

# STATEWIDE

# CONNECTION

February 2019

Over  
**55**  
Years  
Of Service

XXVIII, No.2

## March 1, 2019

### And So It Begins!!

**H**ello Nevada! As promised, we are rolling out our very popular **Diamond HO3 Homeowner Program** just for you! Effective **March 1st, 2019** you will be able to write a homeowner policy that has proven to be a huge success here in Arizona. Now it's in YOUR state and it's ready to go! Simply go to our **OPUS** online rating and issuance website at, [www.statewidehomeinsurance.com](http://www.statewidehomeinsurance.com) enter your User ID and Password (we'll get you one if you don't have one or forgot yours) and you'll be writing in an admitted program that includes **PC 1-10 homes, replacement cost** on both structure and contents, **no credit scoring, no policy fee** and completely **direct bill!** Our **A-rated carrier** is excited to be a part of Nevada. Now is your chance to make your mark with our **Diamond HO3**. Call **Chris Butterworth** (x935) or **Alfredo Rico** (x913) and not only will they set you up in minutes, they'll answer any questions you may have. This is exciting news and we hope you are as ready to write as we are ready to help. **The Diamond HO3 Program**. It's a true gem!



### Going to Pot

Not the world, although that's arguable, but rather the **cannabis industry** It is heading into the national spotlight as the "new norm." So Statewide is gearing up to insure **certain sectors** of the cannabis industry. **First**, let's get the big question out of the way. . . we can't insure the growers and distributors (yet), but we're working on it. What we see a LOT of is the **property and LRO risks** that are housing these businesses. **YES**, we can write the **property** where these businesses reside and can also help out the landlord with **LRO coverage** as well. We only ask that you provide us with a certificate of insurance from the business leasing the space. **NEXT**, we have a terrific program for those businesses that deal with **CBD products**. These are the **topicals, ingestibles and other hemp derived products** that take advantage of the cannabis ingredients used to promote healing. It's called our **NutraPlus Program** and we have a special application you can download from our website or get from your favorite commercial lines underwriter. This business is growing rapidly and is nothing to shy away from, so aggressively get your foot in the door now! **We can help.** (All States)

#### This Month:

- The Nevada Diamond HO3 Launch!!
- Cannabis Industry on the Rise
- Remodeling Contractors
- Word Search Puzzle

## Let's Flip Out!

We have a DP3 that can take care of **flippers** with a **short term** (3 month min) policy. Our **Copper DP3** fits the bill for most all flippers. We know they'll be doing a bit of fixing up on the property, we just ask that it's not a major renovation. Typical counters, cabinets, flooring, etc, work is acceptable. Go to our website [www.statewindhomeinsurance.com](http://www.statewindhomeinsurance.com) and let **OPUS** get you the quote and issue the policy **on the spot!** (Arizona, Nevada only)

## Remodelers

This is a little known secret here at Statewide and it shouldn't be! We are really good at writing **Remodelers**. These are contractors that specialize in the remodeling industry, one that's **growing** every month. Homeowners are finding it harder and harder to buy a **NEW** home due to limited supply or skyrocketing prices, so instead they opt to **fix up** the home they're currently living in. That's where the licensed, professional Remodeler comes in and where Statewide picks up the coverage. We'll take care of the GL so they can provide a certificate of insurance and peace of mind for the client. **We need the GL app and the contractor supplement, both which can be found on our website.** If you have specific questions about this growing class, pick up the phone and call any one of our commercial lines underwriters and **let them build you a policy!** (All States)

## Raise Your Glass

**Bars and Taverns** are a popular class here at Statewide. We have an **online rater** that gives you a quote in just **minutes!** And we mean **QUOTE, not a guesstimate.** If you rate your bar or tavern on our Rapid Rater, you are **guaranteed** to pay that amount. If it's wrong, it's our fault. But if all the info you put in is correct, the output will be correct as well. **Try it!** Go to our Rapid Rater, click on the Bars & Taverns button, choose your state and away you go! **Need a quick walk-through?** Call any one of our talented underwriters and you'll be a pro in no time! (All States)

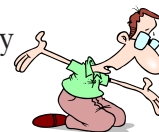
## Still HOT!!

