

# Western Networked<sup>®</sup> Insurance Services

Affiliates turn to Western for expertise in the complex arena of Professional Liability, Excess and Surplus and Specialty Programs insurance.

We help Affiliates serve their clients by providing access to our sophisticated array of services including underwriting expertise and placement of risk.

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Grass Valley, CA 95949  
888 245-0020  
[www.westernnetworked.com](http://www.westernnetworked.com)  
California License 0B39097



Folks in the west  
find a path for success.  
Western Networked  
can help lead the way.

# WHO WHAT WHY WHEN HOW

## WHO

Owned by Strongwood Holdings, a privately-held corporation, Western is a sibling of Networked Insurance Agents, Northeast Agencies, Sequoia Insurance Company and Direct Access cluster. Offices are located in Grass Valley, adjacent to Networked.

## WHAT

Western Networked writes Professional Liability, Excess and Surplus and Specialty Programs. Western's binding authority contracts and representation is with A.M. Best rated "A" or better insurance companies for multiple classes of business.

## PAPER WORK

Your affiliation agreement with Networked covers Western's services. If you are a member of our select group of agents and completed a mutual Business Production Plan with your TSVP, you can expect to have a dedicated underwriter assigned to handle your new and renewal accounts.

## WHY

Affiliates require easy access to knowledgeable professionals that can help place business quickly and competitively so that agents capture and retain as many clients as possible. Western's high-volume carrier relationships include both admitted and non-admitted carriers.

## WHEN

Most completed submissions within our targeted classes are quoted within 24 hours. Business quoted online can be faster; complicated or very difficult-to-place risks could take longer.

## HOW MUCH

Commissions vary by carrier and lines of business. Watch for frequent special rates we can periodically pass on to agents. Western charges policy fees for non admitted surplus lines business only; Networked Affiliates automatically receive a 50% discount on policy fees.

## HOW

**Online** Visit [www.westernnetworked.com](http://www.westernnetworked.com) and use your Networked login and password to access all features. Or click to Western through Networked's site.

**Email** Ask for a contact list for the team member that's responsible for your account. Find submission forms on our website and email them to your specialist at: [CL\\_Programs@networkedins.com](mailto:CL_Programs@networkedins.com)

**Phone** Your contact sheet will provide the direct phone number. Or call toll free 888 245-0020.

**Fax** Fax is the least-preferred way of communicating with us. If necessary, fax your submission to 530 274-2562 and indicate the line of business you'd like to quote.

*Member of  
American  
Association of  
Managing  
General Agents*

*Member of National  
Association of  
Professional Surplus  
Lines Offices*

*Lloyd's of London  
Approved  
Coverholder*

**Western  
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Insurance Services**

# PROFESSIONAL LIABILITY PRODUCTS

Selling Errors and Omissions (E & O) insurance presents a splendid opportunity for premium growth. Even organizations owned or operated by people who never make mistakes need this product to protect them from false claims.

Every E&O policy is worded differently and each must be carefully prepared.

Western knows this business and can help you provide your insured with the peace of mind this insurance offers.

## **Directors and Officers**

Employment Practices Liability (EPLI)  
Technology / Internet E & O  
Miscellaneous E & O  
Architects and Engineers E & O  
Insurance Agents E & O  
Real Estate Agents E & O  
Lawyers Professional  
Accountants Professional  
Consultants E & O

## Western Networked Markets (Partial List)

Beazley USA  
Max Specialty

Lexington

Lloyd's

Travelers

Zurich

Chubb

Hartford

Monitor Liability

Great American

CIBA

NIAC

**Northfield**

Capitol Insurance

CNA

Western World

Philadelphia

Chartis

Crum & Forster

Catlin Specialty

ACE

Western Heritage

Century Surety

First State

Nautilus

Cornerstone Underwriting

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# EXCESS & SURPLUS LINES

All businesses need insurance but some risks aren't easily defined—they fall out of the normal range of predictability and onto Western's E & S desk.

