

STATEWIDE

CONNECTION

August 2022

Over
58
Years
Of Service

XXXI, No.8

Ode to OPUS

The homeowner market is about as unpredictable as it can get right now. One day your “go-to” carrier is working hard for you and the next day they do a complete 180. So, our question is, **have you tried Statewide for your homes?** We can write your **HO3’s, Dwellings, Rentals and Mobile Homes**, all in one place. . . **OPUS**. Our OPUS (Online Personal Lines Underwriting System) is one of the best rating and issuing software programs on the market. If you haven’t tried it yet, you’re in for a treat. It can **quote, issue and endorse** policies in minutes. You can even **check the status, take a payment and file a claim** all on one platform! It’s not complicated, either. You can write your HO3’s, Dwellings and Mobile Homes all with a few clicks of your mouse. We can write those risks with **bad credit, small losses**, less than favorable **dogs, and older homes**. Got a **bad roof**? We can write the policy with a roof exclusion if you wish. All of this under one User ID and Password that you can get in minutes from **Alfredo Rico**. Our Personal Lines products vary from state to state, so if you reside in **Arizona, Nevada, Colorado, or New Mexico**, call us and we’ll hook you up with the right underwriter and the right program. **OPUS** will change the way you do business!

Work Comp

We don’t always think about it, but most businesses need to carry work comp in order to be in compliance. Statewide has a great **A rated Work Comp** carrier that can fit the bill. Next time you’re getting a quote from us, ask us to also quote the Work Comp. **The more lines of insurance a client has with you, the better the retention rate**. Speaking of rates, yes, the rates are great and the coverage is spot on. Let your commercial underwriter know that you’d like to add Work Comp to the policy. **Monoline or packaged** we’ll take it!

Colorado Showtime!

Hey, Colorado! Statewide is excited to attend your upcoming **PIIA Insurance Convention** in **Black Hawk, Colorado** at the **Ameristar Casino Resort & Spa** on **Wednesday, September 28 at 2 pm**. It’s located on the **5th floor**. We’ll be there with lots of handshakes and giveaways including a door prize or two, so bring your business cards for the drawings! It should be a blast, so **don’t miss out!** See you in a few weeks . . .

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

Highlights:

- **OPUS Ovation** (pg. 1)
- **\$5 Bill - Want One?** (pg. 2)
- **Danecdote Time!!** (pg. 2)
- **Word Search** (pg. 4)



Did Someone Say Garages?

Do you know why Statewide loves **Garage Risks** so much? Because we're really good at writing them! **Dealer Open Lots, Used Car Dealers, Wholesalers, Repair Shops, Window Tinting, Detailers, and yes, even Mobile Mechanics.** You can throw **Salvage Yards and Body Shops** into the mix, too. You would think that this type of risk is hard to place, but our carriers specialize in all things related to Garages, so now is the time to **send a few of them our way.** We can even look at the **self-serve gas stations and convenient stores** attached to them. Call **Fawn Reed (x917)** or **Dan Braude (x944)** and put them to task on making Statewide your new home for Garage Risks! (Most All States)

Want \$5??

Of course you do! How about an **unlimited supply?** It's possible. For every **new** personal lines policy you write with us in our **OPUS** system, we'll send you a crisp **\$5 bill** as a thank you. It's for Arizona and Nevada for now, but **don't fret Colorado and New Mexico,** you're next! We're putting the finishing touches on your very own OPUS program!! **Stay tuned...**

Danecdote!

Musings from the mind of our COO, Dan Braude . . .

