



## AVALON PACIFIC INSURANCE SERVICES PRODUCER PACKET



Quick Solutions for  
Retail Agencies

[WWW.AVALONPACIFICINS.COM](http://WWW.AVALONPACIFICINS.COM)  
AVALON PACIFIC INSURANCE SERVICES LLC

## WHY AVALON PACIFIC INSURANCE SERVICES?



### UNDERWRITING APPETITE

As a wholesale broker, Avalon has access to a number of carriers' niche products. We are able to offer a broad range of classes for accounts of all sizes that will meet your clients' needs.

Avalon also has an extensive database of unique products offered by specialty carriers, which offer the focused products you are looking for.

### TESTED UNDERWRITING PRINCIPLES

Avalon gives you unprecedented access to a state-of-the-art quoting system that has been tested for accuracy and efficiency in identifying accounts that can be written profitably within our carriers' guidelines. Our web-based underwriting system is ideal for smaller accounts with less than \$15,000 in premium. Accounts eligible for our Quick Rate indication system include those in construction, light manufacturing, retail, hospitality, landscaping, agriculture, auto repair, printing and various other sectors.



### PAYMENT PLANS

Avalon provides your agency with the ultimate in convenience when paying your workers' compensation insurance invoices:

- Payroll Reporting – This method lets you stay on top of your cash flow in a convenient, easy-to-use format.
- Electronic Funds Transfer – EFT is a paper-free method of making payments that avoids errors.

You can set up recurring payments or pay invoices individually straight from your company checking or savings account.

- Avalon can only receive check payments by fax.

### TECHNOLOGY

Avalon's website focuses on providing you 21st century service using the latest technology to bind policies quickly and efficiently. We provide our producer partners with exclusive access to valuable insurance company data, broker resources and cutting-edge tools, and more.

One of the key features of our website is our online rater, which will automatically provide Quick Rate indications for all of the eligible classes of business that meet the underwriting guidelines after the broker enters in the required data. Automatic quotes are provided for accounts that are typically less than \$15,000 in premium per year. Any risks larger than that may be referred for approval.



## CLASSES ELIGIBLE FOR QUICK RATE INDICATION\*

Our Quick Rate indication web-based system has been designed to quickly and accurately produce quotes for accounts under \$15,000 in annual premium. If your risk meets the Quick Rate indication system underwriting guidelines, producing a premium estimate for an account is simple and convenient. The list of sectors has been researched to arrive at a cross-section of businesses that, taken together, our carriers feel they can comfortably underwrite. Please note, Avalon will consider many other types of businesses not on the list below. Contact your underwriter or call us at (877) 789.5739 if you want us to further explain our underwriting appetite.

Class	Description
0005	Nurseries – propagation and cultivation of nursery stock
0035	Florists – cultivating or gardening
0042	Landscape Gardening
2003	Bakeries and Cracker Mfg.
2121	Breweries or Malt Houses
2142	Wineries
2501	Clothing Mfg.
3572	Medical Instrument Mfg.
3632	Machine Shops
3831	Machine Shops – aircraft components
4295	Printing – screen printing – all other employees
4299	Printing – all other employees
4692	Dental Laboratories
5140	Electrical Wiring – equals or exceeds \$28.01
5190	Electrical Wiring – less than \$28.00
5183	Plumbing – less than \$24.00
5187	Plumbing – equals or exceeds \$24.00
8001	Stores – florists
8004	Stores – garden supplies
8006	Stores – groceries and provisions - retail
8008	Stores – clothing, wearing apparel or dry goods - retail
8013	Stores – jewelry
8017	Stores – retail
8019	Printing – quick printing
8021	Stores – meat, fish or poultry - wholesale
8031	Stores – meat, fish or poultry - retail
8032	Stores – clothing, dry goods - wholesale
8039	Stores – department stores

