


Melanie Suddjian
Manager
Commercial Lines Renewal Business



Karen Huang
Manager
Commercial Lines New Business



Workers' Comp Webinar

Countdown to 7.1. Count on Networked.



Housekeeping FAQ

"YES"

- Chat questions will be answered
- Slides will be shared
- Handouts will be shared
- Recorded webinar will be available

Recent Comp Successes



Networked affiliates compete on **WORKERS' COMP** opportunities large & small to write profitable business across the West. A broad array of carriers creates a comprehensive overall portfolio. The recent successes below reflect a cross-section of the business community from Services to Contractors to Hospitality and more.

Newer markets added to our network include **GUARD** & **NATIONWIDE**. As always, ask your new business or renewal account manager for more on market appetites & commission promotions!

Business Type	Location	WPE	Carrier
BOON SERVICES	Tucson, AZ	\$8,975	AIG
HOTEL	Las Vegas, NV	\$8,862	Quiver
PLUMBING CONTRACTORS	Chattanooga, TN	\$8,388	Quiver
COMPUTER PROGRAMMING SERVICES	Salt Lake, UT	\$18,786	The Hartford
WELDING REPAIR	Phoenix, AZ	\$18,648	AIG
ELECTRICAL WORK CONTRACTORS	Las Vegas, NV	\$13,178	The Hartford
BEVWOOD RESTAURANT	Westminster, CO	\$13,120	The Hartford
OPERATORS OF APARTMENT BUILDINGS	Oremville, AZ	\$11,187	AIG
BIJEST METAL WORK MANUFACTURING	Las Vegas, NV	\$7,887	The Hartford
CHILD DAY CARE SERVICES	Colorado Springs, CO	\$5,847	AmFirst
PLUMBING, HEATING & AIR CONDITIONING CONTRACTORS	Smithfield, UT	\$4,444	Quiver
STOCK & BOND BROKERS	Indianapolis, IN	\$1,892	The Hartford
ELECTRICAL WORK CONTRACTORS	Scottsdale, AZ	\$1,888	Quiver
SHOULDER SERVICE PHYSICIAN	Englewood, AZ	\$1,778	Englewood
COMPUTER MAINTENANCE & REPAIR SERVICES	San Antonio, TX	\$1,390	The Hartford
CONSULTANTS - SOFTWARE	San Antonio, TX	\$1,468	The Hartford
HAIR SERVICE PROVIDER	Ridgeland, MS	\$1,282	Travelers
B	Las Vegas, NV	\$1,130	AmFirst
	Phoenix, AZ	\$861	CNA
NA	Las Vegas, NV	\$887	The Hartford
SPRINKLER	Gresham, OR	\$479	The Hartford
F	Aurora, CO	\$379	The Hartford

COUNTDOWN TO
7.1.17
Count on Networked.



Workers' Comp Webinar Agenda

Countdown to 7.1. Count on Networked.

- Networked Fast Facts & Service Team Overview
- Carrier Highlights
- Best Practices for Workers' Comp Submissions
- Resources for 7.1 & Beyond
- Chat Q&A



↻ NETWORKED FAST FACTS

May 1, 2017



\$210M	Total written premium
1,090	Networked affiliate members
28	Direct Access Insurance Services cluster members
900	WORKERS' COMP submissions/month
43%	WORKERS' COMP bound to quoted ratio
200	WORKERS' COMP endorsements/month
32	Dedicated commercial lines account managers
113	Total employee count
2	California office locations (Grass Valley & Orange)

➔ WE ARE ALL ONE SERVICE TEAM



CUSTOMER SERVICE & PROCESSING

➔**Service.** Team of 29 service support staff to handle each account through its policy term.



COMMERCIAL LINES ACCOUNT MANAGERS

➔**Experience.** Team of 32 commercial lines account managers averages over 14 years in the industry. Several have been with Networked since the company was founded in 1993. Handling business account placement & marketing.

