

# STATEWIDE

# CONNECTION

May 2018

Over

50

Years

Of Service

XXVII, No.5



## Auto Repair Market!

One of our most popular programs here at Statewide is our **Garage Program**. It is **well-priced**, nicely appointed with all the needed coverages, and **easy to quote and sell**. One thing we noticed however is that we seem to have a large book of Used Auto Dealers but not Garage Repair. **Maybe you forgot** that auto repair coverage is available? Perhaps you don't see as many repair shops as you do used auto dealers? Whatever the reason, Statewide wants you to know that **we have an excellent market for those repair shops in your area**. It covers everything from **fixing your car or truck to auto detailing, alarm installation, window tinting and windshield repair and replacement**. It's nice to have a place to buy a car, but it's even more important to have a shop that can **FIX** it. Statewide wants to be your home for **Auto Repair**. Give our underwriters a call or complete our online, fillable Garage Application and email or fax it to us. We'll have a repair shop quote in your hands in no time! **Auto Repair**. There are lots of opportunity out there. Let us help you write them! (All States)

**STATEWIDE**

## Hidden Gem?

Ever quote a homeowner risk only to find out you lost it to the competition? That's what's happening to a lot of brokers right now because they're calling us to see if they can have access to the new **Statewide HO3 Diamond Program**. We know it takes time for news like this to get around, but it's traveling faster than you might think, so if you haven't taken the time to check out our **new, lower priced HO3 Diamond Program**, now is the time to get ahead of the game. Ask **Chris Butterworth or Alfredo Rico** to hook you up!! (AZ Only)

## Short Term Dwelling Policy . . .

It's empty, getting a light facelift and soon to be on the market. No, we're not talking about an aging actor, we're talking about our **DP3 Program!** We are now accepting **short-term dwelling policies** for those homes that are under **light renovations** and about to be put up for rent or sale. **Private investor or corporately owned**, we have the perfect policy for you. V&MM coverage may also be available. **3 month, 6 month or annual policies** are all viable options. Call our Personal Lines department and let them fill you in on the details. This is a popular **DP3**. Don't miss out! (AZ, NV)

## This Month's Connection Includes:

- Auto Repair Market (pg. 1)
- HO3 Diamond Program (pg. 1)
- Exterminators (pg. 2)
- Word Search Puzzle (pg. 4)

### Something Bugging You?

If so, it's time to call an **Exterminator!** **Pest Control** companies are gearing up for a busy season and that includes making sure they're covered should something happen. If you target this class of business, let Statewide help you easily write your **Pest Control** clients with our easy-to-use **Artisan Contractor Rapid Rater**. In a few short minutes you'll be the Baron of Bugs! Call any one of our commercial underwriters for assistance. (All States)

### Float Your Boat

Here's a little secret that not many people know . . . Statewide has a **Boat Market!** It's true. We can write your **fishing boats** all the way up to your **yachts**. It's a separate rating software, so call **Dave Ranes** in marketing for access. He'll help you expand your portfolio! (All States)

### Get Comped

No one likes the task of completing an entire application only to find out there's no market available. So, if you have a **Work Comp** risk in front of you that you'd like to run by an underwriter, **pick up the phone!** We'd be more than happy to look up the class of business you're wanting to quote and give you the green light **before you ever put pen to paper**. It's just one more way we try to save you time. In fact, you can do this on ANY commercial class. Make a quick call to Statewide! (All States)

### Apps, Audits and Audacity . . .

Here's a **quick refresher** when it comes to writing commercial insurance. While the **Rapid Rater** has made quoting some risks fast and easy, sometimes there's more to the risk than what meets the eye. There may be times when the insured doesn't tell you everything or they may have misremembered important information, or sometimes they just aren't exactly sure of the information while going through the application process. It happens. Fortunately, Statewide writes with quality carriers that do their utmost to provide the proper coverage for your insured at the proper price. To that end our carriers will usually follow up with your insured via a **phone inspection** to verify that payroll, number of employees, subcontractors and more are correctly accounted for on the policy. That way, if a claim should happen, there are no surprises. Oftentimes, these phone inspections will come back with discrepancies in the rating basis (revenue, payroll, etc.) that may result in a premium uprate. This additional premium will be added via endorsement. As always, in an effort to maintain accurate information, Statewide requires a **new application every 2 years** on most commercial risk. This helps to insure that we always have the latest information. If you have any questions about any of this, please feel free to reach out! We're happy to help. (All States)

### A Funny For You . . .

I thought the dryer made  
my clothes shrink.

Turns out it was  
the refrigerator...



### We Got Class . . . Literally!

The **second Wednesday of every month**, we like to hold our VERY popular **Personal Lines Training Class** for those that want to learn more about our **Homeowner, Dwelling and Mobile Home Products** as well as learn the tricks and shortcuts in our **OPUS** online rating software. Look for an announcement each month inviting you to attend. It includes all materials, lunch and **a few special gifts!**

Want More? Ok, we're going start holding a **Commercial Class** each month as well! It includes all the same amenities but will focus on our **Rapid Rater** showing you how you can easily quote small to medium commercial risks. You'll meet the underwriters and have a chance to ask any and all commercial related questions you've always wondered about! Stay tuned, **both announcements are coming soon!** (All States)

## Notes & Notables . . .

- ♦ **Auto Repair** is on the move at Statewide! We have a special program suited just for your garages. Call any commercial lines underwriter for more details.
- ♦ Don't get beat by our **Diamond HO3 Program**. Call **Chris or Alfredo** before it's too late and the insured goes down the road!
- ♦ Our **DP3** is the answer to your **vacant or tenant occupied home**. It's on our OPUS rater and the Rapid Rater ready for you to quote!
- ♦ **Exterminator** season is starting. Call Statewide and utilize our Pest Control Market.
- ♦ **Boats** - yes we can.
- ♦ We want your **Work Comp** risks. Call us for a fast review and see if we can help!

The first time I see a jogger smiling  
I'll consider it.

## Now Writing . . .

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

Cantina - \$3,703  
Packing House - \$4,860  
Mobile Home Park - \$1,019  
HO3 - \$624  
In Home Daycare - \$673  
Mobile RV & Trailer Repair - \$1,921  
Hair Salon - \$500  
DP3 Dwelling - \$588  
Septic Tank Installation - \$3,381  
Exterminator - \$852  
Custom Truck Show 1 Day Event - \$276  
Sight Seeing Tour Company - \$750



*What can we write for you today??*

## Thought For The Month . . .

"Be yourself" is about the worst advice you can give some people.

I just checked my account balance  
at the ATM. It printed me a coupon  
for Ramen Noodles.

## 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:

**Yvette S. - Price, UT**  
**April W. Phoenix, AZ**

**Congrats!!**

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

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

www.WordSearchMaker.com

- |               |           |               |            |
|---------------|-----------|---------------|------------|
| Blue Bell     | Hydrangea | Marigold      | Primrose   |
| Buttercup     | Iris      | Morning Glory | Rose       |
| Carnation     | Jasmine   | Mums          | Snapdragon |
| Daffodil      | Lavender  | Orchid        | Sunflower  |
| Daisy         | Lilac     | Pansy         | Tulip      |
| Forget Me Not | Lily      | Peony         | Viola      |
| Geranium      | Lotus     | Petunia       | Waterlily  |
| Hyacinth      | Magnolia  | Poppy         | Windflower |



Entry Info: Name: \_\_\_\_\_ Agency: \_\_\_\_\_



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