Class	Description
8046	Stores – automobile accessories
8060	Stores – wine, beer or spirits - retail
8061	Stores – groceries and provisions – convenience – retail
8062	Stores – computer
8063	Stores – lighting fixtures
8064	Stores – office supplies and stationery
8066	Stores – bicycles and bicycle accessories
8070	Stores – video media – rental – retail
8071	Stores – books – retail
8078	Sandwich Shops – not restaurants
8102	Seed Merchants
8117	Stores – feed, tack and farm supplies
8387	Automobile or Automobile Truck Service Stations
8389	Automobile or Automobile Truck Repair Shops or Garages
8393	Automobile or Automobile Truck Body and Fender Repairing and Painting
8742	Salespersons – outside
8810	Clerical Office Employees
8834	Physicians
8838	Museums
8839	Dentists and Dental Surgeons
8846	Printing – screen printing – editing
9008	Janitorial Services
9050	Hotels
9059	Day Care Centers
9079	Restaurants or Taverns
9586	Barber Shops or Beauty Parlors

\* Risk will qualify for an auto quote if the risk is \$15,000 or less in modified premium and meets the underwriting criteria for the class of business. This list is subject to change at any time without any written notification.



## REPUBLIC UNDERWRITERS' APPETITE GUIDE

Class	Description
5	Nurseries – propagation and cultivation of nursery stock
16	Orchards – citrus and deciduous fruits
35	Florists – cultivating or gardening
40	Vineyards
41	Potato Crops
42	Landscape Gardening
44	Cotton Farms
45	Orchards - nut crops
50	Farm Machinery Operation
79	Strawberry Crops
96	Nut Hulling, Shelling or Processing
171	Field Crops
172	Truck Farms
2002	Macaroni Mfg.
2003	Bakeries and Cracker Mfg.
2063	Creameries and Dairy Products Mfg.
2095	Meat Products Mfg.
2102	Fruit of Vegetable Dehydrating
2107	Fruit – Fresh fruit packing and handling
2108	Fruit – citrus fruit packing and handling
2109	Fruit – dried fruit packing and handling
2116	Fruit Juice or Concentrate Mfg.
2121	Breweries or Malt Houses
2123	Fruit or Vegetable Processing – fresh, ready-to-eat
2143	Wineries
2163	Bottling
2222	Spinning or Weaving
2362	Knitting
2402	Carpet or Rug Mfg.
2413	Textiles
2501	Clothing Mfg.
2570	Mattress or Box Springs Mfg.
2571	Pillow, Quilt, Comforter or Cushion Mfg.
2584	Carpet, Rug or Upholstery Cleaning
2585	Laundries
2589	Dry Cleaning or Laundry – retail
2660	Boot or Shoe Mfg. or Repairing

Class	Description
2683	Bag Mfg. – traveling bags or hand luggage
2688	Leather Goods Mfg.
2757	Pallet Mfg., Repair or Reconditioning
2759	Box, Box Shook or Container Mfg.
2790	Pattern or Model Mfg.
2812	Cabinet Mfg. – wood
2840	Picture Frame Assembly
2842	Wood Products Mfg.
2852	Window Blind Mfg. or Assembly
2923	Musical Instrument Mfg. – other than metal
3060	Door or Window Mfg. – metal or plastic – including glass
3066	Sheet Metal Products Mfg.
3070	Computer Memory Disk Mfg.
3099	Tool Mfg.
3131	Tag, Button or Fastener Mfg.
3146	Hardware Mfg.
3152	Nail, Tack or Rivet Mfg.
3178	Electronic Element Mfg.
3179	Electrical Apparatus Mfg.
3180	Fixtures or Lamp Mfg. or Assembly
3220	Can Mfg.
3300	Bed Spring or Wire Mattresses Mfg.
3383	Jewelry Mfg.
3400	Metal Goods Mfg.
3501	Machinery Mfg. portable tools and lawn care
3568	Electrical Connector Mfg.
3569	Electric Motor Mfg. or Repair
3570	Electric Appliance Mfg.
3572	Medical Instrument Mfg.
3573	Power Supply Mfg.
3574	Machine Mfg.
3632	Machine Shops
3651	Electrical Wire Harness Mfg.
3682	Instrument Mfg. – non-electronic
3683	Speaker Mfg.
3807	Automobile or Automobile Truck Radiator Mfg.
3808	Automobile or Motorcycle Mfg. or Assembling

