

# STATEWIDE

# CONNECTION

July 2022

Over  
**58**  
Years  
Of Service

XXXI, No.7

## A Must Read!

All of us have had an insured ask what “**Non-Admitted**” means in the insurance world. There was a time when it was considered a bad word, especially to banks and lien holders. But NOT ANY MORE! Much light has been shed on the **value** of the non-admitted market and so we wanted to help you better understand it and be able to explain it should an insured ask. A **terrific article** was written in the **Insurance Journal** about a year ago. If you didn’t see it, here’s your chance. This link will tell you everything you need to know about the non-admitted market and why you should LOVE IT, not avoid it:

[www.insurancejournal.com/magazines/mag-features/2021/07/19/623039.htm](http://www.insurancejournal.com/magazines/mag-features/2021/07/19/623039.htm)

Statewide is a **proud representative** of several non-admitted markets and understands the value of having them, and using them. After reading the above article, you will understand why. Give us a call should you have more questions about writing non-admitted business. We know you’ll develop a whole new respect for its **power and usefulness**. (All States)

## WWAD??

**Q:** Alfredo, I have a home that has a couple of issues. It lapsed two months ago and had 3 losses over the last 3 years! No one will touch it, Can you help me?

**Alfredo:** I sure can! As long as those 3 losses don’t total more than \$100,000, we can take a look at it. Also, we can consider a home that has had a lapse in coverage up to 1 year maximum. So, **there is hope** for your insured! Send it our way and I’ll help you get online and get the policy written today.

## Fur Babies . . .

We do love our **pets**, don’t we? As a result, we pay big money to get their hair washed, nails trimmed and smelling fresh. Statewide loves **Pet Groomers!** We even have a program that will cover **boarding kennels**. So, if you go on vacation, you can spruce up and bring your fur baby along or keep them safe in a kennel. Either way, **Statewide has a program just for them**. Call us and see what we can do for you! (All States)

**Now Serving:**  
Arizona, Nevada, Utah,  
New Mexico and Colorado!

## Highlights:

- **Non-Admitted Answers (pg. 1)**
- **Rentals (pg. 2)**
- **Food Carts and More (pg. 2)**
- **Word Search (pg. 4)**



## Rentals Are The Rage

Buying a home is still out of the question for some, so they're turning to the rental market for now. Statewide can help you write those **rental dwellings**. We're a favorite of landlords that want to put a simple, well-priced **DP1** or **DP3** in place to cover the unit(s) they own. What's more is you can quote, bind and issue those policies in minutes with our online software, **OPUS**. Need a little help navigating OPUS for the first time? **Alfredo Rico** is there for you (602-494-6913). He'll help you find the right program at the right price. Now is the time to take advantage of a growing market by getting your agency ready to rentals easily and quickly. **Call Alfredo**, he can help! (AZ, NV)

## Too Soon?

It's never too soon to start thinking about those upcoming **events** such as **Pumpkin Patches** and **Christmas Tree Lots**. They need to get permits and insurance and Statewide is happy to help. We can also help with the other **short-term events** such as parties, graduations, reunions and other celebrations. Call any one of our talented commercial underwriters!

## Eats & Treats

The **food** industry is making a steady comeback, so we'd like to remind you of how many different types of policies we offer for those food related businesses. Let's start with the little **push/pull carts** that offer ice cream and other confectioneries. They can be found in strip malls, shopping centers and street fair events. The same goes with the good old **hot dog vendor**. Sometime you see them in front of home improvement stores or on the street corner. Next, let's move up to the little **mom & pop restaurants** or food stands. That's where some of the best food can be found, right? Then, of course, there is the **brick and mortar restaurants**. We like both the big restaurants and the charming little diner. We **LOVE new businesses**, so no experience is required. Also, a couple of **losses here and there don't scare us either!** You can write their **GL, Property, Liquor** and even their **Work Comp**. (We have great rates for Work Comp with restaurants, so don't count it out!) Getting a quote is as easy as ordering from the menu. You can use our **Rapid Raters** for one of our markets, or you can **submit an app** to your favorite commercial underwriter for additional markets. Where can you get an easy app? Our website! Forget plowing through all those ACORD apps. Go online at [www.statewide-insurance.com/applications](http://www.statewide-insurance.com/applications) and select the GL App and the Property App. If you need liquor liability, call any of our underwriters. We have a special app that is not available on our website. (This is all easier than it sounds, ok? We promise!) Statewide wants to show you all that we can do for the food industry to help your agency become well versed and ready to go. So give us a try!! (All States)

