



Artisan Contractors Segment: USLI Contractors Update and Instant Quoting

Co-Hosted by: Braishfield and USLI

We are SUPER PUMPED that you are here!!

Agenda

- ▶ Who is Braishfield
- ▶ Why USLI
- ▶ Who is USLI
- ▶ Trends and Statistics of the Growing Industry
- ▶ Coverages and Products
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ How to Bind
- ▶ Questions and Answers

Who is Braishfield

- ▶ Established in 1984
- ▶ Write Commercial and Personal Lines for numerous carriers
- ▶ Offer Admitted and Non-Admitted carriers
- ▶ A Member of Bridge Specialty Group
- ▶ Licensed for Property & Casualty, as well as Surplus Lines in all states.

Why USLI

- ▶ Braishfield is excited to be offering our Partner Agents direct access and expedited service to USLI for all your quoting needs.
- ▶ They are an industry leader who specializes in underwriting low premium, low hazard specialty insurance products and wants to be your go-to-company for small businesses.



Who is USLI

- ▶ USLI is an of A++ rated Berkshire Hathaway company that supports its products with financial strength and stability
- ▶ USLI is committed to making a difference through our well-designed products delivered to you with unparalleled speed, service and support.
- ▶ We are passionate about our service reputation and how it reflects on you.
- ▶ Multi-platform delivery (phone and web)



Contractors: Trends in the Market

- ▶ The outlook is positive for the construction industry in 2025. The remodeling business is expected to grow by 5%, with a renewed emphasis on home renovations and improvements



Artisan Contractors: Coverage

- ▶ Broad appetite including Janitorial Services, HVAC, Carpentry, Masonry, Plumbing Driveway Repair and many more
- ▶ New ventures, no prior coverage
- ▶ Risks with payroll up to \$500,000
- ▶ Subcontracted costs up to \$100,000
- ▶ General Liability available up to \$1 million/\$3 million
- ▶ Excess General Liability or Umbrella up to \$5 million

Contractors Equipment: Trends in the Market

- ▶ The Contractor's Equipment market is expected to see moderate growth in 2025, with a focus on new construction
- ▶ Growing construction and development activities are likely to drive growth close to 7% between the years of 2022 and 2028 for the small equipment market (GMI). The market for larger equipment, such as excavators, is forecasted to grow about 6% between 2022 and 2030

Contractors Equipment: Coverage

- ▶ Top classes include: Farming, General Contractors, Grading/Paving/Excavation, Landscapers, Plumbers
- ▶ Replacement cost valuation available for all equipment up to five model years old
- ▶ Miscellaneous tools and equipment coverage available on a blanket basis
- ▶ \$1,000,000 per total schedule
- ▶ \$150,000 per individual scheduled item

Instant Quote:
Phone & Web
Call 888-845-1729



What Is Instant Phone Quote?

- ▶ The quickest way to get a quote available!
- ▶ When you dial **888-845-1729** you will be connected to one of our 90+ underwriters who are ready to assist you
- ▶ We will then ask the key rating information to generate a premium
- ▶ The underwriter will email that quote directly to you along with a pre-filled application ready for the applicant to verify and sign
- ▶ If we cannot quote a risk over the phone, we will refer you back to **Braishfield**.

CALL FOR AN INSTANT QUOTE

888-845-1729



With just a few questions, we can provide you an Instant Quote for:

Commercial Lines Products

- 1-4 Family Dwelling
- Artisan/Trade Contractors
- Beauty Salons and Barber Shops
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Trucks
- Contractor's Equipment
- Convenience/Deli/Grocery/Liquor Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Liquor Liability
- Main Street Mercantile
- The Office
- Residential Condominium Unit Owners
- Restaurants
- Specialty Educators, Trainers and Instructors (dance, music and tutoring)
- Truckers General Liability
- Vacant Building/Land

Professional/Nonprofit Products

- Arts and Cultural Organizations
- Business/Trade Associations (Chambers, Professional Associations, Business Membership Associations)
- Charitable Organizations (Fundraising Organizations, Supportive Organizations or Foundations)
- Community Associations
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Miscellaneous Errors and Omissions
- Nonprofit Excess/Umbrella
- Nonprofit Directors and Officers
- Property Managers Professional Liability
- Real Estate Errors and Omissions
- Social Services (Food Banks/Soup Kitchens, Counseling Organizations and Youth Programs)
- Sports Organizations
- Technology Professionals

Personal Lines Products

- Comprehensive Personal Liability
- Dwelling Package
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- HO4-Renters
- HO6-Condo Unit Owners
- Home Based Business
- Personal Umbrella
- Vacant Dwelling

Special Events

- Festivals and Concerts
- Fundraisers and Sporting Events
- Golf Outings and Hole-in-One Contests
- Trade Shows and Conventions
- Weddings and Parties

NO ACORD FORMS NEEDED TO QUOTE!

