

STATEWIDE

CONNECTION

March 2018



Over
50
Years
Of Service



XXVII, No.3



Diamond Program Peaks!

We knew you'd **love** it, but we didn't expect you to break records! Since releasing our **new, lower-priced HO3** (The Diamond Program), you managed to write more homeowners in a two week period than we've **EVER** seen before! We're glad you like it. We worked hard on this program, and we think it fits what you're looking for perfectly. As a reminder, any policies that you currently have written in our Titanium Program will **continue to renew in the Titanium**. All new business written will go to the Diamond Program. There is so much to love in this Diamond Program. From making sure you have all the credits you deserve to expanding certain coverages like **acreage!** Also, keep in mind that we don't credit score and we'll also write in **PC 1-10**. If you have any questions, call **Chris Butterworth**, your personal lines underwriter, and let him help. **(602-494-6935)** He can get you over any obstacles or blocks you may encounter as you go. Chris wants to truly **help** you write your homeowner business and he'll do whatever he can to make it happen! (AZ only)

STATEWIDE

Spring Cleaning Time!

It's getting to be that time of year again when we start working around the house to get ready for summer. Remember Statewide when it comes to your **cleaning clients**. We'd love to write your **janitors, window washers, carpet cleaners and more**. Use our Rapid Rater for these Artisan type risks, and you'll get a quote today! Go to **statewide-insurance.com**, select the Rapid Rater logo at the top of the page and in just minutes you'll be cleaning up . . . pun intended! Call us with any questions! (All States)

Warmer Weather

As the temperature rises so does the desire to jump in the pool. That means the **'pool man'** is going to be busier than ever getting your backyard paradise in top shape. Statewide loves to write **pool maintenance companies**, and we can do it at a great price. Low minimum premiums along with expansive coverages make our pool maintenance program one of the best out there. You can even access it via our **Rapid Rater** for a fast quote! Call our commercial underwriters for a quick tour and see how refreshing it can be to write with Statewide! (All States)

This Month's Connection Includes:

- The Diamond Update (pg. 1)
- Data Breach Program (pg. 2)
- Danecdotes! (pg. 2)
- Word Search Puzzle (pg. 4)

Data Breach Insurance

It's no secret that our world is a **digital sea** of information, tracking and **data storage**. Every purchase we make is not only recorded, but our individual data is stored and available to almost anyone who wants it. It's a scary thought, but it's also a reality. That's why we are constantly pushing our **Data Breach program** to help you keep your clients protected should their customer's information ever be compromised. Any industry from **Healthcare, Law Firms, and Social Services, to Consultants, IT Services and Staffing Firms** have a database of sensitive client information that needs to be protected. Exposures include **social engineering, ransomware, and system restoration**. To find out more, call any one of our commercial lines underwriters and get familiar with this specialized policy! (All States)

Did You Know?

Statewide can write **professional liability** for many types of clients? **Business Consultants, Event Organizers, PR Consultants, Private Investigators, Architects & Engineers . . .** the list goes on. This is a growing line of coverage that has become more and more necessary due to the **litigious** society we have become. Every consultant out there needs to consider getting professional liability for a multitude of reasons. Call our commercial underwriters for more information today! (All States)

Danecdotes . . .

More musings from the mind of our President and COO Dan Braude

There's nothing like realizing when you get to work that your socks don't match any other article of clothing on your body, but they **seemed** like they did when you got dressed in the dark this morning. And isn't that just another example of what it seems like we do a lot these days – **guessing?** Guessing where the market is going; guessing which carrier has the best rates; guessing what coverages the insured wants or needs. I don't even want to think about how much of my day is taken up guessing, or estimating, or speculating. **Nothing seems certain anymore**, and just when you get comfortable with something, everything changes and you're back at square one, guessing again.