## REPUBLIC UNDERWRITERS' APPETITE GUIDE (continued)

Class	Description
3815	Automobile Truck or Automobile Truck Trailer Mfg. or Assembling
3828	Automobile or Automobile Truck Parts Rebuilding
3831	Machine Shops – aircraft components
3840	Automobile, Automobile Truck or Motorcycle Parts Mfg.
4038	Plaster Statuary or Ornament Mfg.
4049	Potteries
4130	Glass merchants
4150	Optical Good Mfg.
4243	Box Mfg. – folding paper boxes
4251	Envelope Mfg.
4279	Paper Goods Mfg.
4286	Bag Mfg. – Plastic
4295	Printing – screen printing – all other employees
4297	Electronic Prepress – all operations
4299	Printing – all other employees
4304	Newspaper Publishing or Printing – all other employees
4351	Photo Engraving
4361	Photographers
4410	Rubber Goods Mfg.
4432	Pen or Mechanical Pencil Mfg.
4478	Plastic Goods Mfg.
4492	Sign Mfg. – metal, plastic or wood
4494	Plastics – blow molded products mfg.
4495	Plastics – extrusion molded products mfg.
4496	Plastics – fabricated products mfg. – no molding
4497	Plastics – fiber reinforced plastic products mfg.
4498	Plastics – injection molded products mfg.
4499	Plastics – thermoformed products mfg.
4511	Analytical or Testing Laboratories
4691	Orthotic or Prosthetic Device mfg.
4692	Dental Laboratories
4983	Gasket Mfg.
5128	Instrument – professional or scientific – installation or repair
5140	Electrical Wiring – equals or exceeds \$28.00
5146	Cabinet or Fixtures
5183	Plumbing – less than \$24.00
5187	Plumbing – equals or exceeds \$24.00

Class	Description
5190	Electrical Wiring – less than \$28.00
5191	Office Machine Installation or Repair
5201	Concrete or Cement Work – sidewalks – less than \$24.00
5205	Concrete or Cement Work – sidewalks – equals or exceeds \$24.00
5348	Tile, Stone, Mosaic or Terrazzo Work
5538	Sheet Metal Work – less than \$25.00
5542	Sheet Metal Work – equals or exceeds \$25.00
6400	Fence Construction
6504	Confections and Food Sundries Mfg. or Processing
7607	Video Post Production
8001	Stores – florists
8004	Stores – garden supplies
8006	Stores – groceries and provisions – retail
8008	Stores – clothing, wearing apparel or dry goods – retail
8013	Stores – jewelry
8015	Stores – furniture
8017	Stores – retail
8018	Stores – wholesale
8019	Printing – quick printing
8021	Stores – meat, fish or poultry – wholesale
8028	Light equipment
8031	Stores – meat, fish or poultry – retail
8032	Stores – clothing, dry goods – wholesale
8039	Stores – department stores
8041	Stores – wine or spirits – wholesale
8042	Stores – floor covering
8046	Stores – automobile accessories
8059	Stores – ceramic tile
8060	Stores – wine, beer or spirits – retail
8061	Stores – groceries and provisions – convenience – retail
8062	Stores – computer
8063	Stores – lighting fixtures
8064	Stores – office supplies and stationery
8065	Stores – paint or paint supplies
8066	Stores – bicycles and bicycle accessories
8070	Stores – video media – rental – retail
8071	Stores – books – retail
8078	Sandwich Shops – not restaurants

## REPUBLIC UNDERWRITERS' APPETITE GUIDE

Class	Description
8102	Seed Merchants
8107	Machinery Dealers
8111	Plumbers' Supplies Dealers
8117	Stores – feed, tack and farm supplies
8209	Vegetables – fresh vegetable and tomato packing and handling
8215	Hay, Grain or Feed Dealers
8232	Lumberyards
8264	Paper Stock Dealers
8290	Warehouses – self-storage – all other employees
8291	Warehouses – cold storage
8292	Warehouses – general merchandise
8324	Automobile Gasoline Stations
8387	Automobile or Automobile Truck Service Stations
8388	Rubber Tire Dealers
8389	Automobile or Automobile Truck Repair Shops or Garages
8391	Automobile or Automobile Truck Dealers
8393	Automobile or Automobile Truck Body and Fender Repairing and Painting
8397	Automobile or Automobile Truck Transmission Repairing and Rebuilding
8601	Engineers – consulting
8740	Apartment or Condominium Complex Operation – property management supervisors
8741	Real Estate Agencies
8742	Salespersons – outside
8743	Mortgage Brokers
8745	News Agents or Distributors of Magazines – not retail
8748	Automobile or Automobile Truck Salespersons
8749	Mortgage Bankers
8800	Mailing or Addressing Companies
8801	Credit Unions
8803	Auditors or Accountants
8807	Newspaper, Magazine or Book Publishing – no printing
8808	Banks
8810	Clerical Office Employees
8813	Printing – editing
8818	Newspaper Publishing or Newspaper Printing – editing

