

Submission Guidelines & Excluded Operations

Snap® - the quickest and easiest way to submit an application:

- ICW Group accepts applications 120 days prior to the effective date when submitting via Snap.
- For quickest market reservation, include 4 years of currently valued loss runs (or as many as applies up to 4).
- Loss runs must be valued within 120 days of the effective date.

To assist in underwriting, please include:

- 4 years of historical payroll (or as many years as applies up to 4)
- Supplemental application.

Resubmit Application:

The Resubmit function allows you to use the prior year's application to automatically create a new submission for the renewal term.

- The Resubmit Application button is available up to 120 days prior to the renewal date.
- When you click the button, Snap creates a copy of the data incrementing dates by one year. The newly created application is in a Draft status.
- Please review the information, make changes as needed for the current term and Submit!

Reserving the Market

Upload or enter an application into Snap to quickly reserve the market.

- **Instant Quote (IQ) Program:**
 - Submit the application up to 120 days in advance and receive your quote instantly as long as the rates are available. Attach currently valued loss runs when you bind the account.
- **All Other Business:**
 - Reserve the market up to 120 days in advance directly in Snap when attaching currently valued loss runs.

Premium

- **Instant Quote (IQ) Program** minimum manual premiums \$1,500.
- **All Other Business** outside of the Instant Quote (IQ) Program minimum manual premiums \$2,500.

Commission

- In CA, we now offer variable commission on Instant Quote (IQ) up to 15% new and renewal.
- For all other states, Instant Quote (IQ) commission is 15% new and 10% renewal.
- Standard commission for all other business is 10%.

Contractors

- We do not write the heavier contracting exposures such as framers, excavation/demolition, etc. We will consider higher severity exposure risks such as wallboard, commercial painting, etc. We want you to verify that they are "best in class" in their management and operations.
- Incidental Exposure up to three stories or 45 feet.

Types of Plans

- Guaranteed cost.
- Large deductible if the standard premium is \$500,000 or greater (CA, NV, FL).
- Retros: Discuss availability with your underwriter.
- States that offer Dividends (FL, IA, NJ, VA and WI). Dividends by Type of Business: Towing, Agriculture and Tree Trimming within CA.
- Consent-to-Rate: Discuss availability with your underwriter.

Supplemental Applications

- We will accept all other companies' supplemental applications.
- Visit the Agency Resource Center at icwgroup.com/ARC, Underwriting Tools, to download ICW Group supplemental applications and more!

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.

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Excluded Operations: All Premium Sizes

ICW Group has a very broad underwriting appetite. There are just a few exclusions in the types of businesses we'll consider for quoting.

- Aircraft Operation (facultative reinsurance may be purchased subject to approval by ICW Group Underwriting)
- Any operation in which any radioactive substance is used
- Any operation in which mold or asbestos removal is performed
- Construction or maintenance of tunnels or subways more than 50 feet in length
- Diving Exposure
- Drilling for oil or natural gas, refining of petroleum, or construction or operation of any pipeline for transmission of oil or gas
- Excavation greater than 6 feet, blasting, or the shoring, moving or wrecking of buildings or structures
- Framing Contractors
- Group transportation (transport of 5 or more employees in any one vehicle at one time) (Exception for Agricultural Business)
- Height exposure above two stories (Incidental Exposure up to 3 stories or 45 feet)
- Livestock (Exception for Dairy Farms)
- Long Haul trucking (greater than 500 miles in one direction)
- Manufacture of any acid or chemical
- Manufacture of gas under pressure
- Manufacture, storage, sale, handling or distribution of any explosive, ammunition, magnesium, fuse, fireworks, celluloid or pyroxylin
- Municipalities (other than municipal water system)
- Operation of a carrier on rails
- Operation of a public utility other than a municipal water system
- Operation of an amusement park, circus, carnival or race track
- Operation or navigation of any vessel or barge other than light craft used on inland waterways or for dredging
- Production of moving pictures (but this exclusion does not apply to the production of video tapes)
- Professional Employer Organization (PEO)
- Underground mining or subaqueous operations
- Repair, cleaning or demolition of any vessel or barge used as a petroleum tanker
- Roofing (Only written in: CA, IL, NC, NJ, PA, TX, VA)
- Staffing Organization (Exception for Nurse Registries)
- Temporary Help Organization