

INSTANT QUOTE (IQ) PROGRAM HIGHLIGHTS CALIFORNIA



**Offer your small business clients the expertise and resources of a major carrier
— at a premium they can afford.**

Highlights

- Leverage Snap® — our web-based tool, for the quickest and easiest way to submit, quote and bind coverage
- Upload directly from your agency management system — no duplicate entry
- Prequalify the risk — answer only three questions
- Quickly reserve the market ahead of your competition, up to 120 days in advance without submitting loss runs
- The Resubmit function allows you to use the prior year's application to automatically create a new submission for the next term

Eligibility*

- Over 150 eligible classifications available
- Single-state operations in California
- Manual premiums ranging from \$1,500 to \$35,000
- 15% commission for both new and renewal business with the option to vary commission to lower the quoted price
- Ex-mod factor eligibility range is 65% to 180%

For more information, contact your local ICW Group Underwriting Team.

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

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Instant Quote (IQ) Appetite Guide California

Manual Premiums Ranging from \$1,500 to \$35,000

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| • Accountants | • Building Operations — Commercial Property | • Excavation |
| • Ambulance Services | • Bus or Limousine Operations | • Fence Construction |
| • Amusement Parks or Exhibitions — Maintenance of Premises | • Cabinet Manufacturing — Wood | • Hardwood Floor Laying |
| • Apartment Complexes | • Canning Operations | • House Furnishings — Installation |
| • Attorneys | • Casinos | • HVAC |
| • Auditors | • Clothing Mfg. | • Masonry |
| • Auto Dealerships | • Colleges | • Painting, Decorating or Paper Hanging |
| • Auto Repair Shop | • Computer Programming | • Plumbing |
| • Auto or Truck Body Shops | • Confection & Food Sundries Mfg. | • Refrigeration Equipment / Not Household Units |
| • Bakeries | • Contractors | • Tile, Stone, Mosaic or Terrazzo Work |
| • Banks — Financial Services | • Cabinet or Fixtures Installation | • Wallboard Application |
| • Barber Shops or Beauty Parlors | • Carpentry | • Convalescent Nursing Facilities |
| • Bookbinding | • Concrete Construction | • Country Clubs |
| • Bottling Operations | • Concrete Flatwork | • Creameries |
| • Building Material Dealers | • Electrical Contractor | • Credit Unions |

- Daycare Centers
- Dental Laboratories
- Dentists
- Detective or Patrol Agencies
- Dressmaking or Tailoring
- Drug, Medicine, Pharmaceutical or
- Cosmetic Goods
- Dry Cleaning or Dyeing – Commercial
- Dry Cleaning or Laundry
- Equipment or Machinery Rental
- Farms
 - ♦ Cotton Crops
 - ♦ Field Crops
 - ♦ Florist – Cultivating or Gardening
 - ♦ Nurseries
 - ♦ Orchards
 - ♦ Orchards – Berries
 - ♦ Orchards – Nut Crops
 - ♦ Potato Crops
 - ♦ Truck Farms
 - ♦ Vineyards
- Fast Food Restaurants
- Flower or Flower Arrangement Mfg.
- Fruit Packing
- Funeral & Cemetery Operations
- Furniture & Cabinet Mfg. – Metal
- Furniture Mfg. – Wood
- Furniture Mfg. or Assembly – Wood
- Garbage, Ashes or Refuse Collecting
- Garbage, Ashes or Refuse Operations
- Gas Stations – Retail
- Health Club
- Home Care Services
- Homeowners Associations
- Hospitals
- Hotels
- Instrument Mfg.
- Janitorial Services – Bldg. Operations by Contractors
- Landscapers
- Laundry – Commercial
- Lens Mfg.
- Lumberyards
- Machine Shops
- Metal Goods Mfg.
- Motels
- Motorcycle Dealers
- Nurseries
- Nursing Care
- Nut Hulling, Shelling or Processing
- Office Machine Installation
- Optical Goods Mfg.
- Parcel Delivery Companies
- Pest Control
- Pet Grooming – Non Mobile
- Physicians Practices
- Picture Frame Assembly
- Picture or Artwork Framing
- Plastics
 - ♦ Blow Molded Products Mfg.
 - ♦ Extrusion Molded Products Mfg.
 - ♦ Fabricated Mfg.
 - ♦ Fiber Reinforced Products Mfg.
 - ♦ Injection Molded Products Mfg.
 - ♦ Plastic Goods Mfg.
 - ♦ Sheets, Rods or Tubes
 - ♦ Thermoformed Products Mfg.
- Printing
 - ♦ Quick Printing
 - ♦ Screen Printing
- Printed Circuit Board Assembly
- Property Management – Commercial
- Religious Organizations
- Residential Care Facilities
- Restaurants
- Rubber Tire Dealers
- Schools
- Sheet Metal Products Mfg.
 - ♦ Aluminum Ware Mfg. from Sheet
 - ♦ Aluminum – Shop Only
 - ♦ Coppersmithing – Shop Only
- Skilled Nursing Facilities
- Spa, Fitness & Health
- Stores
 - ♦ Automobile Accessories
 - ♦ Beverage Preparation
 - ♦ Clothing
 - ♦ Convenience
 - ♦ Eyeware
 - ♦ Florist
 - ♦ Fruit & Vegetable
 - ♦ Furniture
 - ♦ Garden Supply
 - ♦ Grocery
 - ♦ Hardware – Wholesale & Retail
 - ♦ Ice Cream or Frozen Yogurt
 - ♦ Jewelry – Wholesale & Retail
 - ♦ Meat, Fish, Poultry –Wholesale & Retail
 - ♦ Office Supplies & Stationery
 - ♦ Retail
 - ♦ Sandwich Shops (Not Restaurants)
 - ♦ Video
 - ♦ Wholesale
 - ♦ Wine, Beer or Spirits – Retail
- Street Sweeping
- Termite Control
- Tool Mfg.
- Upholstering
- Vegetable Packing
- Vehicle Storage Lots
- Veterinary
- Warehouse – Furniture
- Warehouse – General Merchandise
- Wineries