



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](http://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 IX
- 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](mailto: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](mailto: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

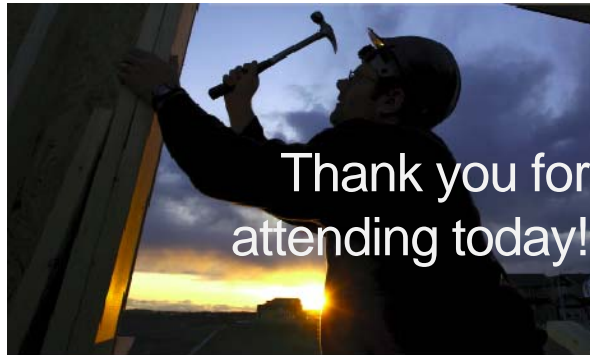
New Business U/Ws	Renewal U/Ws
<ul style="list-style-type: none"> <li>• Angela Sliveria</li> <li>• Geraldine Sanchez (Pkg)</li> <li>• Lynette Jepson</li> <li>• Helen Kong (Pkg)</li> <li>• Syliva Gonzalez</li> <li>• Rowena Andaya (Pkg)</li> </ul>	<ul style="list-style-type: none"> <li>• Jamie Tapia</li>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

## 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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