

INSTANT QUOTE (IQ) PROGRAM HIGHLIGHTS VIRGINIA



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 140 eligible classifications available
 - Single-state operations in Virginia
 - Manual premiums ranging from \$1,500 to \$15,000
 - 15% commission on new business; 10% commission on renewals
 - Ex-mod factor eligibility range of 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 Virginia

Manual Premiums Ranging from \$1,500 to \$15,000

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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 | • Canning Operations | » Hardwood Floor Laying |
| • Attorneys | • Casinos | » House Furnishings – Installation |
| • Auditors | • Clothing Mfg. | » HVAC |
| • Auto Dealership | • Colleges | » Masonry |
| • Auto Repair Shop | • Computer Programming | » Painting, Decorating
or Paper Hanging |
| • Automobile Gas Stations | • Confection & Food Sundries Mfg. | » Plumbing |
| • Bakeries | • Contractors | » Tile, Stone, Mosaic
or Terrazzo Work |
| • Barber Shops or Beauty Parlors | » Cabinet or Fixtures Installation | » Tree Pruning, Repairing
or Trimming |
| • Beverage Bottling or Canning | » Carpentry | » Wallboard Application |
| • Bookbinding | » Concrete Construction | • Convalescent Nursing Facilities |
| • Building Material Dealers | » Concrete Flatwork | |
| | » Electrical Contractor | |

- Country Clubs
- Creameries
- Daycare Centers
- Dental Laboratories
- Detective or Patrol Agencies
- Dressmaking or Tailoring
- Drug, Medicine, Pharmaceutical or Cosmetic Goods
- Dry Cleaning or Dyeing – Commercial
- Dyeing – Yarn or Thread
- Farms
 - » Field Crops
 - » Florist – Cultivating or Gardening
 - » Orchards
 - » Truck Farms
 - » Vineyards
- Fast Food Restaurants
- Flower or Flower Arrangement Mfg.
- Fruit Packing
- Funeral & Cemetery Operations
- Furniture & Cabinet Mfg. – Metal
- Furniture Mfg. or Assembly – Wood
- Garbage, Ashes or Refuse Collecting
- Garbage, Ashes or Refuse Operations
- Home Care Services
- Hospitals
- Hotels
- Instrument Mfg.
- Janitorial Services – Bldg. Operations by Contractors
- Landscapers
- Laundry – Commercial
- Lens Mfg.
- Lumberyards
- Machine Shops
- Metal Goods Mfg.
- Motels
- Nurseries
- Nursing Care
- Office Machine Installation
- Parcel Delivery Companies
- Pest Control
- Physicians Practices
- Plastics
 - » Fabricated Mfg.
 - » Plastic Goods Mfg.
 - » Sheets, Rods or Tubes
- Printing
- Religious Organizations
- Residential Care Facilities
- Restaurants
- Schools
- Sheet Metal Products Mfg.
- Skilled Nursing Facilities
- Spa, Fitness & Health
- Stores
 - » Automobile Accessories
 - » Clothing
 - » Florist
 - » Fruit & Vegetable
 - » Furniture
 - » Grocery
 - » Hardware – Wholesale & Retail
 - » Jewelry – Wholesale & Retail
 - » Meat, Fish, Poultry – Wholesale & Retail
 - » Video
 - » Wholesale
- Street Sweeping
- Tool Mfg.
- Upholstering
- Vegetable Packing
- Vehicle Storage Lots
- Veterinary, Kennels & Pet Grooming
- Warehouse – Furniture
- Warehouse – General Merchandise
- Wineries