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Business Owners Policy Launches in California

Grow your business with this exclusive new offering from Stillwater

Starting April 5, 2016, you can quote and sell our new Business Owners Policy (BOP) product to customers in California.

BOP is an easy-to-sell, competitively-priced coverage package designed for small- to medium-sized businesses. It includes:

- **Property**—Pays to repair or replace buildings, furniture, equipment or computers destroyed or damaged in a fire or other incident.
- **Business interruption**—Reimburses lost income if the business is interrupted due to a fire or other incident. Also pays expenses related to operating out of a temporary location.
- **Liability**—Pays if the customer is responsible for injury or property damage caused by defective products, faulty installations or other errors.

BOP is suitable for both new and established ventures. All customers have multiple limit and deductible options, so you can customize coverage to their needs.

Many ways to help the customer save

You can help customers manage their budget with multiple payment plans. Then, help them save by promoting discounts for paying in full, having good credit, renewing the policy and being claim-free. Amplify those savings by bundling BOP with a Stillwater Homeowners, Auto or Umbrella policy for a generous Multi Policy Discount.

A product that can help you grow—whatever your focus

For those normally focused on selling personal lines, BOP is easy to cross-sell. There's no volume requirement, making it an ideal option for those times a customer needs business insurance—a customer you might otherwise refer to a commercial specialist. It could even be part of significantly expanding your own business into commercial lines.

For commercial veterans, BOP is a great way to round out your agency's portfolio. It's targeted to "main street" business types like retailers, professional services, lessors risks, service providers, churches, and specialty restaurants and cafes. If your go-to commercial carriers shy away from any or all such risks, Stillwater can help you provide the coverage they need.

Field tested with agents and brokers

While BOP is a new product, it's been field-tested with select agents and brokers. Our coverage limits, acceptable risks, quote flow, and procedures all reflect their valuable feedback. Stillwater BOP is easy to understand, easy to quote, and easy to sell. You'll meet your customers' needs and grow your business profitably.

Get started today

You'll see BOP as a product option in the stillwater.com agent landing page in the left margin. You don't need to take any special steps to get access and start quoting. To learn more about Stillwater BOP contact your Stillwater regional sales manager. We're happy to walk you through a quote, talk product details, and discuss all the possibilities for your business and customers.

With Stillwater you get:

- A- rating from A.M. Best
- A+ rating from Better Business Bureau
- Competitive Rates
- User-Friendly Website
- Competitive Commissions
- Enhanced Quoting
- 24/7 Claims Reporting

Customer Service

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Claim Service

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Thank you for representing 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.