

# CRCA Webinar: Underwriting 101



**Start Date: 5/23/2022 2:00 PM**

**End Date: 5/23/2022 3:00 PM**

A review done every year on this product but yet no one really knows how it is priced. It happens to be one of your bigger expenses each year. It is every member's favorite time of year. It is the insurance renewal. Let me guess, the typical experience for most is an agent will come out and present a bunch of numbers about 30 days prior to your renewal with a market review and updated premiums for the year. But what has that agent been doing the last 120 days? What conversations are taking place with the carrier? How is the agent selling my account to secure the best pricing?

Around the CRCA many members are interested in what goes on behind the scenes between the insurance agent and the carrier.

Typical questions members ask are:

"How am I looked at in the eyes of an underwriter?"

"Do insurance companies give discounts for hiring 3rd party safety consultants? Telematics? Investments on overall safety?"

"Is my loss history the only thing they look at to determine my risk?"

"Am I penalized for a loss that wasn't my fault?"

"Do insurance carriers look at me differently if I go to market every year?"

"What can I do to be looked at as an attractive risk?"

Join Phil Hayes, VP of Sales, and Howard Weiss Regional Sales Leader of AssuredPartners as they peel back the curtain on underwriting. They will be giving members an inside look on the 120 day window leading up to renewal and what you can do to position yourself for the best rate possible.

Prior to being in sales roles, both Howard and Phil worked in carrier relations. With a combined 40 years' experience, they have met many underwriters and can give a wide range of answers on what makes them