



BUSINESS OWNER'S INSURANCE

Unmatched pricing accuracy and a four-minute quote

Business Owner's (BOP) insurance includes property coverage for buildings and contents, business interruption coverage and general business liability protection. It's designed for a variety of risks: From small- to medium-sized businesses, covering the proprietor to as many as 50 employees; and from new ventures to established businesses.

With Stillwater, you can offer a stable, easy-to-sell BOP product that helps you meet your customers' needs and grow your business profitably.

Here are a few specific reasons why Stillwater BOP is a terrific fit for your agency.

Quote in about four minutes

It's easy to quote BOP coverage, online, in just minutes. Within about a minute, you'll know if an account is acceptable, and you'll have a preliminary quote in your hands. being able to sell more in less time means greater profit for your agency. That's perfect for small businesses and keeping your account customers happy.

Offer more accurate rates than your competition

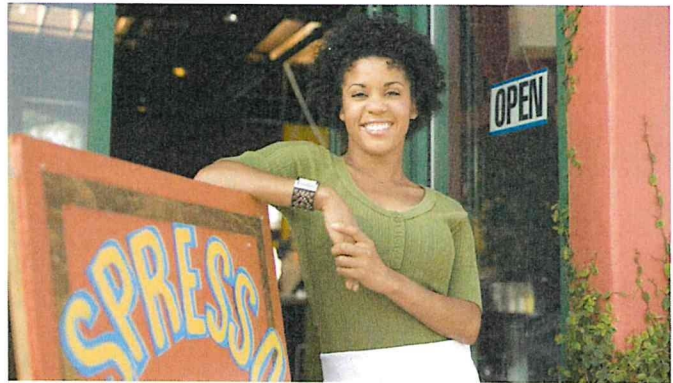
Nobody beats Stillwater for BOP pricing accuracy and sophistication. Compared to the competition, we use tens of thousands more pricing groups – and billions more price points. And, we develop rates using “by-peril” loss costs. All this means an individual's rate is highly reflective of his or her actual risk. More accurate rates mean more competitive prices for your customers and lower loss ratios for your agency.

Attract most of the BOP market

Our product is designed and priced to help you attract about 70 percent of the BOP market. And, our rating approach gives you a pricing edge about 60 percent of the time against other carriers. About half of your BOP prospects should easily fit into our new program. So, you have a tremendous opportunity to sell policies and grow your business with us.

Our best BOP pricing is aimed at small- to medium-sized, “main-street” business types like:

- Churches
- Financial services
- Lessors
- Medical professionals
- Personal service providers
- Retailers
- Specialty restaurants and cafes



Sell as much as you can

With Stillwater, it's easy to grow your commercial business - or to start selling commercial in the first place. Unlike many carriers, we have no volume requirements and our product is built on the most contemporary industry forms. We simplify options like Ordinance or Law by standardizing features and limits - which is prudent for the BOP market and easier for you to quote and sell. In addition, most carriers typically require a minimum premium of around \$500 - we offer prices starting at \$319.

Why Stillwater?

We're committed to helping you and your agency grow. With Stillwater, you enjoy stable, easy-to-sell products carrying an A.M. Best “A- Excellent” rating; accurate rates; and competitive commissions that reflect and respect the level of service you provide our shared customers.