



**HALCYON
UNDERWRITERS**

YOUR PARTNER IN PRODUCTION, MAKING THE DIFFERENCE

Halcyon Agent News



"Your Business Auto Presentation - Does it have value beyond coverage?"

By: John Davis

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It seems simple enough. Your client uses one or more vehicles for daily business activities. You sell them a Business Auto policy that looks good to their Accounting department. Everyone is happy.... until that unfortunate accident.

Our first concern is hoping everyone involved is all right. Then, as insurance professionals, our focus turns to the indemnification of the involved parties. Did we provide our client with the proper coverages? Did we provide our client with high enough limits? Equally as important, did we place our client with the right carrier?

With Commercial Auto rates forecasted to rise between 6% to 12% in 2019 [1], it is easy to focus on the premium when presenting a quote proposal to your client. While those of us in the insurance industry are anticipating higher rates on most of our Business Auto renewals, your client, who has experienced favorable loss history over the past five years, does not feel they should be hit with any type of increase. More than likely, that client will give you a look of haughty derision, as you explain their premium rate increase, as the result of unfavorable market frequency and severity, resulting from escalating repair cost, fraud, medical claims and other market conditions. There is not much more justification you can provide to that client, aside from the statistical facts.

This leads your client to ask what can be done to lower that premium. Unfortunately, while not being in their best interest, clients will sometimes request a reduction in coverage to try and offset that premium increase. However, you must ask the client "Is the small amount of premium savings really worth the increased risk?" All it takes is one shock loss to set the client's business back to a point where it would take years to recover.

As the Risk Advisor, you will need to make sure that the client has taken into consideration the proper precautions to lessen the inevitable rate increase, as their actions also have an impact on the pricing of subsequent policy terms. Assistance with loss prevention is where the carrier you are quoting with may be able to add value to your presentation.

While all Commercial Auto carriers offer claims services once the policy is in force, some carriers will offer the assistance your individual client may need before an accident happens, along with the services they provide afterwards.

These proactive carriers may include one or more of the following services to add value to their policy:

- Trained Loss Control Personnel to assist in setting up a Fleet Safety Program
- Improving the current Fleet Safety Program already in place
- Assistance with setting up Fleet Telematics Systems by offering referral discounts
- Online Resources for safety classes and training documents

Other Claims Services may include:

- Designated Claim Liaison and Adjuster
- 24/7 claim services

The auto portion of your presentation can make or break the deal. What kind of value can you bring with that quote to justify the pricing? Halcyon Underwriter's has markets to help bring that value to your presentation.

[1] 1. Gonzalez, Gloria (2018, Nov 7) Commercial insurance rates generally forecast to rise in 2019; Business Insurance; retrieved from <https://www.businessinsurance.com>



Middle Markets

Halcyon Underwriters is proud to present our new market:

Kinsale Insurance

Appetite -

- **Apartments**
- **Condominiums**
- **Assisted Living**
- **Offices**
- **Lessors Risk**
- **Retail**
- **Educational Institutions**
- **Churches**
- **Warehouse (No Manufacturing)**
- **Hotel**
- **Restaurant**

Coverages/Special Notes -

- **Target TIV: Up to \$10 Million**
- **Minimum Premium: \$10,000**
- **Geographic Footprint: All coastal states Texas to Maine (Tier 1 and Tier 2)**
- **Deductible Offered: 3% NS**
- **AOP: \$5,000**
- **AOW: \$25,000**
- **Coinsurance: Agreed Amount**
- **Ordinance/Law: Full A w/BC combined 5%**
- **Equipment Breakdown: Included**
- **Property Enhancement Endorsement: Included**
- **Sinkhole: Florida Risk Included**

- Sinkhole Rating 5 or Higher: Excluded
- Terrorism: Option to purchase

Submission Requirements -

- Statement of Values
- 3-years of currently valued loss runs
- Completed Acord Applications

Kinsale Insurance Company is an excess and surplus lines insurance company specializing in hard-to-place property, casualty, and specialty risks. They target small-to-medium sized accounts and have the flexibility to offer terms for businesses with poor loss histories, high risk venues, and new or high hazard operations.

Contact your assigned Underwriter or for more information you can reach our marketing team at marketing@halcyonuw.com

Personal Lines

2019 = BIG Changes

The High Net Worth Personal Lines Market has hardened rapidly over the past 6 months in Florida. Below we highlight some of the major changes - as well as address ways we can help you overcome these challenges!

CHUBB

Major Guideline Changes

[Click Here for New Chubb Guidelines](#)

AIG and Lexington

Non-renewals and rate increases Continue

The marketplace has now seen about 6 months of AIG non-renewals. If one of your customers was non-renewed, please let us help you remarket!

Lexington renewals are seeing significant renewal increases as the cap on increases was removed. If you see a large increase on one of your renewals, please let us help you remarket!

On March 4th AIG released VERY restrictive guidelines for all of Florida.

[Click here for Current AIG Guidelines](#)

VAULT & ICAT

Here to help remarket your renewals!

Several E&S Carriers are seeing renewal increases - these carriers are prepared to offer monoline HO solutions for your insureds in need.

Below are links to additional information on both Vault and ICAT.

[Vault Eblast](#) *Small change: No longer offering coverage in Key Biscayne/ Min Coverage A requirement in zip code 33140 - \$2million. *

For [ICAT](#): Minimum coverage A of \$150,000 up to \$6,000,000. This can be rated through our online Maximus platform! **coverage not available in Tri-County.