Class	Description
8820	Attorneys
8834	Physicians
8838	Museums
8839	Dentists and Dental Surgeons
8840	Churches – clergy
8846	Printing – screen printing – editing
8859	Computer Programming or Software Development
8868	Colleges or Schools – private – academic professionals
8875	Public Colleges or Schools
9007	Apartment or Condominium Complex Operation of Seniors
9008	Janitorial Services
9009	Building Operation – commercial properties – all other employees
9010	Building Operation – all other employees
9011	Apartment or Condominium Complex Operation – all other employees
9015	Building Operation – all other employees
9050	Hotels
9053	Baths
9059	Day Care Centers
9061	Clubs
9066	Homeowner Association
9069	Clubs – gaming
9079	Restaurants or Taverns
9092	Bowling Centers
9096	Residential Cleaning Services
9097	Swimming Pool Cleaning and Servicing
9101	Colleges or Schools – private
9220	Cemetery Operation
9501	Painting – shop only
9516	Television, Video, Audio and Radio Equipment Installation, Service or Repair
9521	House Furnishings
9522	Upholstering
9586	Barber Shops or Beauty Parlors
9620	Funeral Directors



Avalon Pacific Insurance Services

• P.O. Box 1367 • West Sacramento, CA 95691 • (877) 789.5739 • [www.avalonpacificins.com](http://www.avalonpacificins.com)

# AVALON

## INSURANCE

## REPUBLIC UNDERWRITERS INSURANCE COMPANY

### About Republic Underwriters Insurance Co.

Republic Underwriters Insurance Company is a member company of "The Republic Group," which is an industry designation for a group of affiliated insurance companies and related entities providing personal and commercial property and casualty insurance products to individuals and small to medium-size businesses. In its Program Management segment, companies of The Republic Group capitalize on their unique combination of charters and licenses to develop and manage target-niche insurance products that are distributed through managing general agents and other producers in many states.

To learn more about our products,  
visit us at [www.avalonpacificins.com](http://www.avalonpacificins.com)

### Highlights for Republic Underwriters Insurance Company

Republic Underwriters Insurance Company has created a custom tailored workers' compensation program providing value to you and your clients through the following:

- Small to medium-size accounts
- Appetite includes hospitality, office accounts, mercantile, automotive repair, agriculture and light manufacturing.
- Partners with Athens Administrators to provide exceptional workers' compensation claims administration services, including utilization review and MPN coordination
- Competitive commissions and incentives
- Online quote indications
- Loss control services available
- Flexible payment plans, including reduced down payments and rollover deposits

Republic Underwriters Insurance Company is an admitted insurer in California and is rated A- (Excellent) by A.M. Best Company.





# AVALON

## INSURANCE

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## ULLICO CASUALTY COMPANY

### About Ullico Casualty Company

Now partnered with Athens Administrators, a leader in innovative claims solutions, Ullico Casualty Company is able to offer increased quality medical care while aiming to reduce overall claim costs. The goal of Athens' claims management program is to reduce the overall cost of claims by constantly delivering fast electronic claim reporting, prompt benefit payment, comprehensive litigation management, and timely claim decisions.


