



## The Importance of Being Properly Insured

RESNET  
2017 Conference  
Scottsdale, AZ  
February 27–March 1

Presented By:  
Jeff Hewitt  
SVP, Program Executive  
Lockton Affinity



L O C K T O N A F F I N I T Y

# Today's Discussion

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- ❖ Overview of Lockton Affinity
- ❖ Insurance coverage overview
- ❖ Sample coverage policy limits
- ❖ Annual cost examples
- ❖ Next steps/questions and answers

# Overview of Lockton Affinity

- ❖ Lockton Affinity was formed in 1987 as a wholly owned affiliate of Lockton Companies, the largest privately held insurance broker in the world.
- ❖ Lockton Affinity is dedicated exclusively to the administration of Affinity group programs for:
  - Franchises.
  - Trade associations.
  - Membership organizations.
  - Nonprofits.
- ❖ Core competencies include marketing, sales, and administration of insurance programs.
- ❖ Noted for high-volume business with scalable operation supporting property and casualty needs of clients.
- ❖ Programs are national in scope and are offered by licensed professionals.
- ❖ Currently administer more than 110 programs.

# Insurance Coverage Overview

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## ❖ General Liability

- Liability for the property damage and bodily injury to a third party
- Protects the assets of your business
- Determining the limits to purchase
- Insuring yourself and employees, subcontractors
- Medical payments/legal liability
- Hired and nonowned automobiles

# Insurance Coverage Overview

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## ❖ Professional Liability

- Coverage for your professional advice as an Energy Consultant
- Claims resulting from Error and Omissions in your professional capacity
- Defense against your liability from residential home rating
- Defense and coverage against suits due to wrongful or negligent acts
- Claims Made coverage

# Insurance Coverage Overview

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- ❖ Property coverage
  - Fixed property
  - Inland marine
  - Deductibles
  - May be required if financing/leases are involved

# Insurance Coverage Overview

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## ❖ Commercial automobile coverage

- How is your vehicle filled?
- Limits required by state
- Employee limits required by you

## ❖ Workers' compensation

- State requirements
- Workplace injuries, lost wages, settlements
- Including or excluding executive officers

# Sample Declarations Page



One Bala Plaza, Suite 100  
 Bala Cynwyd, Pennsylvania 19004  
 610.617.7900 Fax: 610.617.7940  
 PHLY.com

A Member of the Tokio Marine Group

**Philadelphia Indemnity Insurance Company  
 COMMON POLICY DECLARATIONS**

Policy Number:

Named Insured and Mailing Address:

Producer: 18901  
 Lockton Affinity, LLC  
 7300 College Blvd Ste 500  
 Overland Park, KS 66210

Policy Period From: 10/09/2016 To: 10/09/2017

(913)652-7500  
 at 12:01 A.M. Standard Time at your mailing  
 address shown above.

Business Description: Energy Consultant - Residential

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	
Commercial General Liability Coverage Part	
Commercial Crime Coverage Part	
Commercial Inland Marine Coverage Part	
Commercial Auto Coverage Part	
Businessowners	500.00
Workers Compensation	
Miscellaneous Professional	1,667.00
<b>Total</b>	<b>\$ 2,167.00</b>

FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE  
 Refer To Forms Schedule

\*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

CPD- PLIC (08/14)

*Ed Sant*  
 Secretary

*Robert J. ...*  
 President and CEO



One Bala Plaza, Suite 100  
 Bala Cynwyd, Pennsylvania 19004  
 610.617.7900 Fax: 610.617.7940  
 PHLY.com

PI-PLSP-001 (08/07)

A Member of the Tokio Marine Group

**Cover-Pro<sup>SM</sup>**

**Philadelphia Indemnity Insurance Company  
 DECLARATIONS**

Policy Number:

NOTICE: THIS IS A CLAIMS MADE POLICY. PLEASE READ THIS POLICY CAREFULLY. THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS SHALL BE REDUCED BY AMOUNTS INCURRED FOR INVESTIGATION AND LEGAL COSTS. FURTHER NOTE THAT AMOUNTS INCURRED FOR SUCH COST SHALL BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT

Item 1. Named Entity and Address:

Item 2. Policy Period: From: 10/09/2016 To: 10/09/2017  
 (12:01 A.M. Standard Time)

Item 3. Premium: \$ 1,667.00

Item 4. Limits of Liability: (A) \$ 1,000,000 Each Claim, including Claim Expense  
 (B) \$ 1,000,000 Annual Aggregate, including Claim Expense

Item 5. Deductible: \$ 1,000 Deductible per Claim

Item 6. Retroactive Date: 10/09/2009

Item 7. Continuity Date: 10/09/2009

Item 8. Additional Premium for Supplemental Extended Reporting Period: Refer to PI-PLSP-176

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# Program Advantages

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- ❖ Exclusive insurance company access
- ❖ Dedicated team that understands franchisee business and insurance needs
- ❖ Easy to use
- ❖ Cost-competitive
- ❖ Expert claims handling
- ❖ One-stop shopping

# Customer Satisfaction Survey Results

## (20 Percent of Policyholders Surveyed)

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- ❖ Customer satisfaction survey consistently over 95%
- ❖ Primary reasons for participating
  - Ease of doing business
  - Endorsed by Resnet
- ❖ Average score of good to excellent
  - Answering calls within three rings/live voice/no machines
  - Timely receipt of certificate policy
  - Accuracy of policy
  - Customer service
  - Turnaround on certs—24 hours at most, usually same day

# Lockton Affinity Team



## RESNET—Lockton Affinity Team

P: 800.806.0263  
F: 913.652.7599

### Program Executive

**Jeff Hewitt, SVP**  
P: 913.652.7572  
jhewitt@locktonaffinity.com

#### Client Solutions Team

**Karen Espinosa, SVP**  
Department Head  
P: 913-652-7581  
kespinosa@locktonaffinity.com

**Zack Logan**  
Account Manager  
P: 913.652.5737  
zlogan@locktonaffinity.com

**Erica Hugunin**  
Account Manager  
P: 913.652.7597  
ehugunin@locktonaffinity.com

#### Marketing Team

**Diane Barkley**  
Department Head  
P: 913.652.7548  
dbarkley@locktonaffinity.com

#### Risk Management and Claims Team

**Bruce Lawrence, VP**  
Department Head  
P: 913.652.7530  
blawrence@locktonaffinity.com

**Stacey Laber**  
Claims Consultant  
P: 913.652.5721  
slaber@locktonaffinity.com

#### Operations and Certificate Issuance Team

**Michelle Kopf, VP**  
Department Head  
P: 913-652-7550  
mkopf@locktonaffinity.com

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# Thank you!

## Our Mission

To be the world's leading insurance marketing and service provider of customized solutions to small businesses, associations, franchises, and affinity groups

## Our Goal

To provide the most uncommon results and service in a most common business



**LOCKTON**<sup>®</sup>

AFFINITY

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