



Please place your phone on mute during the presentation. Thank you!

Welcome to our Webinar

TRADESMEN+ GL/PACKAGE PROGRAM OVERVIEW

Presenter:
David Hall, COO

 **PREFERRED PROGRAM FOR
CONSTRUCTION TRADESMEN**
www.amcomins.com

Today's Agenda

1. AmCom Preferred Programs
2. Tradesmen+ GL/Package Program Highlights
3. Target Trades
4. Doing Business with AmCom



AmCom Preferred Programs

- Commercial Auto Program
- Sand & Gravel Haulers Program
- GL/Package Program for Artisan Trades



Tradesmen+ Package Program Highlights

Eligible risks: *"The Guys"*

- Contractors engaged in building construction, maintenance, or repair
- Contractors with a special trade
- Service contractors who provide a service, but do not build or construct



Package program includes

- Inland Marine, Property, Auto coverage
- **Package discount available for G/L when Property is written**
- Will offer G/L standalone and follow for the Auto



Tradesmen+ Package Program Details and Forms

- Admitted and filed program – CA & AZ
- A.M. Best rating – "A-" XV
- Wesco Insurance Company paper
- Limits = \$1M/\$2M
- Deductible = \$500 - \$5,000
 - Combined BI and PD per occurrence
- Minimum premium = \$1,500 (net of policy fee)
- G/L policy defense expense in addition to policy limits



AmCom Insurance Services

Tradesmen+ Package Program Details and Forms, contd

ISO-based CGL primary program

- Additional Insured CG 20 10 & 20 37
- Blanket Waiver CG 24 04 07/04 ver.
- Per Project Aggregate CG 25 03 03/97 ver.
- Primary non-contributory wording for AI and Blanket Waiver



Program Highlights

Individualized Solutions & Personalized Underwriting

- OCIP
- Sunset clause
- Custom form



Tradesmen+ Package Program – Property – Inland Marine Coverage

Property Coverage Available

- Building
- Business Personal Property
- Business Income + Extra exp
- Minimum premium = \$500
- Round out account with G/L for significant discount

Inland Marine Coverage Available

- Blanket Contractors Equipment
- Misc Tools
- Leased, Rented or Borrowed Equipment
- In transit
- Minimum premium = \$250



Tradesmen+ Package Program Eligibility

Program Eligibility

- Valid contractor's license for those trades where a license is available
- Licensed handyman repair provided jobs <\$1,000 each
- Subcontract exposure = up to 40% of annual receipts
- Custom home construction = up to 15 Custom Homes/yr, under contract
- Comm Auto as part of G/L



What do we need for a submission?

G/L submission should include:

1. Signed Acord 125 & Acord 126
2. AmCom Contractor's Questionnaire or other suitable questionnaire
3. Loss history – currently valued – 5 years
4. State-issued contractor's license(s)

➤ Email submissions to clerical@amcomins.com



Tradesmen+ Package Program

96 Eligible Classes

Sample G/L Classes

- Glass dealers - Glaziers
- Residential, Interior Carpentry
- Commercial Concrete Construction (no pools)
- Driveway, parking lot, sidewalk Construction
- Drywall Contractor
- Electrical Contractor
- Excavation Contractor
- Grading Contractor
- Heating, A/C Contractor
- Landscape, Gardening Contractor

Additional Classes

- Painting Contractor
- Paperhanging Contractor
- Plumbing Contractor
- Septic Tank Contractor
- Sewer Main Contractor
- Street/Road Paving Contractor
- Tile and Stone Masonry Contractor
- Water Main Contractor



Winning with the Tradesmen+ Package Program

G/L Package Success Stories

Recent new business bound by AmCom

Heating & A/C contractor

\$17,000 package account including AL, GL, IM and property; over \$300,000 in payroll

Grading, Excavating & Paving contractor

\$10,000 package account including AL and GL; over \$70,000 in payroll

Weed Abatement contractor

\$14,000 package account including AL, GL, IM and property; over \$145,000 in payroll

Commercial Glass contractor

\$15,000 package account including AL, GL, IM and property; over \$300,000 in payroll

Commercial Plumbing contractor

\$22,000 package account including AL and GL; over \$150,000 in payroll



Doing Business with AmCom

Added Benefits for Producers & Insureds

All-star staff

- Responsible, professional team with a personalized, client-centric approach

In-house claims staff (no third party)

- 85 years of cumulative experience with CA auto & G/L law and unfair claims practices
- Handle all phases of the claim: investigation, evaluation, negotiation, settlement

Direct bill option

- Lower fees charged @ \$15/invoice, rather than variable financing charges or an APR from the creditor



AmCom Contacts

One stop shop

Marketing: Keri Hennesay



Submissions:

clerkal@amcomins.com

Claims:

- Claim Reporting: Jazmin Collazo
- Claim Manager: Craig Herendeen

Underwriting:

Operates in a round robin team environment by New Business and Renewal

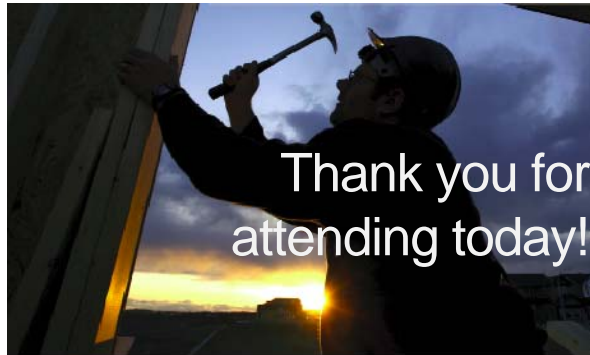
New Business U/Ws	Renewal U/Ws
<ul style="list-style-type: none"> • Angela Sliveria • Geraldine Sanchez (Pkg) • Lynette Jepson • Helen Kong (Pkg) • Syliva Gonzalez • Rowena Andaya (Pkg) 	<ul style="list-style-type: none"> • Jamie Tapia • Gaby Gutierrez (Pkg) • James Dickson • Kelly LoCicero

Key Takeaways on Tradesmen+ Program

AmCom targets
96 trade
classes

AmCom offers
personalized
underwriting

Win more accounts
with an easy to
achieve G/L+
property discount



Thank you for
attending today!



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