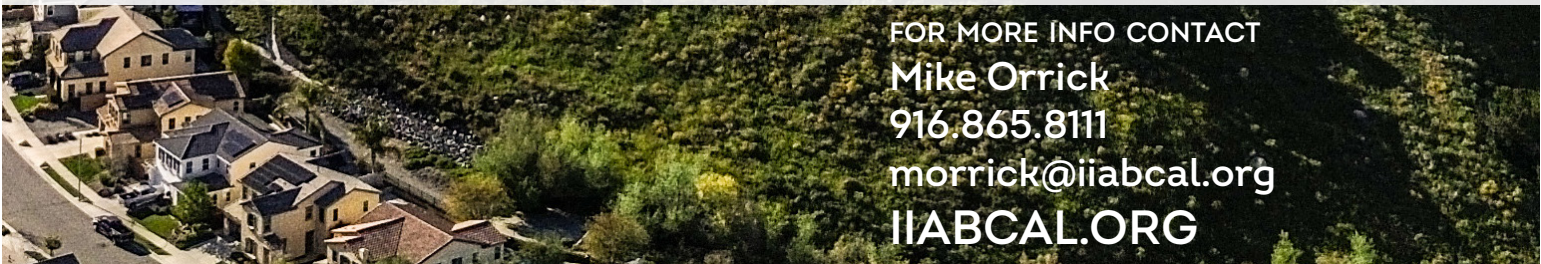


PROGRAM	PARTNER(S)	DESCRIPTION
Agency Errors & Omissions	 	The best overall E&O value in the marketplace – not just a policy, but a comprehensive program that includes multiple markets, expert advice, preferred rates, and premium credits for claims free accounts.
Cyber Liability		The Sayata Retail Select 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 Liability	 	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 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 WYO flood carriers and top P&C insurers nationwide. IIABCAL members receive at least 19% commission on new business, renewals, and rollovers with the Hartford program.*
Private Client Homeowners Insurance		E&S HO-3, HO-5, and DP-3 home insurance program that provides flexible, high-limit coverage tailored for primary, secondary, seasonal, and rental residences with superior construction standards and modern safety features. IIABCAL members receive 1% 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 program.*
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. IIABCAL members receive a 1.0% higher commission than non-members on policies written with this Program.*

*all additional commissions subject to program terms



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