



**INNOVATIVE
INSURANCE SOLUTIONS**
For The Independent Agent



Manufacturing
Supply chain
Product
Cargo
Customer
Delivery
Inventory
Management

Who We Are...

One Star Insurance Solutions, LLC is a dba of CertEssentials, LLC ; a Managing General Agent located in Wichita Falls, Texas. One Star develops and manages insurance programs for trade groups, such as the Texas Alliance of Energy Producers, the Texas Propane Gas Association and the Trade Contractors Safety & Insurance Group.

We have programs for General Liability, Pollution, Business Auto, Property and Workers' Compensation.

CONTACT INFORMATION

CURTIS HEPTNER
Managing Member

940-397-2771 • Curtis@1starins.com

GENERAL INFORMATION
877-234-2330

Plan Highlights:

- Underwritten by BITCO Insurance, an A+ rated, industry leader in insuring Oil & Gas Risks for more than 70 years
- Available to any appointed* BITCO agent
- Remains in agent's book including profit sharing with no commission reduction
- Coverages available include GL, Pollution (claims –made stand alone policy or a time element/sudden & accidental option both with a \$1,000,000 limit and \$2,000 deductible), property, inland marine and auto
- Several pricing discounts available exclusive to TAEP members
- All oil & gas accounts underwritten and approved by BITCO are eligible to participate. ATAEP membership can be sold at the same time as writing the account

Pricing Considerations:

- Oil Lease Operators receive a 20% discount on GL codes 98150 and 98151 and a 30% discount on the per well rate on both pollution options
- Package modification available on packages

TAEP Safety Group Dividend Plan**

All the above coverages qualify for the dividend plan in addition to pricing discounts already outlined. Attached is an up-to-date dividend history since 1998

Do the math. The plan is very simple:

$$55\% \text{ QUALIFIED PREMIUM} - \text{MODIFIED LOSSES} = \text{DIVIDEND AMOUNT}$$

ISN'T IT ABOUT SAVING YOUR CLIENTS MONEY?

** If you are not an appointed BITCO agent, call Curtis Heptner at (940) 397-2771 to discuss obtaining a quote*

***Dividends are not guaranteed and all dividend plans must be approved by the Texas Department of Insurance*

Alliance members have now received \$25,014,440 in dividend checks since 1998 of the BITCO / One Star Insurance Solutions, LLC program. The key to this success has been the members' emphasis on safety in the field, in automobiles and cooperation with our risk control consultants.