**Garages.** We can't say enough about them. Right now **Statewide has one of the hottest garage markets available.** **Repair shops, Used Car Dealers, Detailing, Alarm Installation, Window Tinting,** the list goes on. Complete the **Garage Application** found on our web page under commercial applications and you'll be holding a quote that **can't miss.** We keep telling you about this because we want you to **cash in on this "hot spot"** while the going is still good! Call any one of our commercial underwriters for more info and then get out there and **get at it!** (All States)

## A Funny For You . . .

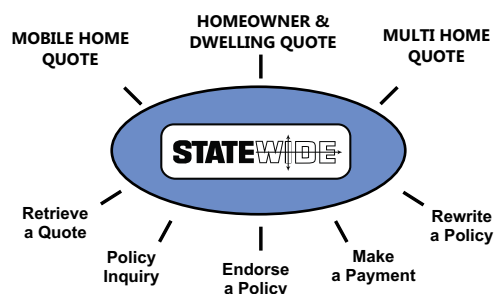
I always mean what I say.

I just don't mean to say it out loud!



## The Wheel

Have you tried **OPUS**? It's our **VERY** popular online rating system that allows you to **quote, bind and issue** in just a few minutes. It looks like this:



**Mobile Homes, Homeowners, Dwellings and Multi Home** policies are available at the click of your mouse. Not all programs are available in all states, but we're working on that. Right now though, if you have **OPUS** you have one powerful tool in your toolbox. Try it and see what we're talking about!! (AZ, NV)

## Notes & Notables . . .

♦Nevada HO3 Diamond Program **Now Available!!**

♦The **Cannabis** Market is growing fast. We can write the **property** for stores that sell the **CBD** topicals and ingestibles that contain the hemp derivatives. We can also help out the **LRO's** that rent them space.

♦**Flippers** can now access our Copper DP3 Program for a nice, **short term policy** until they fix and sell the property!

♦Bars & Taverns are on tap. We're on **target!**

♦Get **OPUS** and get our **best** homeowner products on one wheel! Call us and get access today!

♦**Garages** are still the hottest thing going at Statewide. Have you tried it yet? **GO!!**

Out of all the lies I've told  
"Just Kidding" is my favorite.

## Now Writing . . .

Here are a few things we've written lately . . .

Stucco/Plastering Contractor - **\$16,806**

Vacant Building - **\$1,260**

Tattoo Artist - **\$750**

Smoke Shop - **\$3,085**

Diamond HO3 - **\$725**

24 Unit Apartment - **\$3,336**

Mobile Home - **\$456**

Beauty Salon - **\$350**

Commercial Childcare - **\$2,870**

Used Auto Dealer - **\$4,535**

DP3 Dwelling - **\$576**

Door & Trim - Work Comp - **\$6,812**

*What can we write for you today??*

## The Monthly Musing . . .

**If Plan A fails, remember you have 25 letters left.**

Over  
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**Seeing a spider isn't the problem.  
The problem starts when it disappears.**

## Contest Time!!

Complete the word search on the next page, return it to Dave in marketing and he'll pick one or two winners for a **\$25 Visa Gift Card!**

Fax it to him at **602-494-6999** or email it to **dranes@statewide-insurance.com**

## Last Month Winners:

**Zi W. - Maricopa, AZ**  
**Ruth B. - Las Vegas, NV**



**Congrats!!**

**Your \$25 Visa Card  
is on the way!**

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www.WordSearchMaker.com

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| Baseball  | Giants       | Pasttime  | Royals    |
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Entry Info: Name: \_\_\_\_\_ Agency: \_\_\_\_\_



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