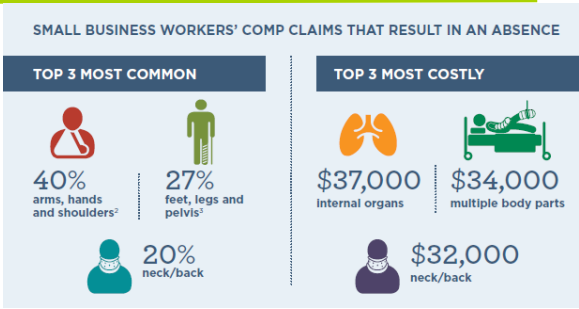


SALES VICE PRESIDENTS

➔**Relationships.** Covering 11 western states to thoroughly evaluate each new member applicant & ensure a fit for a long term relationship. Appointing only those agencies who can find the greatest value in our service offerings.



What can happen?



TIPS TO HELP CREATE A SAFER WORKPLACE

- Conduct regular safety audits to identify and eliminate existing hazardous conditions
- Keep the floor clear of any materials that could cause a worker to trip
- Provide employees with adequate personal protective equipment and/or guards

Who is injured?



Materials courtesy of The Hartford

Your Opportunities. Our Appetite & Network.



Why leverage Networked for your workers' comp business?

- ⇒ Gain the best chance to compete & earn more
- ⇒ Write accounts large and small (**from \$500 to multi-millions**)
- ⇒ Long-term, personal underwriter relationships
- ⇒ Utilize 18 workers' comp carriers

AIG	Everest National	Meadowbrook
Allianz/Fireman's Fund ^w	First Comp	Pacific Comp
AmTrust	Guard	Preferred Employers
Applied Underwriters	The Hartford	Travelers
Chubb ^w	ICW	The Zenith
CNA ^w	Liberty Mutual ^w	
Employers Comp		

w = Monoline WC not available in CA
Underwriting guidelines & product availability are subject to change at anytime based on the carrier & will vary by state.

Carrier Highlights. Capacity & Classes.



AMTRUST



Guidelines	National Appetite	
<p>FOCUS: niche provider for small to mid-sized businesses</p> <ul style="list-style-type: none"> ○ Can entertain \$1M+ accounts case by case ○ Will analyze and consider New Ventures ○ Can entertain multi-states exposure ○ Provide Loss Control & Claim Account Management (CAM) for accounts \$100K+ ○ Payroll reporting is available 	<p>PREFERRED classes</p> <ul style="list-style-type: none"> - Artisan Contractors - Beauty Shops - Buildings - Operations by owners or contractors - Doctors & Dentists - Hotels - Machine Shops - Light metalworking - Private Schools - Professional Offices - Restaurants - Retail Stores - Wholesale Stores 	<p>EXCLUDED classes</p> <p>Generally not a market for,</p> <ul style="list-style-type: none"> - General Contractors - Heavy Construction - Operations involving work at heights or other high hazard operations - Trucking - Transportation - Farming - Temporary Labor - Professional Employers Organizations (PEO) - Nursing Homes - Home Health Care - Fast Food Delivery

Carrier Highlights. Capacity & Classes.



EMPLOYERS



America's small business insurance specialist.™

Guidelines	National Appetite	Targeted Classes
<p>FOCUS: small businesses within well-defined appetite of low to medium hazard industries</p> <ul style="list-style-type: none"> Can entertain middle market risks and multi-states exposure Loss Control Support – online resources & loss control services help clients reduce workplace injuries and illnesses. Injured Employee Hotline - available 24/7 – registered nurses specially trained to provide medical guidance 0% down + PAYGO available for policies \$2500+ 	<p>BAY AREA</p> <ul style="list-style-type: none"> Bars/Taverns Coffee/Tea Hotel/Motel Auto repair Wholesale store Apartment/Condo Retail store Physicians <p>LA METRO</p> <ul style="list-style-type: none"> Bars/Taverns Auto repair Wholesale store Physicians Apartment/Condo Clothing mfg Hotel/Motel Clerical office Clothing stores Auto repair College/School Auto gasoline stations Auto body repair Building operation HOA Coffee/Tea Auto machine shop 	<p>ORANGE CTY</p> <ul style="list-style-type: none"> Bars/Taverns Clothing mfg Physicians Clerical office employees Automotive Machine shops Hotels/Motels Rubber goods mfg Apartment/Condo <p>NATIONAL</p> <ul style="list-style-type: none"> Bars/Taverns Coffee/Tea Hotel/Motel Physicians Retail stores Auto body repair Wholesale store Auto repair Apartment/Condo Clerical office Bakeries Auto/Garage HOA Nurseries Barbers Clothing stores Attorneys

Carrier Highlights. Capacity & Classes.



