



UPDATE

June 2003 Volume 1, Issue 2

FIRST SERVICE GROUP NEWSLETTER

INTRODUCING.....*FSGdirect.net*

May 1st marked the launch of First Service Group's new website, *FSGdirect.net*. The establishment of the site is a big part of our continuing efforts to provide quality products and services.

The immediate impact of *FSGdirect.net* is that it provides additional, and a highly effective, means of communicating with our clients. We can now provide industry news, product developments and special offers, immediately. We also have the on-site ability to send and receive inquiries and applications on a timely basis.

FSGdirect.net is a fairly

simple site at this point, but it is extremely important, in that it provides the base from which we can expand to achieve additional goals. Our future plans include online billing, rate and form downloads, direct product links and access to claims and pending applications.

The site was designed and implemented by Christopher Graefe of *Bluewhalestudios.com*. This selection was made after an extensive search led by Patricia Gruber, who served as our consultant for this project. While we were impressed

by Christopher's resume and portfolio of existing clients, we were delighted to find that he was such a pleasure to work with. He consistently produced outstanding results on time and within the budget. We would

highly recommend his services.

As always, we appreciate your feedback. You can give us your thoughts on our website by utilizing the "Contact Us" tab and e-mailing any comments (pro or con). You can also request additional features, or information, that you would like to see in future versions.

- Tom Gruber -



You can contact Christopher Graefe by e-mail at Chris@bluewhalestudios.com or by phone at 412-889-6374

PENNSYLVANIA'S INSURANCE LICENSING LAW CHANGES

The new Pennsylvania's producer licensing law (Act 147) takes effect on June 4th of this year. This new law will require twenty-four hours of pre-licensing instructions for all new licensees. This act will also reduce the continuing education requirement

from its current forty-eight hours, to twenty-four hours, for new licensees.

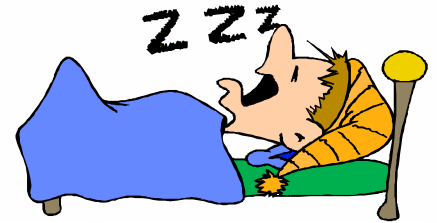
HOW CAN WE HELP?

First Service Group can assist you with both the completion of the pre-licensing requirement, as well as the continuing education courses. In fact, First

Service Group has developed a course specifically designed for licensed bankers appropriately called, "A Bankers Guide to Life and Disability Insurances". This is an eight-hour course, which can be conveniently scheduled right in your office. For more information, call Dave

Karr at 800-332-0800, or e-mail Dave at Dkarr@FSGdirect.net.





POTPOURRI

Maybe you heard that you need less sleep as you get older. That's wishful thinking. You still need the same sleep when you're older as you did when you were 25 or 30 years old—

about eight hours a night. Yet, the *pattern* of sleep does change as we age. You may find yourself getting sleepy earlier in the evening, say 8 p.m. instead of 10 p.m., and

routinely waking at 4 a.m. instead of 6 a.m. These are natural shifts in your biological clock. However, if you continue to go to bed at 10 p.m., which has been your habit for

decades, you'll still wake at 4 a.m., unfortunately, leaving you with only six hours sleep.

- *New Choices* -

ANNOUNCING

DISASTER MORTGAGE PROTECTION

IF A FLOOD, FIRE, TORNADO, HURRICANE, OR OTHER DISASTER HITS YOUR HOME, DISASTER MORTGAGE PROTECTION CAN:

Pay a monthly mortgage payment and included taxes and escrows for up to 2 full years.

Help pay your outstanding mortgage balance—up to \$100,000.

Pay your homeowner's insurance deductible—up to \$500.

CALL FIRST SERVICE GROUP AT 1-800-332-0800 FOR MORE DETAILS.

POWER THOUGHTS

Curiosity leads to creativity.

Trust your positive instincts.

Faith is always stronger than failure.

Success without conflict is unrealistic.

Never let a problem become an excuse.

Always look at what you have left, not at what you have lost.

Don't miss the best things in life.

You will never win if you never begin.

Fix the problem, not the blame.

Share the credit.

When the going gets tough—laugh.

Never make an irreversible decision in a down time.

Treasure time like gold.

- *Power Thoughts* -

DON'T FORGET ABOUT THE FSG CUSTOMER APPRECIATION NIGHT. AUGUST 12, 2003

COME WATCH THE PIRATES TAKE ON THE ST. LOUIS CARDINALS

AT PNC PARK.

CALL YOUR FSG REPRESENTATIVE

FOR DETAILS.....1-800-332-0800



MORTGAGE TRACKING

Hazard Insurance tracking is a thankless job, but a necessary evil. If you do a good job, nobody even notices. However, if you make a mistake, it can have devastating consequences.

Try this solution—MGA Hazard Tracking Incorporated. You've seen outsourcing before and probably are aware of how expensive it can be. This program can be put in place with no out-of-pocket expenses to the lender.



MGA provides the latest technology to track your real estate loans, eliminating all insurance mail. Everything is scanned and sorted. If you have a customer request, simply go on-line and see all corre-

spondence and coverages in real time. Need to place coverage? Call FSG, and we will place the coverage and notify the customer.

What if the property falls through the cracks?

The property is backed by a \$10 million E & O policy, plus the added benefit of automatic coverage for force place. Therefore, there are two layers of protection.

So, who pays for this?

What makes this program so unique is that the cost is on the life loan basis. This means that your new borrowers are assessed a nominal fee as part of the closing costs and then all existing loans are automatically covered.

Sound too good to be true?

Call us for a no obligation quote, and let us explain the process and how it might work for you.

- Tom Gruber -

HEALTH AND FITNESS

Are you slurping down extra calories? The next time you congratulate yourself for skipping the brownies at dinner, ask yourself what you drank that day. If you are like most Americans, you guzzled the equivalent of that

brownie and more. A Purdue nutritionist believes most America's spreading girth has more to do with the gallons of soda and fruit drink we down than with piles of treats we eat. His recent study indicates that when we *drink* extra

calories we don't compensate by eating less. It's as if we don't see them coming in. He warns, "Beware of the 64-ounce cup. Just hold it up to your stomach. It's remarkable it even fits in."



- Health -

Health -

FSG FIRST SERVICE GROUP

Insurance Administrator to Financial Institutions

Phone: (800)332-0800 Ext. #212
(412) 367-8900
Fax: (412) 366-3360
E-mail: tcole@fsgdirect.net