

Announcing New Small Business Program with ICW Group!

Next Wave Insurance Services is pleased to offer our agents access to ICW Group's Small 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 Small Business underwriting appetite. ICW offers 100+ eligible classes with manual premiums between \$2,500 and \$35,000 on accounts with Ex-Mods ranging from .70 to 1.30.

Small Business Preferred Classes Include:

- Accountants
- Attorneys
- Auditors
- Auto Dealerships
- Auto or Truck Body Shops
- Auto Repair Shop
- Bakeries
- Barber Shops or Beauty Parlors
- Bookbinding
- Bottling Operations
- Building Material Dealers
- Building Operations – Commercial Property
- Cabinet Mfg
- Canning Operations
- Confection and Food Sundries Mfg
- Clothing Mfg
- Colleges
- Computer Programming
- Country Clubs
- Creameries
- Daycare Centers
- Dental Laboratories
- Dressmaking or Tailoring
- Drug, Medicine, Pharmaceutical or Cosmetic Goods
- Dry Cleaning or Dyeing – Commercial
- Dry Cleaning or Laundry
- Farms
 - Field Crops
 - Florist – Cultivating or Gardening
 - Nurseries
- Orchards
- Truck Farms
- Vineyards
- Fast Foods
- Flower or Flower Arrangement Mfg
- Fruit Packing
- Funeral & Cemetery Operations
- Furniture Mfg – Wood
- Furniture & Cabinet Mfg – Metal
- Garbage, Ashes or Refuse Collecting
- Garbage, Ashes or Refuse Operations
- Gas Stations – Retail
- Health Club
- Hotels
- Landscapers
- Laundry – Commercial
- Lens Mfg
- Lumberyards
- Machine Shops
- Metal Goods Mfg
- Motels
- Nurseries
- Office Machine Installation
- Optical Goods Mfg
- Pest Control
- Pet Grooming – Non Mobile
- Physicians
- Plastics
 - Fabricated Mfg
 - Plastic Goods Mfg
 - Sheets/Rods/Tubes Mfg
- Printing
 - Quick Printing
 - Screen Printing
- Property Management – Commercial
- Religious Organizations
- Restaurants
- Schools
- Sheet Metal Products Mfg
- Spa, Fitness & Health
- Stores
 - Automobile Accessories
 - Clothing
 - Florist
 - Furniture
 - Grocery
 - Hardware – Wholesale & Retail
 - Jewelry – Wholesale & Retail
 - Meat, Fish, Poultry – Wholesale & Retail
 - Retail
 - Video
 - Wholesale
- Street Sweeping
- Termite Control
- Tool Mfg
- Upholstering
- Vegetable Packing
- Vehicle Storage Lots
- Veterinary
- Warehouse – General Merchandise
- Wineries

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.

For Information about our various programs, visit: www.nextwaveins.com