PACIFICCOMP



Guidelines	CA Appetite
<p>FOCUS: CA Exposure Only with incidental exposure in AZ & NV</p> <ul style="list-style-type: none"> Understands one size doesn't fit all, have different programs to fit all the customers needs. Small Business Accounts - Straight Through processing for 100 eligible class codes with manual premium range from \$1,000 to \$50,000 Large Accounts –manual premium range from \$50,000+ required UW review and approval Accounts \$250K+ are eligible for a dedicated Health & Safety Consultant to develop and implement a plan of action to help insureds achieve their safety program objectives 	<p>RECENT SUCCESSES</p> <ul style="list-style-type: none"> Restaurant/Tavern Auto/Truck repair shops Dentists/Dental surgeons Physicians Store – Grocery/Convenience Store – Retail Store – Auto accessories Deli/Coffee shop/Frozen yogurt Instrument mfg Hotel Auto dealer Machine shop Quick printing

Carrier Highlights. Capacity & Classes.



TRAVELERS



Guidelines	National Appetite 'Top 30'		
<ul style="list-style-type: none"> Travelers Select can entertain monoline Workers' Comp Writes multi-state exposures on one policy Risk control customer care 24-hour claim reporting with dedicated return-to-work teams of nurses and claims professionals 	<ul style="list-style-type: none"> Physicians/ Surgeons Restaurants Lawyers Computer programming Dentists Insurance agents Investment advice Office Janitorial services Advertising, graphic arts 	<ul style="list-style-type: none"> Clothing Residential cleaning services Real estate agencies Sales Garage/Repair shops Accounting Auto body repair Wholesale Auto truck service station Beauty shops 	<ul style="list-style-type: none"> Furniture store Food & beverage shops Art gallery Management consultants Hotel/Motel Radio, TV, consumer electronics store Clothing manufacturing Computer programming services Computer related services Auto storage garage

Carrier Highlights. Capacity & Classes.



HARTFORD



Guidelines	National Appetite 'Top 10' Industries																								
<p>FOCUS: National carrier with a broad appetite</p> <ul style="list-style-type: none"> Can consider risks with a lapse in coverage Entertains multi-state exposure Hartford Small Commercial has increased the payroll threshold to increase opportunities (<i>see Payroll threshold chart below</i>) Filed up to 50% scheduled credit on accounts \$2500+ (CA) Eligible for 10% discount if account is paid in full Multi-policy discount of 10% will be applied toward BOP, if written in conjunction with WC Payroll Reporting is available 	<ul style="list-style-type: none"> Business & Personal Services Professional Services Finance & Insurance Retail Technology Contractors LRO/Real estate Motion picture & video production Metal manufacturers Commercial printing Photocopying Restaurants 	<ul style="list-style-type: none"> Wholesalers Durable goods Motor vehicle supplies Plastic materials Women's clothing Electrical appliances Books, periodicals, newspapers Meats & meat products Plumbing supplies Office equipment Piece goods Hardware 	<ul style="list-style-type: none"> Other manufacturing Flavoring extracts Wood furniture Electrical equipment Nonwoven fabrics Food preparations Apparel 																						
	<table border="1"> <thead> <tr> <th>INDUSTRY</th> <th>PAYROLL</th> </tr> </thead> <tbody> <tr> <td></td> <td>Where used as the rating basis</td> </tr> <tr> <td>Financial Services</td> <td>\$15M</td> </tr> <tr> <td>Business & Professional Services, Personal Services & Medical Offices</td> <td>\$12M</td> </tr> <tr> <td>Retail</td> <td>\$6M</td> </tr> <tr> <td>Contractors (including Janitorial)</td> <td>\$1.25M</td> </tr> <tr> <td>Manufacturing</td> <td>\$3M</td> </tr> <tr> <td>All Others (including Restaurants and Wholesalers)</td> <td>\$5M</td> </tr> <tr> <td>Technology & Life Science: IT Services</td> <td>\$15M</td> </tr> <tr> <td>Technology & Life Science: Laboratories</td> <td>\$6M</td> </tr> <tr> <td>Technology & Life Science: Manufacturing</td> <td>\$6M</td> </tr> </tbody> </table>			INDUSTRY	PAYROLL		Where used as the rating basis	Financial Services	\$15M	Business & Professional Services, Personal Services & Medical Offices	\$12M	Retail	\$6M	Contractors (including Janitorial)	\$1.25M	Manufacturing	\$3M	All Others (including Restaurants and Wholesalers)	\$5M	Technology & Life Science: IT Services	\$15M	Technology & Life Science: Laboratories	\$6M	Technology & Life Science: Manufacturing	\$6M
INDUSTRY	PAYROLL																								
	Where used as the rating basis																								
Financial Services	\$15M																								
Business & Professional Services, Personal Services & Medical Offices	\$12M																								
Retail	\$6M																								
Contractors (including Janitorial)	\$1.25M																								
Manufacturing	\$3M																								
All Others (including Restaurants and Wholesalers)	\$5M																								
Technology & Life Science: IT Services	\$15M																								
Technology & Life Science: Laboratories	\$6M																								
Technology & Life Science: Manufacturing	\$6M																								



