

# Build Your Relationship with Health Net in the Construction Market

*If you're looking for a new way to grow your business, construction is a great place to start. Why? Because California has the **most construction jobs in the United States.**<sup>1</sup>*

This market is challenged by participation in other underwriter requirements. Having our more flexible guidelines will help you create a strong foothold in 2023. This strategy applies to all groups with SIC Codes that begin with (first two digits) 15-17.

Key selling points for our construction clients include:

- ✓ **Current rates nearly 20% lower** than our total book of business (BOB) average
- ✓ Yearly rate increases that average **less than 4%** since 2018
- ✓ Offering second-year **rate caps for Construction Market**
- ✓ **100% retention** in this market since 2018

Our plans include **tailored networks** that feature:

- ✓ **Competitive terms** for initial groups
- ✓ **Relaxed membership rules**, compared to other carriers
- ✓ Opportunities for aggressive **slice strategies** and more

Plus, our seasoned Account Management team understands the unique needs of this market. They can provide you with know-how and insight to help fuel your success.



## Call us

If you have questions or would like more details about this unique market, contact your Health Net sales rep or account manager.

<sup>1</sup>Source: <https://www.conexpoconagg.com/news/10-best-states-for-construction-jobs>

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## How to get a Health Net Quote for your Construction Groups:

Submit the information below to us and we'll compile a quote based on their business needs:

- Employee census
- 3-year carrier history
- 3-year plan design history
- 3-year rate history
- Most recent available renewal

Submit information to [HNLargeGroupQuotes@healthnet.com](mailto:HNLargeGroupQuotes@healthnet.com)

Turn around time for complete quote requests is typically 5 days or less.