

Small Business Program Highlights

ICW Group has expanded its risk appetite to help you build your book of business. We now offer over 100 Small Business classifications, enabling you to offer your clients the expertise and resources of a major carrier, at a premium they can afford.

Highlights Include*:

- Over 100 eligible classifications available
- Single-state operations in CA, FL, IL or NV
- Manual Premiums starting as low as \$2,500
- 15% commission on new business; 10% commission on renewals
- Quick & easy submission process through SnapSM IQ
- Experience Modification Factor eligibility range of 70% to 130%
- Direct bill with flexible stipulated payment options

For more information on how ICW Group can become your Small Business carrier, contact your local ICW Group Underwriting Team or visit www.icwgroup.com/small-business

Quote & Bind Business Faster with SnapSM IQ

Leveraging both the breakthrough technology of SnapSM and your partnership with ICW Group, Snap Instant Quote (IQ) offers you the fastest way to quote and bind Small Business for your clients.

In addition to Snap's productivity enhancing capabilities, Snap IQ offers you a host of timesaving features designed specifically for Small Business accounts.

Visit www.icwgroup.com/snap or contact your local ICW Group Underwriting Team to get started today.



Features of Snap*

- Upload directly from your agency management system. No duplicate entry needed.
- Check clearance with just an effective date and FEIN.
- Prequalify risk – answer only three questions.
- Quickly reserve the market ahead of your competition, up to 92 days in advance without loss runs. Simply have loss runs available when quoting and attach at binding.
- Secure policy number immediately upon binding.
- Access current loss runs and policy documents online.

* Subject to change. Rates and products vary by state. See Submission Guidelines and Market Reservation.

The foregoing is not an offer to sell or intended to be a solicitation of insurance. Insurance provided by ICW Group's member companies is subject to underwriting review and approval. The description herein is a summary only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details. Coverage may not be available in all states.

We see the business of insurance through your eyes



Small Business Eligible Categories

Single state operations in either California, Florida, Illinois or Nevada

- Apartment Complexes
- Accountants
- Attorneys
- Auditors
- Auto Dealerships
- Auto or Truck Body Shops
- Auto Repair Shop
- Auto Service Stations
- Bakeries
- Banks
- Barber Shops or Beauty Parlors
- Beverage Preparation Shops
- Bookbinding
- Bottling Operations
- Building Material Dealers
- Building Operations – Commercial Property
- Cabinet Mfg
- Canning Operations
- Confection and Food Sundries Mfg
- Churches
- Clothing Mfg
- Colleges
- Computer Programming
- Country Clubs
- Creameries
- Credit Unions
- Daycare Centers
- Dental laboratories
- Dentists
- Dressmaking or Tailoring
- Drug, Medicine, Pharmaceutical or Cosmetic Goods
- Dry Cleaning or Dyeing – Commercial
- Dry Cleaning or Laundry
- Equipment or Machinery Rental
- Farms
 - Berries
 - Field Crops
 - Florist – Cultivating or Gardening
- Farms (*continued*)
 - Nurseries
 - Orchards – Nut Crops
 - Orchards – Deciduous
 - Truck Farms
 - Vineyards
- Flower or Flower Arrangement Mfg
- Fruit Packing
- Funeral & Cemetery Operations
- Furniture Mfg – Wood
- Furniture & Cabinet Mfg – Metal
- Garbage, Ashes or Refuse Collecting
- Garbage, Ashes or Refuse Operations
- Gas Stations – Retail
- Health Club
- Homeowners Associations
- Hotels
- Ice Cream or Frozen Yogurt Shops
- Landscapers
- Laundry – Commercial
- Lens Mfg
- Lumberyards
- Machine Shops
- Meat Products Mfg
- Metal Goods Mfg
- Motels
- Nurseries
- Office Machine Installation
- Optical Goods Mfg
- Pest Control
- Pet Grooming – Non Mobile
- Physicians
- Picture Frame Assembly
- Picture or Artwork Framing
- Plastics
 - Fabricated Mfg
 - Fiber Goods Mfg
 - Plastic Goods
 - Thermoformed
- Printed Circuit Board Assembling
- Printing
 - Quick Printing
 - Screen Printing
- Property Management – Commercial
- Religious Organizations
- Restaurants
- Rubber Tire Dealers – Retail & Wholesale
- Schools
- Sheet Metal Products Mfg
- Spa, Fitness & Health
- Stores
 - Automobile Accessories
 - Clothing
 - Convenience
 - Eyewear – Wholesale & Retail
 - Florist
 - Fruit & Vegetable
 - Grocery
 - Hardware
 - Jewelry – Wholesale & Retail
 - Meat, Fish, Poultry – Retail
 - Office Supplies & Stationery
 - Retail
 - Sandwich
 - Video
 - Wholesale
 - Wine, Beer or Spirits
- Street Sweeping
- Termite Control
- Tool Mfg
- Upholstering
- Vegetable Packing
- Vehicle Storage Lots
- Veterinary
- Warehouse
 - General merchandise
 - Self Storage
- Wineries

Ask us about writing Association business.

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