Carrier Highlights. Capacity & Classes.

ICW



Guidelines	CA Appetite 'Top 13'
<ul style="list-style-type: none"> Can entertain accounts with exposures outside CA IF payroll in CA = 80% of the total AND other states quoted are within ICW's core states: NV, OK, TX, WI, IL, IN, MI, PA, NJ, VA, TN, NC, SC, GA, FL Any Waiver of Subrogation (WOS) request on the application requires, <ul style="list-style-type: none"> (1) Check with the insured if the WOS is for a OCIP job; if so, ICW cannot offer this coverage (2) Have the insureds check with their agent prior to signing any contract for OCIP work as some of the WC carriers (i.e. ICW) will NOT honor the WOS request Will require a complete submission to reserve the market: Acord app, supplemental app, 3-5 years loss runs, ExMod Worksheet If account is currently or previously with BBSI, BBSI loss runs must include at least a letter/email from BBSI showing the policy periods in order for ICW to clear these submissions 	<ul style="list-style-type: none"> Hotel Groceries Physicians Wholesale stores Confections/Food sundries mfg Bakers & Cracker mfg Auto/Auto Truck Auto/Truck Sales Restaurants/Taverns Golf country clubs Plumbing Retail stores Apartment/Condo complex operation



Carrier Highlights. Capacity & Classes.

EVEREST



Guidelines	National Appetite Target Industries
<ul style="list-style-type: none"> Can entertain monoline workers' compensation coverage to a wide variety of clients in the mid-size to large account range 50 states capability for monoline Small Business – Below \$50K in manual premium – real time quotes, new venture are eligible, pricing based on risk characteristics, 257 eligible class codes, 125% max ExMod Larger Accounts – review case by case, no cap on ExMod. Networked can submit contractor risks to Everest \$75K+ Full array of claims and loss control services. Plus, Everest HELPLINE – provides premium access to legal counsel services for employment and worker-related questions 	<ul style="list-style-type: none"> Contractors Construction Petroleum Transportation Aircraft operations Manufacturing Services Printing/Publishing Retail Hotel/Motel Auto/Truck Warehouses Building operations Municipal/State/Public agency Nursing homes Veterinary hospitals Libraries/Museums/Colleges Amusement parks Mobile home parks Bowling/Billiards Camps Ski resorts Theatre Movie production



Carrier Highlights. Capacity & Classes.

GUARD



Guidelines	National Appetite Target Industries
<p>FOCUS: small to medium-sized companies</p> <ul style="list-style-type: none"> Operates in most states Multiple insurance company subsidiaries allow them to feature multiple pricing tiers Flexible payment options including "Pay-as-you-go" options via participating payroll partner or via Guard online-self-reporting platform 	<ul style="list-style-type: none"> Artisan contractors Auto services Entertainment, sports & leisure Habitational Manufacturing Professional offices Restaurants Retail Service industry Wholesalers & distributors Hotel/Motel Convenience Store



Carrier Highlights. Capacity & Classes.


