**BTIS Insurance Products Overview**

**Victory GL for Contractors – Provided by AmTrust**

* Commission 15% (New & Renewal)
* Info on New Direct Pay Option for GL
* <http://www.btisinc.com/marketing/BTIS/directpay_overview.pdf>
* Click hyperlink throughout doc to open each flyer
* Easy, Simple, & Quick
* Great rates for all 44 classes in all 44 states available in
* <http://www.btisinc.com/marketing/BTIS/gl_avaliability.pdf>
* Should be your ‘Go To’ Place for ALL ‘Owner Only’ risks
* ‘Go To” Place for all ‘REMODELERS too
* New ventures are acceptable as well as those with a lapse
* One of the few remaining admitted markets to allow for this
* <http://www.btisinc.com/marketing/BTIS/admitted_ds_highlights.pdf>
* <http://www.btisinc.com/marketing/BTIS/admitted_trifold.pdf>
* Six Major Discounts available
* #1 Discount is our 25% off for Service & Repair residential or Commercial
  + Means: = No New Residential construction to qualify
  + Discount is also available for New Commercial projects as a Sub
* #2 Discount is our Renewal/Retention Credit of 10-20%
  + Only carrier in country I am aware of that still does this
  + We look at & review policy own history to qualify your clients
  + This is done by BTIS automatically at renewal
  + Agents do not have to do anything to have clients be eligible
  + Eliminate surcharges client have due to new Ventures/lapse
  + Key criteria to qualify is to be loss free & lapse free at renewal with BTIS
  + Key items to help drive renewal of submission to 81% level
* 10% Multi Policy Discount
* LBD (Limitation to Business description) = $25-$50 off Min Prem. or 10% on larger accounts
* Up to 15% off by using the ‘Sunset’ option where available
* $25-$50 off use our Licensing Bonds program in CA, OR, & WA
* Areas of Opportunity Strategies to increase Your Sales Closing ratio
* Top 10 Classes based on # of Subs
  + Carp Res = closing 61% of submissions & 65% of binds
  + Landscaping = closing 55% of subs & 59% of binds
  + Paint Int. = closing 63% of subs & 65% of binds
  + Carp Int. = closing 65% of subs & 69% of binds
  + Floor covering = closing 66% of subs & 67% of binds
  + Paint Ext. = closing 65% of subs & 68% of binds
  + HVAC = closing 66% of subs & 69% of binds
  + Carp Com = closing 61% of subs & 67% of binds
  + Electrical = closing 58% of subs & 64% of binds
  + Tile Stone = closing 66% of subs & 69% of binds
* Other top Subs & Binds with classes over 60%
  + Concrete = closing 61% of subs & 68% of binds
  + Masonry = closing 61% of subs & 69% of binds
  + Siding = closing 64% of subs & 69% of binds
  + Excavation = closing 60% of subs & 67% of binds
  + Grading = closing 60% of subs & 66% of binds
  + Fencing= closing 60% of subs & 64% of binds
  + Parking lot Blacktop Paving = closing 67% of subs & 71% of binds
  + Doors = closing 63% of subs & 68% of binds
  + Refrigeration Systems = closing 65% of subs & 71% of binds
  + Septic Tank Install, service, repair = closing 72% of subs & 75% of binds
  + Water Mains or Connection Construction =closing 64% of subs & 83% of binds

**AmTrust Commercial Auto**

* Commission 15% (New & Renewal)
* Great fit for the small artisan contractors as well as:
* Larger Construction / Catering Trucks / Retailers / Manufacturers & Wholesalers / Services
* Fleet = Unlimited Vehicles
* Preferred Market – Must be pretty clean account
* 1 minor violation within past 4 years ok
* May consider two minor, if 2nd was not recent
* No major violations allowed
  + MVRs required to bind
  + Loss runs needed for 5 or more vehicles
  + Enhanced Coverage Endorsement is available
  + Competitive Rates
  + Direct Bill – Many payment options
  + Symbol 1 ok on Corporations
  + Cannot exceed > 50% of vehicles weighing over 20,001 lbs.
  + Hired Non-Owned ok
  + Blanket AI & Waiver of Subrogation available
  + Hired Physical Damage Coverage Available
  + Dump Trucks ok
  + No Sand & Gravel
  + No Tow Trucks
  + Water Trucks ok
  + Up to 200 Mile radius
  + Allows scheduled credit
  + 24 hour turn time for quotes & 1 week for endorsements
  + Business Autos registered to individuals eligible
  + Available for nearly 300 classes
  + Available in 35 states
  + Instant online pricing
  + <http://www.btisinc.com/marketing/BTIS/AmTrust_Comm_Auto_8_16.pdf>
  + <http://www.btisinc.com/marketing/BTIS/amtrust_comauto_availability.pdf>

