

## Announcing New Large Business Program with ICW Group!

**Next Wave Insurance Services** is pleased to offer agents access to **ICW Group's Large Account** class codes for monoline workers compensation coverage. ICW Group is a leading A.M. Best Rated A- (Excellent) category IX carrier with a broad Large Business underwriting appetite. It offers hundreds of eligible classes with manual premiums **over \$35,000** on accounts with Ex-Mods ranging from .70 to 1.30.

While ICW Group has a broad underwriting appetite, they have targeted the following classes that are most successful for Larger Business opportunities:

### Large Business Targeted Categories:

- Apartment or Condo Complex Ops
- Auto Gas Stations
- Auto or Truck Dealers
- Bus or Limo Operations
- Cabinet Mfg.-Wood
- Cabinet or Fixtures Installation
- Clothing Mfg.
- Concrete or Cement Work
- Confections and Food Sundries Mfg.
- Country Clubs
- Dentists
- Electrical Contractors
- Electrical Harness Mfg.
- Food Mfg.
- Furniture Upholstering
- Garbage/Refuse Collecting
- Hardware Mfg.
- Hotels
- Janitorial Services
- Jewelry Mfg.
- Landscape Gardening
- Light Mfg.
- Newspaper or Magazine Distributors
- Nurseries
- Physicians
- Plastering or Stucco Contractors
- Plumbing Contractors
- Plumbing Supplies Dealer
- Restaurants
- Private Schools/Colleges
- Sheet Metal Products Mfg.
- Storage Warehouse-Cold
- Stores: Grocery
- Stores: Retail
- Stores: Wholesale
- Tile, Stone, Mosaic, Terrazzo Work
- Wallboard Application
- Wood Furniture Mfg.

**Excluded Class Codes:** Heavy Construction, Framing Contractors, Roofing, Long Haul Trucking, Farming, Temporary Staffing, PEOs, Fast Food Delivery or businesses involving work at heights over 2 stories or other high-hazard operations.

### Submission Requirements:

- Complete ACORD application including insured's FEIN with description of operations.
- A completed WC Supplemental application.
- 4 years currently valued loss runs.
- Send submissions to: [submissions@nextwaveins.com](mailto:submissions@nextwaveins.com).

**For Information about Next Wave's commercial lines programs, visit: [www.nextwaveins.com](http://www.nextwaveins.com)**