



HALCYON UNDERWRITERS

YOUR PARTNER IN PRODUCTION, MAKING THE DIFFERENCE

The Intelligent Broker Newsletter

The Power of WE

Our team of professional underwriters work closely with retail agents to produce a one stop-shop for the insured. We accomplish this by placing coverage with some of the top carriers in the marketplace.

Get Appointed

Stay Connected



How Can Halcyon Help You?

At **Halcyon Underwriters** our teammates are dedicated to assist agencies to grow according to their vision. We value our partnerships which stem from our trustworthiness and high-performance mentality.

To obtain an affordable price is not our only goal. Halcyon recognizes there are **multiple elements** to consider when it comes to meeting the specific needs of our customers. We have consistently applied this work ethic for over 30 years, in fact, we will be celebrating our **35th Anniversary in 2021**.

We advise new insurance brokers unable to satisfy the qualifications of a standard carrier contract to contact Halcyon Underwriters to get appointed. We can **accommodate your business** with our grand market accessibility, specialty programs, and affordable pricing through A-rated admitted and non-admitted carriers.

Halcyon offers coverage for all lines as a whole package or monoline policy. With Halcyon there are no fees required to access such markets. Our team is ready to serve you **creative solutions** tailored to your business.



Latest on Commercial Insurance



*Are you ready for the
Digital Era?*

Small Business

The Future of Small Business Liability

As we enter a new era it is our responsibility to recognize the continuous evolution of technology, especially, when it comes to the operations of small businesses. It is crucial for the original model for General Liability coverage to be reconfigured to align with the needs of modern workers.

According to the *Insurance Journal* "60% of small business in the U.S. will be owned by Millennials and Gen Xers". Since these generations are significantly more tech-savvy this means insurers should initiate an expansion of their offerings. Young, small-business owners are looking for a convenient and personalized experience.

Insurance must adapt to the Digital Era. Agencies must focus on customer service development and the needs of the present-day small-business owner.

Price vs. Quality?

A Customizable Experience.

These customers want to make sure their needs are being heard and met with a customizable policy to their unique operations. Today's workers are eager for fast and efficient processes.

Avoid the Stigma of Insurance.

To expedite the process it would be helpful to transform the stigma of insurance being too complex to understand. The insurer/broker should only send them information that is easy to comprehend, and concise. It will save time for both parties when the business owner is well-informed to make decisions rather than feeling confused.

Finding the cheapest price is one ingredient to a satisfied customer but it is not the most important. The quality of the policy must match it's affordable pricing. Insureds want to be secured at a reasonable price.

Be Accessible.

Where are you when customers need your support the most? You can be a dependable insurer with live support. One-on-one communication is still significant even at the start of the Digital Era.

Please visit the [Halcyon website](#) and click on "Commercial" for more info on Small Commercial insurance we offer.

Middle Markets

Halcyon Underwriters is proud to present our new market:



Appetite:

- **Target classes**
 - Churches
 - Education
 - General Commercial
 - Home Owners Associations
 - Hotel/Motel (Short Term)
 - Industrial, Office
 - Retail
 - Warehouse
 - Hospitality.
- **Coverage Options**
 - Overlying wind deductibles-all winds, wind/hail, named winds
- Available in 19 coastal states (All Florida counties except Monroe)
- No TIV limits
- Agency Bill- Full Payments ONLY via Credit Card



Contact your assigned Underwriter for more information. To get in touch each our marketing team, email us at marketing@halcyonuw.com

Personal Lines

Chubb: Guidelines You Must Consider

Did you know if you are more than 2,500 feet from coastal waters in Southeast Florida Chubb does not have minimum premium requirements?

Chubb allows us to succeed instead of taking larger homes to Excess & Surplus markets. Our teammates have seen great results on homes built after 1994 with a value of \$2.5 million.

If your account satisfies the follow qualifications, this could be an option for you:

1. Built in 1994 or later
2. \$2.5M Coverage A or higher
3. Fully Rounded Account -- Auto/Umbrella/Jewelry
4. Positive Elevation

Click [Here](#) for more information!

CHUBB®

Do you have an account you want us to review?
Contact Sarah Cadle, our Vice President / Personal Lines Leader, at 321-527-2192.



Word of the Day...

"Partnership" - what does this mean?

Collaboration, connection, a union,
A relationship representing cooperation between two parties.

Online Rating

Have you rated any of our online products yet?

USLI and Utica First, offer an extra 2 points on commission and fast turnaround for online rating. Visit the [Halcyon website](#) to rate now!

XPress Pay - Say good-bye to pending cancellations and late payments. Our agents can now pay their agency bill invoices directly with credit cards or E-Check!

DUAL

 **UTICA FIRST**
INSURANCE COMPANY

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USLI



Team Member Spotlight: Maday Senespleda



The relationship we have with our agent partners is very important to us. While we work with you on a day-to-day basis, we thought you would like to know a little information about one of our hardworking teammates.

Halcyon would like to introduce you to ***Maday Senespleda***, one of our Small Business Assistant Underwriters. Maday works with Vice President/Small Business Manager, Deirdre Sanford.

"Be happy! Success is not the key to happiness. Happiness is the key to success. If you love what you are doing you will be successful!"

Years at Halcyon: 1 Year, 9 months

Years in Insurance: 12 years

First Job: In the US my 1st job was housekeeping at a hotel in Miami Beach.

Favorite Movie: Many, but one of my favorites: The Shawshank Redemption.

Favorite Vacation spot: Anywhere but home!

Little-known fact: I graduated from Nursing school in Cuba.

If I'm not at work, you can find me.... Spending time with my family.

Motto: Treat others the way you want to be treated.

Greatest Challenge: Life itself is a challenge, but learning to understand others with different views and to respect them is important. We may have different beliefs or traditions, but we are all human beings, and that makes us equal.

Most important lesson learned: Make every moment count, do not take anything or anyone for granted.

Advice for Success: If opportunity doesn't knock build a door.

If I wasn't doing this, I'd: Be doing anything (legal) that pays my bills.

Pet Peeve: People spitting in public.

Bucket List Item? Travel the world.

Hobbies: Read, watch movies, play dominoes and cook.

If I could have met anyone in history, it would be: Nikola Tesla.

My favorite part about my job is: Being able to help in any situation.

My favorite work memory is: Halloween contest!

What influenced you to join insurance: Trying to get out of the Casino work in Las Vegas, needed a career change. I started working as a temp. with a wholesaler as a receptionist.

First purchase if you won the lottery? Probably a car... while the house is being built.

One thing you cannot live without? My family

What would your perfect day consist of? Spending the day with my children, cooking for them, making them happy. That fills my heart with a happiness money can't buy.

You can now process online payments for policies on the Halcyon website. It's fast, easy, and efficient! Say good-bye to writing checks. Your payments can now be completed in seconds at your fingertips!

X-press Pay



Over the Edge: Give Kids the World!

On Friday, February 14, 2020 we will be tossing some of our teammates over the edge! Before we plunge 428 feet down the Hyatt Regency Hotel, we need your help.

Our goal is to raise a **minimum of \$1,000**. When this happens we will draw a name of a Halcyon teammate. For every \$1,000 we raise, another Halcyon teammate goes "Over the Edge"! The lucky winner is going **Over the Edge**! Click the button below to Donate.

Donate

Learn More About Halcyon



Why Halcyon? Watch the video to find out the reasons our teammates choose Halcyon as their "Broker of Choice".

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.

WEBSITE

COMMERCIAL

PERSONAL

CARRIERS

LEADERSHIP

Halcyon Underwriters



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