**HISCOX BOP Portal**

* Commission 15% (New & Renewal)
* Professional Liability, GL, & BOP options for small businesses
* Instant Binding same day
* Using BTIS online link to Hiscox rater,
* at: <https://www.hiscox.com/BTIS>
* Can call 866-739-0727 for questions
* Broad appetite & coverage for 100 professions in over 100 Industries
* New ventures ok
* Home Based credit available
* Competitive Premium starting at $22.50
* Mandatory EFT Direct Bill by CC only
* No other method of payments are available
* Great place for FL, other states BTIS does not offer the GL Victory Contractor program in ( Not NY)
* BTIS Contact for HISCOX is Brandi Cano at 877-649-6682 or at [bcano@btisinc.com](mailto:bcano@btisinc.com)
* <http://www.btisinc.com/marketing/Hiscox/about_hiscox_now.pdf>
* <http://www.btisinc.com/marketing/Hiscox/overview_hiscox_now.pdf>
* <http://www.btisinc.com/marketing/Hiscox/sell_sheets_hiscox_now.pdf>

**USLI**

* 12.5% commission
* Quotes available by phone, web or email
* Rater is at <https://www.uslis.com/BTIS>
* Phone Quote is at 877-203-8573
* BTIS Contact for USLI is Brandi Cano at 877-649-6682 or at [bcano@btisinc.com](mailto:bcano@btisinc.com)
* Quick Quote turn around -- Only 8-10 key questions for quote
* Acceptable Risks: Janitorial (Residential & Commercial), Non-Profit Package; Construction & Premises Protective; Commercial Lines (Builders Risk, Lessor’s Risk, Apartments Condos, 1-4 Unit Family Dwellings); Contractors Equipment; General Contractors (residential custom homes & commercial); Owner acting as GC; Vacant Building & Land; & Hospitality & Liquor (Bars/Restaurants, Retail Liquor Stores, Convenience Stores & Wholesale Distributors; Caterers, Special Events, Nonprofit/Private/Fraternal/Social Clubs & Nightclubs & Adult Entertainment)
* Top Binding Commercial Opportunities to key in on:
* Vacant Buildings/Vacant Land – we have no restriction on the length of vacancy
* Fitness Centers – yoga studios, Pilates, gyms
* Lessors Risk – we are open to a variety of different tenants
* Specialty Training schools – dance schools, tutoring clubs, most types of instruction
* Janitorial
* Beauty/Barber/Nail Salons
* Commercial Umbrella/Excess
* Truckers General Liability
* Special Events
* Mono-line Liquor Liability

**Victory Inland Marine – Offered by Navigators Insurance**

* Commission 15% (New & Renewal)
* Available in lower 48 states
* Online quotes available for 10 states
* Other 40 states available on a referral basis
* Coverage for Buildings, Stock, Business Property, Tools, Equipment (large & small), Installation Floaters, Leased or Rented Equipment, EDP and more
* Schedules up to $2 million
* Higher amounts are available on referral basis
* Easy to quote & bind
* Lot of Non-Contractor’s risk as well to include but not limited to:
* Farming Equipment, Medical Equipment, Mobile Dentist, Mobile Vet., Mobile Car Wash, Mobile Mechanic
* Complete accords for these submissions
* Completed Acord forms [125](https://my.btisinc.com/AcordForms/ApplicationApplicantInformationCommercialGeneralLiabilitySection_125.pdf), [126](https://my.btisinc.com/AcordForms/CommercialGeneralLiabilitySection_126.pdf) and/or [140](https://my.btisinc.com/AcordForms/PropertySection_140.pdf) and [146](https://my.btisinc.com/AcordForms/EquipmentFloaterSection_146.pdf) if applicable
* Complete [Great American Schedule of Equipment](https://my.btisinc.com/LinkClick.aspx?link=%2fdocs%2fGreat%2520American%2520Schedule%2520of%2520Equipment.pdf&tabid=261&portalid=0&mid=1172) if applicable
* Submit by email to [imsubs@btisinc.com](mailto:imsubs@btisinc.com) or fax it to 916.772.9292