Our underwriters are available Monday-Friday:
7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET

Quote Online 24/7 at
braishfield.com/quotes/usli

Main Office
888-335-6616

*For binding, endorsements and policy issuance questions,
please contact us at our main office.*

Artisan Contractor Eligible Classes

- Air Conditioning Systems or Equipment
- Carpentry – interior
- Carpentry – residential property not exceeding 3 stories
- Carpentry – shop only
- Carpet Cleaning
- Ceiling/Wall Installation
- Door/Window Installation
- Driveway/Sidewalk Paving or Repaving
- Drywall/Wallboard Installation
- Electrical Work within buildings
- Floor Covering Installation
- Furniture or Fixture Installation (Metal or Wood)
- HVAC (No LPG)
- House Furnishing Installation
- Janitorial Services
- Landscape Gardening
- Lawn Care Services
- Masonry
- Painting – exterior
- Painting – interior
- Painting – shop only
- Paperhanging
- Plumbing – commercial/industrial
- Plumbing – residential
- Siding Installation
- Sign Painting or Lettering – inside buildings
- Television or Radio Set Receiving Set Installation or Repair
- Tile, Stone, Marble Work
- Upholstering
- Upholstering – shop only
- Window Cleaning



**Our underwriters are available 7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET
Quote Online 24/7 at braishfield.com/quotes/usli**

What to Expect After the Call



- ▶ Copies of the quote, along with a pre-filled application and point of sale materials will be immediately emailed directly to you
- ▶ All bind requests should be sent to **Braishfield** at service@braishfield.com.

Instant Phone Quote helps you convert opportunities into cash!



WEB QUOTING

How to Log In Today



Login/Create USLI Account

Please provide the following details.

Verification code has been sent. Please copy it to the input box below.

Verify code

Send new code

1. Go to www.Braishfield.com/quotes/usli
2. Click 'Quote Now'
3. Click Start a Quote
4. Enter your email and password to access your account
 - New user? Enter your email, click "Send Verification Code," then enter the code you receive and click "Verify Code" to continue
5. Begin Quoting!

Instant Quote – Online Chat



Online Underwriting Resolution Through Web Chat

- ▶ When you are quoting online, you can web chat with one of our Instant Quote underwriters to resolve system questions or underwriting submit issues
- ▶ Our underwriters will work with you to turn the submission into a quote along with pre-filled applications and point of sale materials

***Instant Quote can reduce
transaction time from days
to minutes!***

Get a Quick Quote!



Call the Instant Quote team at USLI

➤ Dial **888-845-1729**

- ✓ No Acord form needed to quote
- ✓ Underwriters available
7 a.m. - 8 p.m. Monday through Friday
9 a.m. - 1 p.m. on Saturday

Get a quote Online at

www.braishfield.com/quotes/usli

- ✓ Quote 24/7
- ✓ No Acord form needed to quote

How to Bind a USLI Policy

- ▶ Binding Instructions are located on the Binding Instructions Page, which is attached to each quote
 - In order to request binding, who to send your bind request to at Braishfield
 - What documents to include with your Binder Request
 - Payment Options

USLI Binder Request Instructions

In order to request binding, **Email to:** service@braishfield.com or **Fax to:** 888-335-6615

The following documents must be included with your Binder Request:

- Copy of the Quote, that includes:
 - o Requested Effective Date
 - o Limits Requested (if applicable)
 - o Optional Coverages Requested (if applicable)
 - o Direct Bill Selection and Payment Options (if applicable)
- Completed and Signed Application
- Completed and Signed Terrorism Form (for Commercial Policies ONLY)
- If full payment is collected, a copy of payment check OR if using ACH (E-Check) or Credit Card, a copy of the online payment receipt.
- If using Premium Financing, a copy of the down payment check or online payment receipt AND a copy of the signed Premium Finance Agreement.