It's a unique time to be in the insurance business. Capital is still abundant so carrier pricing reflects that competitive landscape (pricing goes down), but the **2017 Catastrophe Year** was huge and **insurance claim fraud** is at an all-time high so carrier pricing tries to reflect that as well (pricing goes up). And carriers have a renewed emphasis on continued improvement in underwriting profits, further muddying the waters. See what I mean? **Hard to figure anything out these days** so we spend a lot of our time guessing. I should probably check my socks.

A Funny For You . . .

My kids wanted to know what it's like to be a mom . . .

. . .so I woke them up at 2 am to let them know my sock came off.



Mobile Homes Anyone?

We've been writing them for years, but sometimes we get so wrapped up in the excitement of new personal lines programs coming out that **we forget what brought us to the dance in the first place!** Our mobile home program is **still going strong**. But we needed to make a few **improvements** to keep up with the times. SO, we added a few gems such as allowing you to write a mobile home in our **Preferred Program** even if the home isn't in a gated park. As long as the unit is in a **neighborhood that has paved roads and other houses nearby**, we can give it the Preferred pricing! Also, **we've extended our replacement cost coverage to homes up to 30 years old!** This replacement cost is for **both the structure AND the contents!** How's THAT for sprucing up and old friend? Call **Chris Butterworth (602-494-6935)** for more information. (AZ Only)

Notes & Notables . . .

♦Our **Diamond Program** is taking off like CRAZY! If you don't have a user ID and password yet, call **Chris Butterworth** now and see what you've been missing! (602-494-6935)

♦**Janitors, window washers** and more are getting busy for spring cleaning. Let us help you insure them. The **Rapid Rater** is a great place to start!

♦**Data Breach** coverage is becoming a MUST HAVE in the business world. Statewide has a specialized program just for this important policy.

♦**Mobile Homes** are a mainstay here at Statewide, and we've made our program even **stronger** by expanding coverages to meet today's needs. Call **Chris** and let him show you how our mobile home program has improved!!

♦Let us help you write **Professional Liability!**

In my defense, I was left unsupervised.

Now Writing . . .

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

HO3 Diamond Policy - \$682
Machine Shop & Repair - \$4,311
Fishing lures, reels & rods Mfg. - \$2,935
Restaurant - \$7,511
Mobile Food Truck - \$950
HO6 Condo - \$622
Janitorial Service - \$504
Child Care Center - \$3,196
Handyman - \$700
Swimming Pool Service - \$1,644
Tavern/Bar - \$4,219
Work Comp - Pool Re-plastering - \$88,076



What can we write for you today??

Thought For The Month . . .

I thought as an adult I wouldn't need to sing the Alphabet Song when alphabetizing, but yet, here we are.

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"In retrospect, that was stupid"

-The working title of my memoir

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:

Ashley C. - Las Vegas, NV
Michelle F - Scottsdale, AZ



Congrats!!

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

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W M K L E I P S D R E H P E H S P J
 D A A K L G P L H X Q W B Z T M Y R
 A D A C C A T A Z S E G E L L O C F
 N N C I L L B F R T I X S T Z L R Y
 N E N R O C R E L T J F G O S R E W
 Y S L E V R P D S U Y R S Z N K P Y
 B S V M E D H W N A C T P T S G R A
 O N C I R L C E B M B K I I M V S D
 Y T F L T M E T I A X D H W K V D G
 Q K H S I R I D S K A W C C C V D N
 W D W N G D E K S N K K I T O S U I
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 T C T A A G N K P L R N K Z H E N O
 Q N L T I R E L A N D M Y P S R T H
 Z L O M Y W L E P R E C H A U N N T
 Y P S S E N N I U G C A B B A G E W

www.WordSearchMaker.com

Baseball

Danny Boy

Leprechaun

Potatoes

Basketball

Dublin

Limerick

Saint

Beer

Fish

Luck

Shamrock

Cabbage

Green

Madness

Shepherds Pie

Chips

Guinness

NCAA

Soccer

Clover

Ides

Opening Day

Songs

College

Ireland

Party

Stew

Dancing

Irish

Patrick

Whiskey



Entry Info: Name: _____ Agency: _____



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