<http://www.btisinc.com/marketing/BTIS/inland_marine_15.pdf>

**Victory Workers Comp – Provided by AmTrust**

* Commission 8-10% (New & Renewal)
* Available in 43 states
* Low deposit requirement
* High Ex Mods considered
* One full time employee preferred
* New ventures considered
* Contractors must be in business for 3 years (licensed) with no lapses or gaps in coverage; hiring for first time is acceptable
* PAYO is available – Many options
* Electronic payment options
* All Direct Bill or PAYO or Self-Reporting
* <http://www.btisinc.com/marketing/BTIS/work_comp_trifold.pdf>
* <http://www.btisinc.com/marketing/BTIS/work_comp_west_16.pdf>
* <http://www.btisinc.com/marketing/BTIS/2500_under_wc.pdf>
* <http://www.btisinc.com/marketing/BTIS/WC_constr_classes.pdf>
* <http://www.btisinc.com/marketing/BTIS/wc_top_10_flyer_15.pdf>

**Top reason a WC policy is bound**

* + They have NO Lapse in coverage
  + We will now consider on a case by case basis
  + Need to say NO Lapse in Coverage on quotes to get a quote but then:
  + Insert in the ‘Comments Section’ info about the lapse to get it quoted correctly & possibly approved
  + Availability is by class code
  + Class code is from the top 60 classes from these categories:

Professionals

Retail

Service Class

* + It is a non-artisan/contractor risk
  + Claims are not an issue
  + Has at least one fulltime employee
  + If been in business awhile, has current workers comp coverage for all employees
  + Not a high risk type of account or class code
  + Has a Loss Mod under 1.15

**Top reasons for WC decline:**

* + Needs NO Lapses for all class codes

Claims Issues:

* + - * High losses
      * Loss History
      * number of claims in short period of time
      * amount of claims paid vs. low premium
  + NO owner only scenario or owner included on small policy
  + Some # of classes do allow for owners to be included if have other employees
  + Needs 1 FT employee

PT only will not suffice

* + Employees working without coverage
  + Low Premium vs. Exposure/Operation = is underwriter decision
  + Need 3 years in business for 100% of contractor classes

If less will be declined

* + The AmTrust “Employee Concentration” criteria apply to every single class code.

Maximum for any location          75 employees

Metro areas                                    40 employees

NYC, San Francisco, L.A.              20 employees

* + The following contractors require 3 years in business and 3 years prior continuous workers compensation coverage (with employees) leading up to the effective date. These are contractors with heavier exposure so we are looking for owner experience in managing employees. An owner only policy for 3 years prior does not fill this requirement.

Carpentry – 5403/5432

Wallboard – 5446/5447

Painting – 5474/5482 – Exterior painting does not exceed 10%, no residential rooftop

Masonry – 5027/5028

HVAC – 5538/5542 – class codes may include plumbing 5183/5187

* + A few contractor class codes only Incidental work allowed to include: welding & painting ext.

Painting Ext. = only allows 10% exposure

* + - * This usually eliminates BTIS from any painting risks
  + No Paper contractor or GC with high % of subs

30% Sub is Max

* + Framing
  + New “ground up” construction/General Contractor
  + Roofing
  + Solar panels
  + USL&H
  + Owner only/clerical only policies
  + No Handyman
  + Landscaping Contractors – No tree trimming operations where employees are above ground level. Installation and hardscape operations are heavy, price for it. Mow and blow operations may not have a license due to small size of jobs.
  + No Remodeling
  + No tree removal
  + No snow removal
  + No Sewer & Septic work
  + No Boiler work
  + No High travel related to job/work duties
  + No Mobile operations
  + No Height exposure greater than 15 ft. for any risk

especially contractors

* + - * is case by case
  + No Depth greater than 6 ft.