***As Alliance membership and its insurance programs have a possitive impact on
YOUR BOTTOM LINE!***

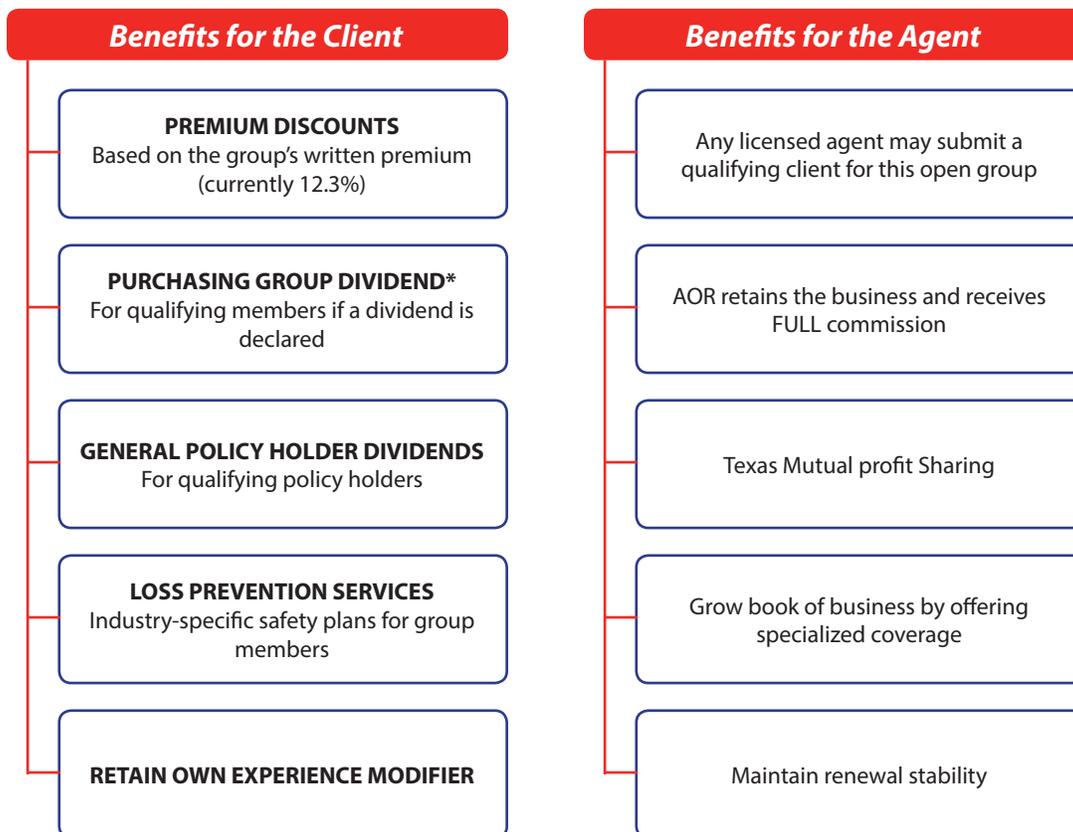
\$25,014,440

Program Year	%	Total
7/1/98 – 1999	12%	\$170,007
7/1/99 – 2000	20%	\$305,937
7/1/00 – 2001	0	Adverse Losses
7/1/01 – 2002	16%	\$472,163
7/1/02 – 2003	0	Adverse Losses
7/1/03 – 2004	29%	\$1,523,044
7/1/04 – 2005	31%	\$1,867,300
7/1/05 – 2006	10%	\$739,716
7/1/06 – 2007	36%	\$3,028,880
7/1/07 – 2008	13%	\$1,168,745
7/1/08 – 2009	17%	\$1,767,039
7/1/09 – 2010	11%	\$1,246,828
7/1/10 – 2011	9%	\$1,142,976
7/1/11 – 2012	9%	\$1,224,779
7/1/12 – 2013	25%	\$3,628,657
7/1/13 – 2014	11%	\$1,733,439
7/1/14 – 2015	18%	\$3,146,889
7/1/15 – 2016	0	Adverse Losses
7/1/16 – 2017	11%	\$1,157,518
7/1/17 – 2018	6.5%	\$690,523
7/1/18 – 2019	0	Adverse Losses
7/1/19 – 2020	0	Adverse Losses

How to get a quote:

Appointed BITCO agents can make a direct submission by asking for a quote in the Texas Alliance Group. If you are insured by BITCO and are not in the program, ask your agent to put you in at next renewal. If your agent is not appointed with BITCO, have them contact Curtis Heptner.

The TAEP Workers Compensation Safety Group, the FIRST oil & gas safety group in the state, was founded in 1993. The Group Administrator is One Star Insurance Solutions, LLC in Wichita Falls, Texas and the carrier is Texas Mutual Insurance Company, the largest provider of workers' comp and safety groups in the state. The group is endorsed by the Texas Alliance of Energy Producers.



*Dividends are based on performance and therefore are not guaranteed. Additionally, dividends must comply with the Texas Department of Insurance regulations.

Requirements for Membership:

- **MUST BE IN GOOD STANDING WITH TEXAS MUTUAL**
- **MUST BE A MEMBER OF THE TEXAS ALLIANCE OF ENERGY PRODUCERS**



Membership Opportunities:

- **BASIC MEMBERSHIP - \$240** 12-Month Membership for one person
- **CORPORATE MEMBERSHIP - \$325** 12-Month Membership for up to five (5) persons
- **BLACK GOLD MEMBERSHIP - \$750** 12-Month Membership for up to seven (7) persons
- **CHAIRMAN’S ROUNDTABLE - \$1,250+** 12-Month Membership for up to nine (9) persons

All above Membership Levels include the following benefits:

- Representation on issues at the Railroad Commission, the Texas Legislature, and the Congress by experienced government relations team;
- Opportunity to serve on Alliance committees, Board of Directors and as an officer;
- Eligible to receive member discount and dividend in Alliance endorsed insurance programs;
- Access to important oil and gas price information;
- Opportunity to sponsor and participate at all Alliance events and to network with decision-makers in oil patch;
- Receive monthly newsletter, **NewsLine**; digital newsletter **Energy Beat**; daily **News Report**; and **American Oil & Gas Reporter Magazine**;
- Special briefing by staff on state and federal issues by Alliance staff; and
- Discount for members on office equipment through Canon.