Anyone out there still **working from home?** How's it goin'? I just heard that a large carrier is going **100% remote** over the next 30 days, and another one has instituted a policy where employees work 1 week in the office and then 3 weeks working from home. **I get it.** It's good for employee morale; it reduces corporate costs, etc., but all at a price, right? I can't help but think how much I've learned in this business just by overhearing conversations from the people around me; or how easily it is to fall into a chat about risks and underwriting when you get up from your desk to fill your water bottle. I know it's an old school mentality (fine, call me boomer), but **I do my best to embrace new ways of thinking and alternative methodologies,** and I AM open to learning from the new generation of staff. Yet, I still fear the intellectual drain in this industry. **Here at Statewide,** we're combining the **best of both worlds** and we leave the decision (choice) up to our staff and their managers. Some of us work from home 100% of the time; some of us are in the office 100% of the time; but a lot of us have a **hybrid schedule** – some days or times in the office and some at home. See? The best of both worlds and whatever works best for the employee and their department works best for Statewide. Most likely you haven't even noticed when we're working from home or when we're in the office...and that's our **GOAL.** To make sure you can't tell the difference; and if we've accomplished that, everyone's happy!

A Funny For You . . .

If Cinderella's shoe fit perfectly, then why did it fall off?



Bigger Than Ever

Day Cares. You see the crises in the news about a shortage of day care centers and workers, but as the demand goes up, the need for insurance rises also. **Statewide specializes in Day Cares.** We write them extensively in the southwest and can even venture out to a select few other states. We love the small, **in-home** day cares all the way up to the big **commercially** run centers. The economy is forcing both parents back to work, so the need to watch the children is at an all-time high. Call our commercial underwriters to see what we can do for you. If you've never ventured into this line, it's time. This is a great way to **expand your portfolio.** We're here to help!

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...

- **OPUS** is more than you think. It can rate, bind, issue and take payments for you homes!
- Add **Work Comp** to your risks for every quote you get. We've got a great market!
- **Colorado**, we're coming to a **convention** near you! Black Hawk, September 28th at Ameristar Casino Resort & Spa! Stop by for a visit and some trinkets!
- **Garage Risks** are our specialty. Repair shops, Dealers, Mobile Mechanics, and more!
- **Want \$5?** Write a new personal lines policy in our OPUS system and we'll send it! No limits, no kidding!
- **Day Cares** are what we write more of than any other line. Give Statewide a try, baby!
- It's **Danecdote Time!** If you haven't read this month's article, turn back a page. It's well worth the read!

Maybe if we tell people the brain is an app they'll start using it.

Now Writing . . .

Here are a few things we've written lately!

Vacant Building Remodel - **\$11,582**
HO3 - PC 10 - **\$1,055**
Manufactured Home Sales - **\$1,973**
Counseling Operations - **\$67,000**
Auto Repair Garage - **\$1,969**
Board Game Manufacturing - **\$1,000**
Restaurant w/ Liquor - **\$10,516**
Mobile Home - In Park - **\$755**
Breakfast/Lunch Café - **\$2,962**
Courier Service **\$683**
Tattoo Parlor - **\$1,479**
Dwelling DP3 - **\$650**
Work Comp - Property Manager - **\$2,929**

What can we write for you today??

A Final Thought . . .

Don't let anyone who hasn't been in your shoes tell you how to tie your laces.

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I wish I was a kid again
so everyone would be proud of me
for taking a long nap.

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:

Flor B. - Douglas, AZ
Hannah H. - Las Vegas, NV

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

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Facebook!



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INSTAGRAM!!



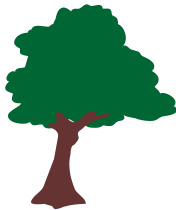
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H W B S R L C R H K J J C G J Z R L M K
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www.WordSearchMaker.com

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|--------|-------------|------------|--------------|
| Acacia | Cedar | Larch | Purple Heart |
| Alder | Cherry | Mahogany | Red Cedar |
| Ash | Chestnut | Maple | Softwood |
| Aspen | Cypress | Marblewood | Spruce |
| Balsa | Douglas Fir | Oak | Sycamore |
| Balsam | Elm | Pine | Teak |
| Beech | Hickory | Plum | Walnut |
| Birch | Ironwood | Poplar | Yew |



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

Name: _____ Agency: _____

Email or Fax Your Entry
To Dave Ranes
For A Chance To Win!!
dranes@statewide-insurance.com
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