## A Funny For You . . .

I just replaced the can of air freshener in the office bathroom with an air horn.

And now we wait . . .



## Got Updates??

If you renewed your **license, E&O** or any other pertinent information about your agency, we need to know ASAP so we can keep your code **open and ready** to write business. If we don't have a current license or E&O, we'll be forced to suspend your code until we do. We certainly don't want you to miss out on **upcoming renewals**, so send us those new documents **right away**. You can send them to our records department manager, **Linda Cooper**, or send them to Dave in marketing. This includes any **personnel changes**. We want to keep you current so we can grow with you! Thank you in advanced! (All States)

## TLDR

TLDR: (Too Long, Didn't Read). We get it. Sometimes you just want to skip to the jokes and the Word Search. So, here's a quick recap...

- **Non-Admitted Markets** - What are they? We've got a link you can't miss. See page 1!
- **WWAD** - What Would Alfredo Do? Don't miss this month's exciting question for our personal lines underwriter, Alfredo Rico.
- **Groomers and Kennels** are something we love to write. Let us show you our tricks!
- **Rentals** are on the rise. We have the perfect market for your landlords or single rental units.
- **Special Events** are coming up as the year plugs along. Get ready. Call Statewide and we'll help you celebrate those events!
- Got **updates**? We'd love to know of any changes to your address, phone number or personnel. We also need your latest E&O or license renewal.
- **Restaurants to food carts**. We can do it all!

Charcuterie.

Because a generation raised on Lunchables is trying to be cool.

## Now Writing . . .

Here are a few things we've written lately!

Recycling Center - \$23,206  
DP3 Homeowner PC 9 - \$1,240  
Transmission Repair Shop - \$22,277  
UFO Museum - \$1,835  
HO3 Homeowners - \$826  
Mobile Home - Out of Park - \$688  
Occupational Therapist - \$750  
Work Comp - Masonry - \$2,590  
LRO Commercial Building - \$4,096  
Mobile Home Park - \$1,237  
DP1 Dwelling - PC10 - \$1,190  
Dog Breeder - \$1,840  
Appliance Delivery/Installation - \$3,145



*What can we write for you today??*

## A Final Thought . . .

Life is just a series of obstacles preventing you from taking a nap.

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You know you're over 40 when you have an "upstairs" ibuprofen and a "downstairs" ibuprofen.

## 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's Word Search Winners:

**Jane Marie R. - Phoenix, AZ**

**Roni R. - Parker, AZ**

**\*\*Karen S. - Reno, NV**

**\*\*Bonus Puzzle Winner - Winnings donated to charity**  
<https://www.dad-eacademy.com/>

**Congrats!!**

**Your \$25 Gift Cards  
are on the way!**

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[www.statewide-insurance.com](http://www.statewide-insurance.com)

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

www.WordSearchMaker.com

Americano	Crema	Grande	Mug
Barista	Decaf	Grind	Organic
Black	Drip	Hazelnut	Roast
Cappuccino	Espresso	Iced Coffee	Sweetener
Caramel	Filter	Java	Tall
Coffee	Flat White	Latte	Trenta
Cold Drip	Frappuccino	Macchiato	Vanilla
Cortado	French Press	Mocha	Venti



**Pick One:**  
 \$25 Visa Card  
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 Donate to Charity

Name: \_\_\_\_\_ Agency: \_\_\_\_\_

Email or Fax Your Entry  
 To **Dave Ranes**  
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