- **PRESIDENT’S FORUM - \$10,000+** 12-Month Membership for up to twenty (20) persons

Membership benefits include:

- All benefits listed above
- Invitation to Legislative Planning meeting in Austin for Texas Legislative Sessions;
- Gold Level Sponsorship at Alliance Expo & Annual Meeting;
- Availability for Alliance staff to speak at your company’s events on a case by case basis;
- One webinar per year on topic of member’s choice utilizing Alliance unique regulatory skills;
- Special recognition for you and your company at all Alliance events;
- Social media support of member including press releases or other approved items with Alliance members; and
- Opportunity to sponsor and participate in private legislative meetings with key members during Texas Legislative Sessions.

Texas Alliance of Energy Producers Membership Form

For assistance, contact Jo Ann Baker at joannb@texasalliance.org or 940-723-4131.

Name _____ Title _____

Company _____ Address _____

City/State/Zip _____ Telephone _____

Fax _____ E-mail _____

Membership Level: \$ _____ Payment Options: ___ Bill my MasterCard ___ Bill my Visa ___ Bill my AmExpress

Credit Card # _____ Exp Date (mo/yr) _____

Name on card _____ Security Code (on back of card) _____

Cardholder’s Billing Address: _____ City/State/Zip _____

Cardholder’s Signature _____

Mail form & payment to Texas Alliance of Energy Producers, 705 8th Street, Suite 705, Wichita Falls, TX 76301

For federal income tax purposes, 75% of the Alliance’s dues may be deductible as an ordinary and necessary business expense, but not as a charitable contribution.

The purpose of safety groups, like TAEP and TCSIG, is to pool like classes of business that have like-minded, safety conscious owners together in an effort to control insurance costs and share safety practices.

Coverages include: General Liability, Business Income, Inland Marine, Crime, Property, Auto Liability, Auto Physical Damage and Umbrella

This group is open to all commercial trade contractors that have the following governing General Liability and Workers Compensation codes and meet these minimum requirements:

- 92478 - 5190 — Electrical work within buildings
- 91551-7600 — Communication equipment installation
- 92451-3724 — Electrical apparatus installation, service, repair NOC
- 98482-5183 — Commercial plumbing
- 95647-5537 — Commercial heating or combined heating & air
- 91111-5537 — Air conditioning systems
- 98304-5474 — Painting Interior
- 98305-5474 — Painting Exterior 3 stories or less
- 99746-5348 — Tile Stone or Mosaic work
- 94276-6400 — Fence installation
- 92338-5445 — Drywall (Generally not writing the WC on this class.)

MUST be an active subscriber or TCSIG, Trade Contractors Safety & Insurance Group, LLC

- \$100 Annual Dues

Subscribers of TCSIG are eligible for individual pricing on all lines of coverage, including Workers' Compensation. Pricing will vary by subscriber since rates are based on their individual loss experience, loss control activities, operations and coverage selected.

All submissions are made directly to your BITCO Underwriter.



For further details regarding TCSIG, visit **1star.com**

*Dividends cannot be legally guaranteed and are subject to approval by the BITCO Board of Directors.