ZENITH



Guidelines	CA Appetite Small Business		
<p>FOCUS: Broad small business appetite</p> <ul style="list-style-type: none"> \$750 min premium \$40K max premium for non-Ag; \$30K max for Ag Special rates for filed groups Excellent small business programs for 24-hr gas stations, bakeries, auto service, attorneys, physicians, dry cleaning ExMods .7-1.5; outside this range referred Accepts new ventures; considers short lapses 3 years of loss runs required Zenith will also entertain large accounts with high ExMod EFT automated bill payment-12 months Solution Center for comprehensive risk management & safety resources 	<p>Services</p> <ul style="list-style-type: none"> Restaurant/Tavern Hotel/Motel Auto repair Physician/Dentist Screen printing Funeral directors Engineers Draftspersons Veterinary hospitals Mortgage bankers Credit unions Accountants Banks Attorneys Dry cleaners Libraries College/School Barber Movie Theater Festival/Tradeshow Pool cleaning 	<p>Manufacturing</p> <ul style="list-style-type: none"> Bakery Brewery Pillow/Quilt Boot/Shoe Leather goods Cabinet Window blind Musical instrument Semiconductor Machine Jewelry Drug/Medicine Cosmetics Vitamins <p>Ag</p> <ul style="list-style-type: none"> Nurseries Orchards/Field crops Livestock raising Vineyards Garden Supply Cotton Bush Berry Field Crops Grain/Rice/Macaroni Mfg Seeds Fruit Packing Creameries/Dairy Products 	<p>Retail</p> <ul style="list-style-type: none"> Florist Groceries Clothing Jewelry Eyewear Wholesale Quick Printing Auto Accessories Computer Lighting Fixtures Office Supplies Paint Bicycles Book Sandwich Shops



Carrier Highlights. Capacity & Classes.

PREFERRED EMPLOYERS	Guidelines	CA Appetite 'Main Street' Business		
 <p>PREFERRED EMPLOYERS Insurance a W.P.A. Member Company</p>	<p>FOCUS: CA Exposure ONLY with low hazard exposure</p> <ul style="list-style-type: none"> o NO transportation/trucking o NO construction/roofing o NO animal exposures o Light to average class o Small/light v. large/heavy o Automated v manual process o Limited delivery (varies by class) o Affinity Group – outstanding programs for pharmacies, restaurants, auto service, dentists/physicians, sandwich shops, hotels/motels, attorneys o Non Affinity Group – no cap on ExMod. Risk will be individually underwritten o Risk Advisory services o Pay as you go option 	<p>Services</p> <ul style="list-style-type: none"> - Restaurant/Tavern - Auto repair - Physician/Dentist - Office machine repair - Self storage - Engineers - Real estate agencies - Salespersons - Mortgage bankers - Credit unions - Accountants - Banks - Attorneys - Country Clubs - HOA - College/School - Barber - Movie Theater 	<p>Manufacturing</p> <ul style="list-style-type: none"> - Bakery - Dairy - Clothing - Pillow - Button/Fastener - Machinery - Jewelry - Plastic Goods - Drug/Medicine - Cosmetics - Prosthetic Devices - Vitamins - Auto Parts - Semiconductor 	<p>Retail</p> <ul style="list-style-type: none"> - Florist/Gardening - Groceries - Clothing - Furniture - Jewelry - Wholesale - Quick Print - Auto Accessories - Wine/Spirits - Convenience - Computer - Lighting Fixtures - Bicycles - Sandwich Shops - Auto Dealers



COMPLETED Apps = FASTER Turnaround

Most Frequently Missed or Inaccurate Info Acord 130	Workers' Comp Submission Requirements
<ol style="list-style-type: none"> 1. Nature of business/Description of operations 2. Contact name & phone number 3. # of years in business – indicate New Venture, if applicable 4. Prior carrier information & premium 5. FEIN 6. # of employees 7. Payroll by class code 	<ol style="list-style-type: none"> 1. Acord 130* 2. Supplemental app* 3. 3-5 years loss runs 4. ExMod Worksheet for larger accounts <p style="text-align: right; font-style: italic;">*available in myAGENCY Forms Library</p>

Questions?

Your account manager is your #1 resource



Submit @ myAGENCY

- Real time quote status
- Assigned account manager
- Contact information

Additional online resources

- Acords & Supplemental forms
- Acord training videos
- Carrier underwriting guides
- Success lists



- ⇒ Ask us how you can EARN MORE COMMISSION
- ⇒ We are available for accounts LARGE & SMALL
- ⇒ Let us work with the leading workers' comp carriers ON YOUR BEHALF
- ⇒ Start thinking about October 1st too...

➤ Next up: 'Get Personal with Networked' on May 31st

