

STATEWIDE

CONNECTION

September 2018

Over
50
Years
Of Service

XXVII, No.9



It's a Matter of When ...

Cyber crime is not only a serious threat, it's also NOT going away. 95% of successful **cyber attacks** are the result of human error. So **no matter how much a client invests in IT security, they will never be 100% secure.** Statewide has versatile, well-priced markets that can handle most every element of cyber security. Whether it's protection from holding data hostage or using customer data to wreak havoc, Statewide can get your client the coverage they need to get them back to whole. **No client is too small** to be affected. Cyber criminals look for the most vulnerable, not the most profitable. If any of your clients deal with customers in a digital environment, they are susceptible to being hacked and the damage is immense. The good thing about getting them insured is not just the peace of mind, but the cost. **Cyber insurance is very affordable;** much less than you or your clients think. Call one of our talented commercial underwriters to discuss getting cyber liability coverage. It's easy to do and your clients will thank you in the long run. (All States)

STATEWIDE

Hey, Nevada!

Nevada, we're coming for you! (That's a good thing) We are in the process of filing our newest HO3 program! It worked so very well in **Arizona** that we decided to bring it to **Nevada**. In the coming weeks look for an exciting announcement about the release of our **Nevada Diamond HO3 Program!** Once it's ready we'll be shouting it from the rooftops. You'll instantly notice new, **lower rates**, better coverages and an HO3 that **fits the gap** you've been missing for quite some time. **Replacement cost** on both Coverage A and contents, the ability to include **an animal exclusion** so you can finally write that homeowner who has a pet other carriers won't even consider, and so much more! All on a **direct bill, online** issued platform that takes all of **4 minutes start to finish** to write a policy. This **Diamond HO3** has taken Arizona by storm and we're excited to finally bring it to you, Nevada! Once this **admitted HO3** is approved, we'll open the doors to a new product that will enhance your portfolio and thrill your clients. For any questions or a preview of this gem, contact **Chris Butterworth** or **Alfredo Rico** in our homeowner department. It's on the way!! (NV)

This Month's Connection Includes:

- Cyber Liability
- The \$5 Guarantee
- Restaurants & Bars
- Word Search Puzzle

Short & Sweet

We're talking about our **short term event** policies! It's that time of year when you'll need to write those **haunted houses, pumpkin patches, Christmas tree lots, office parties, festivals** and everything else that seems to come up around this time of year. Statewide would **LOVE** to help you write all your short term events. All you need to do is **pick up the phone** and **get a quick quote** from any one of our commercial underwriters. (All states)

Wait, you're serious?

Every time you write a new homeowner, dwelling or mobile home policy with our **OPUS** online system, we'll send you a **\$5 bill**.

Cash. No limit. No kidding. \$5

Don't believe us? Go ahead, try it. (AZ, NV)

All Things Considered . . .

Sure, we can write apartments, duplexes and 4-plexes, but did you know that we can also write the **HOA, D&O and E&O** policies for those risks? Not many agencies think to **look deeper** into a commercial risk other than what's right in front of them. But there's more than what meets the eye. **Think of Statewide** when it comes to going that extra mile and taking care of the **additional liability** that comes with apartments and townhouses. The **HOA, D&O and E&O** are all out there waiting for you.

The Scoop . . .

We understand you're **leery** about the whole thing. We get it. It's **new to you** and you're just not sure it's everything we say it is. That's ok. Eventually, you'll understand what we're talking about. It's just a matter of time before you start seeing the **Statewide Diamond HO3 Program** in the hands of your competitors. Maybe then you'll give it a shot and see what the hype is all about, why everyone is creating a stir over an HO3 program. Maybe it's the **coverages**. Maybe it's that we can write in the **higher protection classes** or that **we don't credit score**. Maybe it's that we'll write an HO3 for the client that has a **prohibited dog** preventing them from writing with the other carriers. We're not sure. What we **ARE** sure about is that our Diamond HO3 is in high demand and now that we've reduced the rates, we can't write them fast enough. Want to find out what it's all about? Call **Chris Butterworth** or **Alfredo Rico** and let them give you the scoop on why Statewide is now the **hottest game in town** when it comes to writing homeowners. Obviously **we're not shy about it**. You've seen it mentioned in every newsletter and our personal lines training classes **sell out** every month. That's because we are proud to own it and happy to share it. Let us give you an HO3 that increases your quote-to-issue ratio. **Let us help you grow**. It's time to give it a try . . . (AZ) ((Nevada, soon!))

