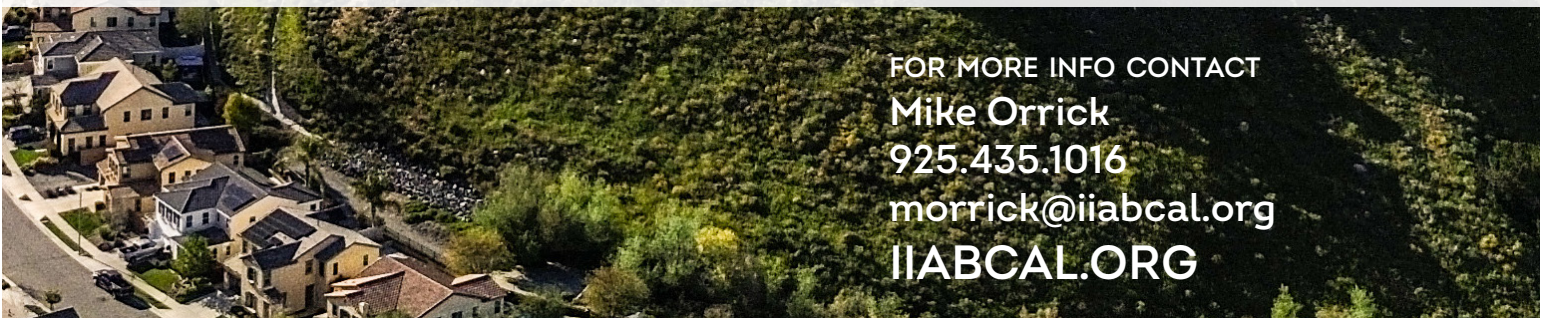


PROGRAM	PARTNER(S)	DESCRIPTION
Agency Errors & Omissions	 	The best overall E&O value in the marketplace – not just a policy, but a comprehensive program that includes multiple markets, expert advice, preferred rates, and premium credits for claims free accounts.
Cyber Liability		The Sayata Retail Select Access (RSA) tool is the easiest, most efficient way for you to place a cyber risk and compare multiple markets. Members receive 5% higher commission than non-members on new AND renewal business placed specifically through this program.*
Homeowners E&S/HO3		Get your clients A-rated coverage with fast, efficient, and expert underwriting. Fast turnaround, competitive rates, Protection Class 1-9. Members receive a 1% higher commission than non-members on policies written in the program.*
General Contractor Liability		Three contractor general liability products through ISC: STANDARD (à la carte coverage premiums starting at \$261), PLUS (broad coverage premiums starting at \$600), and ADVANTAGE (ISO form coverage premiums starting at \$1K).
Employment Practices Liab.	 	An EPLI market with an A+ Rated Carrier; available coverage limits of \$250,000, \$500,000 and \$1M; and Full “Prior Acts” coverage included for accounts with prior EPLI coverage. Available exclusively to IIABCal Members.
Flood Insurance (NFIP)		Flood insurance markets offering the best in coverage, price and expertise to personal and commercial lines clients. IIABCal’s flood insurance underwriters are among the top Write-Your-Own flood carriers and top property-casualty insurers nationwide.
Excess Umbrella (Personal)		Some of the most highly sought after markets in this unique and ever-changing umbrella marketplace. PUP offerings up to \$5 million with enhanced UM/UIIM and written on A- (Excellent) rated paper. IIABCal members receive a 1.0% higher commission than non-members on policies written in this program.*
Earthquake Insurance	 	Earthquake insurance programs designed to offer competitive options for CA home and condo owners, as well as businesses. Admitted and non-admitted programs deliver commercial and residential earthquake insurance products with broader coverage, higher limits and lower deductibles, with competitive rates depending on the risk’s location and age. Members receive a 1% higher commission than non-members on policies written in the Arrowhead programs.*
Product Contamination	 	Access to two exclusive product contamination programs – product contamination insurance for companies of all sizes, and product contamination insurance for the Dietary and Supplement Industry.

*all additional commissions subject to program terms



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