Company Information

Name: _____

Physical Address: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-Mail: _____

Company Contact: _____ Title: _____

Phone: _____ Date Business Formed: _____

Website: _____

Number of Employees: _____ Total Estimated Annual Payroll: _____

Type of Work Performed: Commercial Residential Both

Current Agent

Agency Name: _____ Contact: _____

Physical Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-Mail: _____

Current Association Memberships:

National Electrical Contractors Association - Chapter: _____

Texas Construction Association - Chapter: _____

Independent Electrical Contractors of Texas NFIB Other: _____

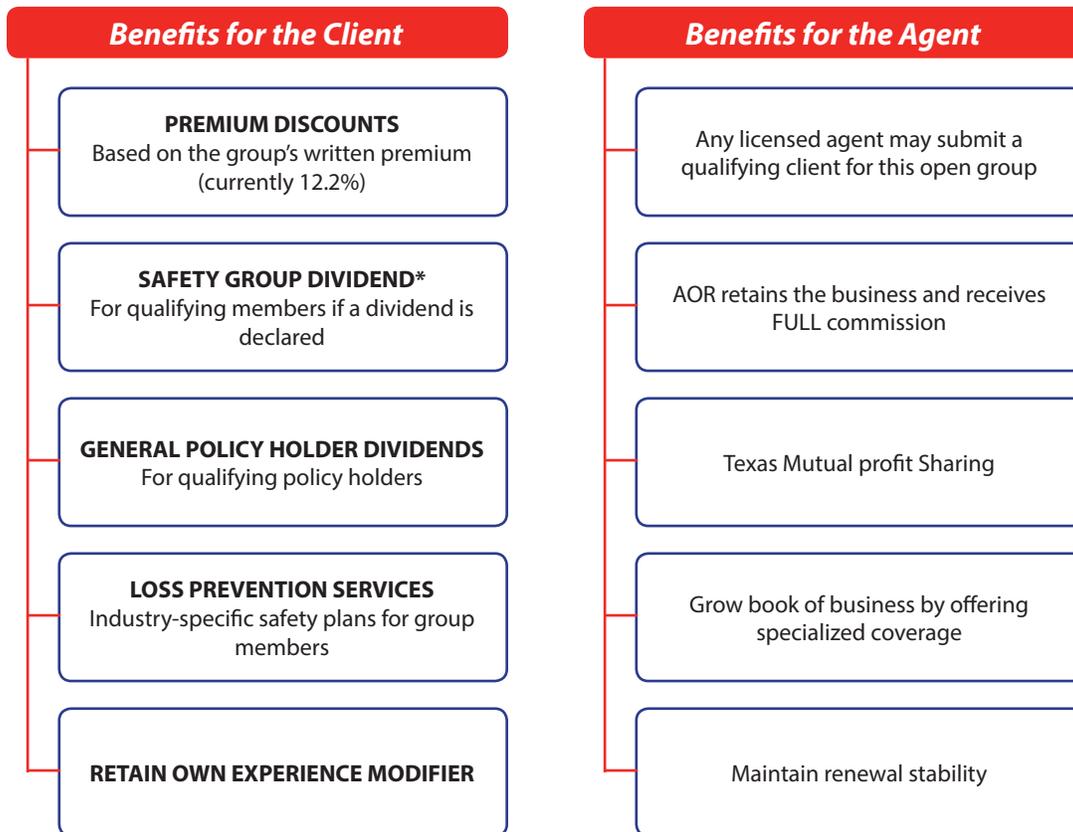
Signature: _____ Title: _____ Date: _____

RETURN WITH A CHECK FOR DUES IN THE AMOUNT OF \$100 TO:
Trade Contractors Safety & Insurance Group, P.O. Box 8086, Wichita Falls, TX 76307
Toll Free: (877) 234-2330 * Direct: (940) 397-2779

The Lone Star Energy Group was founded in 1994. The Group Administrator is One Star Insurance Solutions, LLC in Wichita Falls, Texas and the carrier is Texas Mutual Insurance Company, the largest provider of workers' comp and safety groups in the state.

TDI Classification codes allowed in the group are: 5183, 7219, 8006, 8350 and 8387.

It is recommended that members of the Lone Star Energy Group join the Texas Propane Gas Association, but it is not mandatory for admittance.



*Dividends are based on performance and therefore are not guaranteed. Additionally, dividends must comply with the Texas Department of Insurance regulations.

If you have a client who is currently insured with Texas Mutual, ask the underwriter to put them in the Lone Star Energy Group at renewal and ask for a quote in this group on any new business!!

Contact Curtis Heptner at (940) 397-2771 or at curtis@1starins.com with any questions.