To learn more about our products, visit us at [www.avalonpacificins.com](http://www.avalonpacificins.com)

### Highlights for Ullico Casualty Company

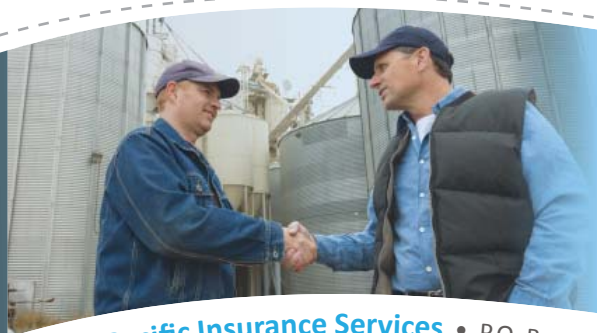
Ullico Casualty Company has created a tailored workers' compensation program providing value to you and your clients through the following:

- Partners with Athens Administrators to provide exceptional workers' compensation claims administration services, including utilization review and MPN coordination
- Investigations
- Loss control

Ullico Casualty Company is an admitted "B" (VII) rated carrier by A.M. Best Company and an "A" rated carrier by Demotech, Inc.







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# AVALON

## INSURANCE

## GUARD INSURANCE GROUP

### About GUARD Insurance Group

GUARD Insurance Group specializes in providing workers' compensation coverage to small and mid-size businesses and entertains low-to-moderate risk business in a broad range of industries and class codes. GUARD strives to distinguish themselves by the quality and responsiveness of service to their policyholders and agency base.

To ensure competitive pricing across a wide range of accounts, GUARD uses a multi-tiered structure adopting different LCM's for NorGUARD, AmGUARD and EastGUARD in relation to different hazard grades and X-Mods. In addition to competitive base rates, GUARD has premium discounts, territory modifiers and can apply up to 25% schedule credits if certain criteria are met.

### GUARD Insurance Appetite Examples

Class	Description
42	Landscape Gardening
8389	Automobile or Automobile Truck Repair Shops or Garages
8391	Automobile or Automobile Truck Dealers
8748	Automobile or Automobile Truck Salespersons
9011	Apartment or Condominium Complex Operation - all other employees

To learn more about our products,  
visit us at [www.avalonpacificins.com](http://www.avalonpacificins.com)

### Highlights for GUARD Insurance Group

GUARD Insurance Group has created a tailored workers' compensation program providing value to you and your clients through the following:

- Competitive pricing structure
- Traditional installment plans include 10% down/10 installments
- 15% deposit/11 no-fee installments (monthly payroll reporting plan)
- 0% down payment/no-fee installments ("Pay-As-You-Go" Plan GRIP)
- Direct draft program (EFT options)
- Online quote indications
- Loss control/prevention services

GUARD is an admitted "A-" (VIII) rated carrier by A.M. Best Company.





**FAX TO: (866) 219-2581**

**PAYMENT AUTHORIZATION FORM**

This Payment Authorization Form is a simple process that will facilitate and expedite deposit payments, as well as allow the user to avoid the uncertainties associated with postal delivery and eliminate the cost of overnight courier services. We provide two methods of payment for your deposit payment to Avalon Pacific Insurance Services, Check-By-Fax or credit card. These services are provided through a Third Party, Xpress-pay.com

Check-By-Fax Instructions: Xpress-pay.com charges a \$2.50 site fee for their electronic check processing  
Complete your check as if you were going to mail the check to us and place in the box provided below. The check must be made payable to Avalon Pacific Insurance Services.

**PLEASE PLACE YOUR CHECK HERE**

**THE SIGNATURE ON THE CHECK MUST MATCH THE SIGNATURE ON THE FORM.  
DO NOT MAIL THE ORIGINAL CHECK TO AVALON PACIFIC INSURANCE SERVICES**

Credit Card Payment Instructions: Xpress-pay.com charges a 2.75% plus \$.70 site fee for their credit card processing  
Complete the section below with your credit card information.

Credit Card Number: \_\_\_\_\_ Select Type: DISCOVER M/C VISA

Name as it appears on the card:

Billing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Security Code: \_\_\_\_\_ Amount \_\_\_\_\_

**The signer at the bottom of this form must be an authorized signer on your credit card account.**

I authorize Avalon Pacific Insurance Services to accept the payment above and process through Xpress-pay.com

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Note: The faxing of this form constitutes your authorization to negotiate payment using the method chosen by you. Please fax this form to our office at: **(866) 219-2581.**