Prop. 77 effort to take the politics out of redistricting.



Steve Poizner - California's New State Insurance Commissioner

***Q: What are the top issues that you will address this year?***

A: My top five goals are to press ahead with workers' comp reform, ensure that the insurance market offers fair and reasonable rates, fight insurance fraud by beefing up the Department of Insurance's anti-fraud division, get uninsured motorists off the road, and make sure the state is better prepared and can better respond to natural disasters.

***Q: How do you balance the responsibilities of your job with your home life?***

A: I treasure my wife and daughter above all else. If running for public office hurt them in any way, then I wouldn't have been a candidate. Communication is key. If I'm on the road and they're at home, then we're on the phone or BlackBerrying each other. And we always make the time to be together as a family. For me, the best times are when my wife and daughter join me on the campaign trail. I'll never forget one event we did, with Jerry Rice, the football great. My daughter came to the event, which really touched me. And when I told her how much it meant to me as a loving father to have her there, she told me, "Dad, I'm here to get Jerry Rice's autograph."

***Q: You have the attention of the restaurant industry. Is there anything that you want to say to its leaders?***

A: Keep up the good work. And keep up the dialogue in Sacramento. Some may think the opposite, but lawmakers don't have all the answers. You're the ones meeting payrolls and competing in the marketplace. You shouldn't be shy about telling your leaders what's best for your industry and our state's economy. The Insurance Commissioner will really make a difference to your industry and is key to the health of your industry. Also, I can empathize. I understand the difficulties in making a payroll as a former business owner.