

## Britt/Paulk Insurance Underwriters

*A small town company develops new products for a "big time competitive edge"*

**B**ritt/Paulk Insurance Agency, Inc., of Carrollton, Georgia, is a privately held general agency that began in 1988 by specializing in physical damage to property covering contractor's equipment, agricultural equipment, and forestry equipment. The company began in a small office and has now grown into a multi-faceted firm with four offices and a competitive edge on the insurance industry with its paperless workflow and online quoting and policy issuance system.

The company's core products are **builder's risk, equipment, ocean marine cargo, and poultry/swine confinement** programs. In this last year alone, Britt/Paulk has grown by adding: **self-storage business owner's, timber harvesting**, and just recently this summer, **aviation**. With the addition of these new product lines, Britt/Paulk has doubled the amount of programs offered from previous years.

Current plans to expand in the next six months include the addition of: **farm and ranch owners, equipment dealers, distributors package, D&O, EPLL, equipment breakdown, commercial auto/GL, commercial wood products package, and commercial agricultural processing**. With these new categories, Britt/Paulk's total product offering will grow to 16 programs in 2008.

Along with the new programs, Britt/Paulk has also developed a user-friendly online policy underwriting system called **OPUS**. **OPUS** features include: easy-to-use online quoting and policy issuance, quick quote turnaround, an agency dashboard to track workflow, and the ability to complete endorsements and claims requests online. One of **OPUS'** special features is its

easy-to-use equipment quoting system with quick entry and drop down boxes, as well as the builder's risk quoting system that allows a less-than-a-year policy to be issued.

Current programs available through **OPUS** include: **builder's risk, equipment, ocean marine cargo, and poultry/swine applications**. In the future, **OPUS** will be expanded to offer a builder's risk reporting form and policy extensions as well as some portion of all future programs.

Britt/Paulk has no volume commitments. It has a friendly, knowledgeable staff that can answer questions and walk an agent through the online contracting process and the **OPUS** quoting system. All policies are written on admitted A- or better rated paper as determined by A.M. Best. Coverage can be provided in 49 of 50 states (the exception is Hawaii).

The company stands out by offering special coverages. For example, **the builder's risk** program offers policies of less than a year, and **has catastrophe capacity for wind and quake**. The self-storage program includes workers compensation and equipment breakdown. The ocean marine cargo program is unique in its seamless coverage capabilities from port to warehouse.

Britt/Paulk Insurance Agency is a company expanding and growing daily to provide the best-in-class insurance programs, underwriting, systems and service for its carriers and agents through a highly focused, customer centered approach. With the company's easy-to-use **OPUS** system, as well as the expansion of programs to offer 16 new product lines in the year 2008, this is a small town company that believes you wouldn't want to pass it by. →