If quote is provided on a Non-Admitted basis:

- Completed and Signed Diligent Effort Statement/Surplus Lines Affidavit - Forms can be found by going to the Braishfield Web Portal.

NOTE: For Special Event quotes, **proof of payment is required to be sent with the Binder Request.**

Payment Options

- Payment must be collected prior to submitting your binder request. **Your agency is responsible for any earned premium due to lack of payment to us.**
- For Payment Options, visit the payment options page at: <https://www.braishfield.com>
- If using Premium Financing, a copy of the signed Premium Finance Agreement should be sent with the Bind Request.
- Direct Bill – If quoted on an Admitted Basis and Direct Bill is available. **NOTE:** If Direct Bill option is selected, **DO NOT collect payment from the customer, USLI will bill the customer directly.**

Allstate Agents

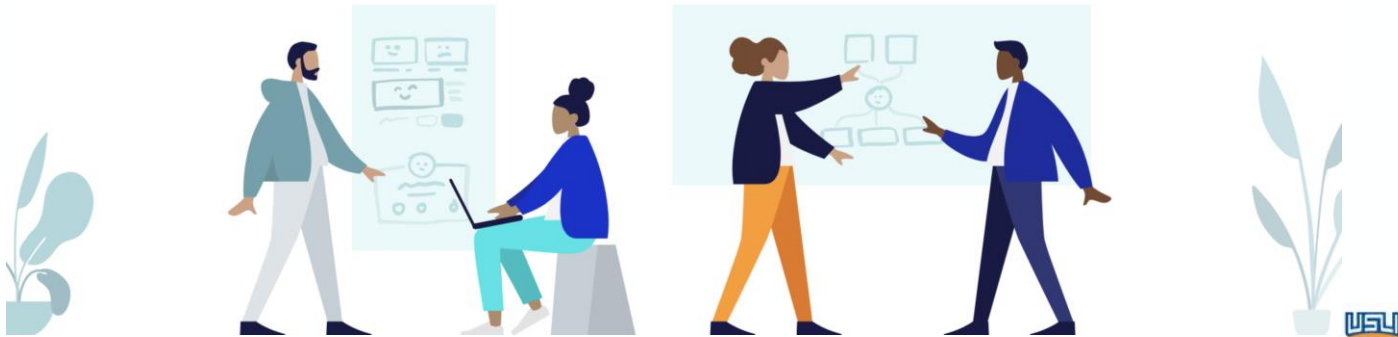
- o If paying by paper check, the customer's check should be payable to Braishfield.
- o Agency Bill Policies - An invoice will be supplied to you with the binder or policy. Hold payment until you receive our invoice.

All Other Agents

- o If paying by paper check, the customer's check should be payable to your agency.
- o Payment should be submitted to Braishfield **NET** of commission.
- o Agency Bill Policies - An invoice indicating commission amount and amount due will be supplied to you with the binder or policy. Hold payment until you receive our invoice

Questions?

ANY QUESTIONS??



Contact Braishfield

- ▶ Thank you for your time
- ▶ Visit us at www.Braishfield.com
- ▶ Contact me for more information:

John Barfield, jbarfield@Braishfield.com

Office number: 888-335-6616

Connect with me via **Linkedin** [linkedin.com/in/therealjohnbarfield](https://www.linkedin.com/in/therealjohnbarfield)

Follow us for news, updates and tips!



[facebook.com/
braishfieldassociates](https://facebook.com/braishfieldassociates)



[instagram.com/
braishfieldassociates](https://instagram.com/braishfieldassociates)



[linkedin.com/
company/braishfield](https://linkedin.com/company/braishfield)

This presentation is intended for the sole purpose of providing a quick reference tool concerning the insurance product(s) described herein. The descriptions contained herein are not intended to be complete descriptions of all terms, exclusions and conditions in applicable policies, but are solely provided as general descriptions of the coverage, rates, eligibility criteria and other underwriting considerations involved. Descriptions contained herein are general and informational only and are not intended to supplement, modify or replace actual policy terms and conditions.

Products or policies referenced in this presentation may not be available in all states or for all agents.

Agents must be enrolled with Braishfield prior to quoting and binding. If agents are not enrolled with Braishfield prior to quoting, the quote will not be honored and will not be bound.

Agents must be properly licensed in all states that they receive a quote in. If agents are not properly licensed, the quote will not be honored and will not be bound.