Because your clients demand coverage, we seek to write it.

Advancements in "Green" businesses are so new that these risks can be included in the classes. This is an important area of growth for insurance agencies and Western helps you capitalize on it.

## E & S APPETITE

Property  
General Liability  
Inland Marine  
Liquor Liability  
Garage Liability  
Earthquake/DIC  
Dwellings  
Homeowners –  
    High Value &/or In Brush Zones  
Environmental  
Pollution GL & PL

## Popular Classes Western Can Underwrite. Our services aren't limited to these classes.

Adult Day Care  
Alcohol and Drug Programs  
Amusement Centers  
Auto Service & Repair  
Facilities  
Bars, Taverns & Restaurants  
Beauty Parlors & Barbers  
Builders' Risk  
Clubs - NOC  
Artisan Contractors  
Contractors' Equipment  
Convenience Stores  
Counseling Services  
Crane Services  
Day Care Centers  
Demolition Contractors  
Detectives & Private  
Investigators  
Elevator Inspection Services

Emergency Medical  
Technicians  
Excavations – Grading of  
Land  
Flea Markets  
Flea Markets & Street  
Vendors  
Funeral Directors  
Garage – Refuse Haulers  
Habitational Risk  
Haunted Houses  
Health & Exercise Clubs  
Health Care Providers  
Homeless Shelters, Soup  
Kitchens, Missions  
Homeowner Associations  
Horses  
Hunting  
Inflatable Rental Operations  
Janitorial Services  
Lawn Care Services  
Lessors Risk  
Machinery & Equipment  
Manufacturers  
Medical Equipment Stores  
Mobile Home Parks

Office Risks  
Outfitters & Guides  
Party Planners  
Pawnshops  
Pet Groomers & Boarders  
Power Washers  
Real Estate Property  
Managers  
Roofing Contractors  
Salvage Yards  
Shelters & Rehabilitation  
Centers  
Shooting Ranges  
Snow Removal  
Special Events  
Special Events, Festivals,  
Parades & Carnivals  
Specialty Training  
Sports Camps & Leagues  
Sports Instructors  
Street Vendors & Kiosks  
Tanning Salons  
Temporary Employment  
Vacant Land  
Vacant Property  
Welding

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# MARKET SEGMENT PROGRAMS

Aggregating our existing retail affiliate base of agents, Western can target industry specific programs that are jointly developed by our carriers for distinct group businesses. Typically, these programs have unique underwriting requirements, specialized coverages and pricing, and underwriting authority.

## Architects & Engineers Program

BOP, Auto, Umbrella, Workers Compensation, Professional

## Earthquake / Difference in Conditions (DIC) Program

Up to \$5million in Zones A & B

Up to \$10million in All Other Zones

## Vacant Building Program

Commercial & Residential Insurance

Quick Online Quotes

## High Value and 'Difficult to Place' Homeowners

Designed for Homes Located in Brush Zones

## Garage Program

Targeted Garage Classes

- Private Passenger Auto Repair Shops
- Gas Stations w/ Auto Repair & Convenience Store
- New & Used Car Dealers
- New Tire Dealers
- RV Dealers & Repair
- Motorcycle Dealers & Repair
- Auto Body & Paint Shops
- Auto Stereo & Alarm Installers
- Full Service Car Washes
- Farm & Contractors Equipment Dealers & Repair
- Auto Detailers & Trailer Dealers
- Wholesaler Auto Dealers & Brokers
- Valet Parking
- Heavy Truck Dealers & Repair
- Impound Yards

**You're  
Invited  
to  
Submit  
New  
Business!**

*Visit*

[www.WesternNetworked.com](http://www.WesternNetworked.com)

Use Your Networked Login & Password

*Phone*

888 245-0020

*Email Applications*

[CL\\_Programs@networkedins.com](mailto:CL_Programs@networkedins.com)

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