Not signed up to quote in Maximus: - click [here](#) for sign up form for ICAT!

Private Flood Market - Rate Online

Do You Get Tired of Completing Accord Applications?

Halcyon's Marketing Team has created a new online application for Personal Lines which can be emailed directly to PLSubmissions@halcyonuw.com.

Forget the cumbersome applications!! Click [Here](#) for the Application.



Halcyon Small Business and The Hartford Celebrate 25 Years of Partnership!

What does it take to maintain a strong relationship for 25 years with one of the largest P&C carriers in the industry?

**Ease of doing business
High Quality / Efficiency
Profitability
Service / Exceeds Expectations**

**What are the benefits of placing business with both
Halcyon and Hartford?**

**Fast Turnaround w/Complete Submissions
Competitive Commissions
Ease of doing business
High Quality
Experience**

Our most successful classes have been:

**Retail Stores
Light Manufacturing
Offices
Distributors
Condo Associations
Click [Here](#) for Hartford's NB Success List**

**Do you have trouble placing Workers
Compensation for your insured? Hartford has an
enhanced dividend program. Check it out!
[Improved Dividend - Florida WC](#)**

Contact your Small Business Underwriter today!

[Click Here - Instant Phone Quote Products](#)

Halcyon Announcement!!

Learn More About Us

Have you rated any of our online products yet?

Don't miss out for +2 points extra commission and fast turnaround for USLI and Utica First!

Agents have quick and easy access to online quoting or instant phone quotes with products by USLI, High Value Home Quotes, our Private Flood Program and the new Utica Residential Contractors Program for Florida.

Click [Online Rating](#) or visit our newly designed website today.



Team Member Spotlight: Jill Blush



The relationship we have with our agent partners is very important to us. While we work with you on a day to day business level, we thought you'd like to know a little information about one of our teammates.

In this picture, we have one of our Small Business Production Underwriters, Jill Blush.

Years at Halcyon: 11 Years

Years in Insurance: 13 Years

First Job: Einstein Bagels

Favorite Movie: Pretty Woman

Favorite Vacation spot: Anywhere warm and by the beach

If I'm not at work, you can find me.... Playing with my dogs, playing drums, watching HGTV or Dateline

Motto: It doesn't hurt to try!

Favorite Childhood Memory: Christmas mornings

Hobbies: Reading, playing drums, cooking

Bucket-list Item? Trip to Hawaii

Advice for Success: Be honest and treat people the way you want to be treated

If I wasn't doing this, I'd: Love to be an interior decorator and get paid to shop with other people's money

Pet Peeve: When people are sitting at a table in a restaurant and they are all on their phones

What would your perfect day consist of? Spending time with my family, my husband and my dog

Favorite Quote and Why? 'Fortune favors the brave'

If I could have met anyone in history, it would be: My grandfather

My favorite part about my job is: Helping my agents write accounts

What influenced you to join insurance: My Dad

First purchase if you won the lottery? Beach house

One thing you cannot live without? Music

Did You Know?

Halcyon offers premium financing arrangements with very competitive rates for your commercial accounts. Contact your Halcyon Team for a free quote on any new or renewal account.

All Direct Bill commission statements are emailed to the agent on file by the 10th of each month.

Claims Update!!

Halcyon's website now has direct reporting available for all claims, ensuring faster access for appointed agents using online reporting for many of our companies.

Please use our claims links by clicking CLAIMS to report any claims. If you need assistance filing any claim, please contact your assistant underwriter.

Is Your Agency File Up to Date? Has your office merged or changed names? We need to update your agency file!

Halcyon Agents must have an active E&O, ACH Direct Deposit Payment Form and W9 on File Annually in order to remain an active agent.

Please remember to send a copy of your E&O renewal certificate to compliance@halcyonuw.com annually.

IMPORTANT - Halcyon requires direct deposit of your commission payments via ACH for all Halcyon policies. Signing up is EASY! Please make sure we have an updated [ACH Payment Form](#) on file for your agency to receive commissions via direct deposit.

Send the completed copy to compliance@halcyonuw.com.

Call or Email Today - Click Here for our [Staff Directory](#)



Take a look at our overall 2019 Middle Market Successes below!

What Are We Writing?
[Halcyon 2019 Middle Market New Business Success List](#)



Halcyon Underwriters is participating in
["IOA Corporate 5K - Orlando's Largest Office Party"](#)


Our employees are always looking forward to the next public event whether it is a fundraising

opportunity or healthy race/run.

It is that time of year where our team comes together in support of the 2nd Harvest Food Bank of Central Florida.

Orlando's largest office party! Held exclusively for Florida's corporate community; businesses and non-profit organizations form teams and participate in the IOA Corporate 5k for camaraderie, friendly competition and celebrating with co-workers. The participating population is made up of over 18,000 runners and walkers from over 700 companies, non-profit organizations and 200+ CEOs.


Halcyon's Employees will be participating this year on Thursday, April 18th.



It's easy to join our mailing list!

Just send your email address by text message:

Text **HALCYON** to **22828** to get started.



Message and data rates may apply.

Why Halcyon? Check out the many reasons in the video above!

[WHY HALCYON](#) | [OUR CARRIERS](#) | [CONTACT US](#) | [RATING](#) | [DIRECTORY](#)

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