**PEO offered through Integrated Underwriters**

* Commission 6.50% to 10% (New & Renewal)
* Ideal risks have experienced modifications over 1.30 & are eligible up to 4.00 & your hard to place risks
* Meant for Client’s with no other viable options
* Qualified Clients can expect to save up to 30% on their workers comp rates
* Low Startup costs
* Premium are paid on a Pay-As-You-GO basis
* This means NO AUDITS & NO Premium Deposits
* Risks that have been non-renewed, cancelled, or have gaps in coverage will be considered
* All class codes accepted: From Roofers to Window Washers -- this program will write nearly all class codes
* Minimum Premiums
  + California minimum premium is $50k
  + California Roofing risks minimum premium $200k
  + New York minimum premium is $75k
  + All other states minimum premium is $40k
  + Staffing risks minimum premium is $200k
  + Transportation risks minimum premium is $100k
  + Asbestos, and Mold remediation risks minimum premium is $500k
* Multiple Integrated Workers Compensation programs
* All are A rated carriers to include:
  + ACE, AIG, AmTrust, Benchmark, The Hartford, Lion Ins Company, State National, National Interstate, & Zurich
* Available in 44 states including NY
* Online link to rate coming soon
* Submission currently accepted by sending Acord 130
* Items to be is included on Acord: FEIN, Current Exp. Mod, Employee Count per class code, 3-5 yrs. Premium history, currently Loss History, details on all claims over $25k
* Contact person & Submissions to be sent to Jeremiah Azevedo at [jazevedo@btisinc.com](mailto:jazevedo@btisinc.com)

**One Shot Builders Risk – Offered by Great American Ins Co (GA)**

* Commission 12.50% (New & Renewal)
* Online quotes available for 10 states
* Other 40 states available on a referral basis to carrier
* Complete quote through rater
* $1,000 commercial minimum premium
* $250 residential minimum premium ($500 MP Protection classes 8, 9, 10)
* Commercial & Residential risks - immediate policy issuance in your office for accounts size of:
* $1 Mil Commercial
* $3 Mil Residential
* Up to $20 Mil by referral on certain structure types
* Replacement Cost Valuation included for new structures
* New Construction, Renovation and Existing Structure coverage’s available
* Extensions available and more
* Enhancements are now built into the rater
* Can include soft cost online
* Home-In-Inventory on ground up at renewal only
* E-mail UW
* One to four family residential units OK
* Protection classes 8, 9, 10 OK
* <http://www.btisinc.com/marketing/BTIS/builders_risk_15.pdf>

**Excess Rater – 4 key carriers--top 2 are RLI & AIG, notes are on AIG**

* Commission 10% (New & Renewal)
* Online submission system is now available!
* Available in all states except NY & VA
* $505 minimum premium for CA, WA & MO
* $1,000 minimum premium in all other states
* No new structural residential/tract construction
* Expanded definition of Insured
* Limits up to $10 million
* Up to $25 Million with Underwriter referral
* Requires underlying limits of $1 million and an A- VII or better rated carrier
* Many various classes available including contractors
* <http://www.btisinc.com/marketing/BTIS/Excess_highlights_15.pdf>

**Special Event Insurance**

* Online rating
* Is last Icon in last row
* We are paying our agents a flat $25 in revenue no matter what the premium size.
* We have a dedicated customer service number so the receptionist will transfer those calls
* It is a very competitively priced
* Available in All 50 States!
* Free Additional Insured
* A+ Rated Insurance Carrier
* Lloyds & Markel
* Retail Liquor Coverage Available
* Host Liquor Included at No Charge
* No Coverage Location Limitation
* Instant Coverage and Documents
* Cover Events up to 5,000 in Total Attendance
* Waiver of Subrogation / Primary Wording Available
* Hired and Non-Owned Auto Coverage Available

**PEO for WC for Owner Only Artisan Contractors In Development**

* Client Direct Rater for Agents website
  + We call it our ‘Widget’
    - * GL is 1st product line for it
        + Summer 2017
      * WC will be 2nd product line to have ‘Widget’
* Streamlining GL Application
* Cutting all questions asked down to 7 bundled questions
* Automated Inspection Process
* Rating access to 3-4 carriers to do all the hard to place contactors risk in all states, to included but not limited to:
* GC
* Paper Contractors
* Tract Home Developers
* Home Builders
* Roofers
* Framers