

## ICW Paygo Program



A Division of Insured Solutions



Carrier:  
**ICW**

Requirements:

**Targeted States: GA, FL, NC, SC, TN**

**Experience Mod's:**

- **Small business up to 1.30 on premiums up to \$35K**
- **Large businesses no limit**

**Minimum Premium of \$25K (GA, FL, TN) and \$15K (NC & SC)**

Preferred Classes of Business:

- **Janitorial services**
- **Landscape gardening**
- **Restaurants**
- **Physicians**
- **Garbage collecting**
- **Bus or limo operations**
- **Wood furniture manufacturing**
- **Plumbing contractors**
- **Private schools / colleges**
- **Sheet metal products manufacturing**
- **Electrical contractors**
- **Concrete or cement work**

Excluded Classes of Business:

- **Aircraft operation**
- **Asbestos**
- **Construction of maintenance of tunnels or subways**
- **Diving Exposure**
- **Drilling**
- **Excavation greater than 6 feet, blasting, shoring**
- **Demolition**
- **Livestock**
- **Chemical manufacturing**
- **Roofing**
- **Staffing**