A Funny For You . . .

Friend: "What's parenting like?"

Me: "You know all the side effects they list on prescription drug commercials? It's like that."



Lager, Lambchops and Liability

You have your favorite place to eat and drink. Statewide's favorite place is **ALL** of them! We're experts when it comes to writing your local **restaurants and bars**. We can write the whole **package** or break out the **liquor liability** on a **mono-line** policy. Whatever you want, we'll make it happen. It can be a **new venture** or an old neighborhood hangout. Statewide will not only write it, but you can get a **quote instantly** by using our online **Mercantile** program under the **Rapid Rater** button. Go to our website, open the Rapid Rater, select your state, choose the mercantile tab and you'll have a quote in your hands that's **fast, accurate and guaranteed**. If you need one of our talented underwriters to give you a tour of the rater, just pick up the phone. Statewide is serious about helping you get the right quote the first time. If you haven't tried our **restaurant and bar program** yet, you're missing out! (All States)

Notes & Notables . . .

- ♦ **Cyber Liability** is real. It's not a matter of "if", it's a matter of "when." Let us help protect your clients, now.
- ♦ **Nevada HO3** - New Programs and Rates coming soon! It's gonna knock your socks off.
- ♦ **Short Term Events** - We love them! Bring us your holiday parties and events. We're on it!
- ♦ **\$5 bill for every** online Homeowner, Dwelling or Mobile Home you write. You read it right.
- ♦ **HOA, D&O, E&O** and any other initials you can think of, we can pretty much write it. Call!
- ♦ **Restaurants & Bars** - Get a quote from our **Rapid Rater** right now. No apps, no submissions, no waiting. It's under the **Mercantile** button!

**My teenager called me an old fart.
We both laughed and then I changed
the password to our wi-fi.**

Now Writing . . .

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

Tattoo Shop - \$800
Landlord - \$1,508
HO3 Homeowners - \$725
Day Care - \$2,579
DP3 Dwelling - \$640
Used Auto Sales - \$5,848
Plumbing - \$1,157
Restaurant - \$15,157
Painting - Interior/Exterior - \$750
Work Comp - Landscaping - \$5,600
Mobile Home - \$548
Bed & Breakfast - \$6,312

What can we write for you today??

Thought For The Month . . .

Facebook needs a "I don't want to hear your drama" button.

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Some of you run marathons.
I rock back and forth for 10 seconds
to gain enough momentum to get off the couch

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:

 
Deborah P. - Las Vegas, NV
Brandi H. - Winslow, AZ
 
Congrats!!
Your \$25 Visa Card
is on the way!

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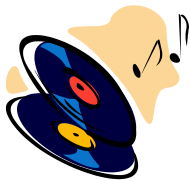
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Abacadabra	Fallin	Lady	Smooth
Alone	Firework	Macarena	Still
Believe	Footloose	Magic	Thriller
Breathe	Funkytown	Maneater	Thunderstruck
Creep	Ghostbusters	Perfect	Twisted
Dreamweaver	Heartbreaker	Physical	Venus
Emotions	Imagine	Reunited	Vogue
Faith	Jump	Runaway	Waterfalls



Entry Info: Name: _____ Agency: _____



P.O. Box 30527
 Phoenix, Arizona 85046
 (602) 494-6900 (800) 228-1710