



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 135 eligible classifications available
 - Single-state operations in Pennsylvania
 - Manual premiums ranging from \$1,500 to \$20,000
 - 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 Pennsylvania

Manual Premiums Ranging from \$1,500 to \$20,000

- Accountants
- Ambulance Services
- Amusement Parks or Exhibitions – Maintenance of Premises
- Apartment / Condo Complex
- Attorneys
- Auditors
- Auto Dealerships
- Auto Repair Shop
- Bakeries
- Banks – Financial Services
- Barber Shops or Beauty Parlors
- Beverage Bottling or Canning
- Beverage Preparation Shop
- Building Material Dealers
- Building Operations - Commercial Property
- Bus or Limousine Operations
- Canning Operations
- Casinos
- Clothing Mfg.
- Colleges
- Computer Programming
- Confection & Food Sundries Mfg.
- Contractors
 - » Cabinet or Fixtures Installation
 - » Carpentry
 - » Concrete Construction
 - » Concrete Flatwork
- » Electrical Contractor
- » Excavation
- » Fence Construction
- » Hardwood Floor Laying
- » House Furnishings – Installation
- » HVAC
- » Masonry
- » Painting, Decorating or Paper Hanging
- » Plumbing
- » Tile, Stone, Mosaic or Terrazzo Work
- » Tree Pruning, Repairing or Trimming
- » Wallboard Application

- Convalescent Nursing Facilities
- Country Clubs
- Creameries
- 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
- Farms
 - » Florist – Cultivating or Gardening
 - » Nurseries
 - » Orchards
 - » Truck Farms
 - » Vineyards
- Fast Food Restaurants
- Flower or Flower Arrangement Mfg.
- Funeral & Cemetery Operations
- Furniture Mfg. – Wood
- Furniture & Cabinet Mfg. – Metal
- Garbage, Ashes or Refuse Collecting
- Garbage, Ashes or Refuse Operations
- Home Care Services
- Hospitals
- Hotels
- Ice Cream or Frozen Yogurt Shops
- Instrument Mfg.
- Janitorial Services – Bldg. Operations by Contractors
- Landscapers
- Laundry – Commercial
- Lens Mfg.
- Machine Shops
- Metal Goods Mfg.
- Motels
- Nurseries
- Nursing Care
- Office Machine Installation
- Parcel Delivery Companies
- Pest Control
- Physicians Practices
- Plastics
 - » Plastic Goods Mfg.
 - » Sheets, Rods or Tubes
- Printing
 - » Quick Printing
- Property Management – Commercial
- Religious Organizations
- Residential Care Facilities
- Restaurants
- Sandwich Shop
- Schools
- Skilled Nursing Facilities
- Spa, Fitness & Health
- Stores
 - » Automobile Accessories
 - » Clothing – Wholesale & Retail
 - » Florist
 - » Furniture
 - » Grocery
 - » Hardware – Wholesale & Retail
 - » Jewelry – Wholesale & Retail
 - » Meat, Fish, Poultry – Wholesale & Retail
 - » Retail
 - » Video
 - » Wholesale
- Street Sweeping
- Tool Mfg.
- Upholstering
- Vehicle Storage Lots
- Veterinary, Kennels & Pet Grooming
- Warehouse – Furniture
- Warehouse – General Merchandise
- Wineries