

















# CARRIER LIST BY STATE

PG 1: DIRECT ACCESS – STANDARD / PREFERRED  
 PG 2: DIRECT ACCESS – NON-STANDARD / SPECIALTY  
 PG 3: DIRECT ACCESS – COMMERCIAL  
 PG 4: DIRECT APPOINTMENTS THROUGH IPA PARTNER  
 PG 5: BROKERAGE / MGA / WHOLESALE  
 PG 6: LIFE & HEALTH

		DIRECT ACCESS – STANDARD / PREFERRED																																
Standard / Preferred	Carrier Notes	A R	A Z	C T	G A	I A	I D	I L	I N	K S	K Y	M D	M N	M O	M T	N C	N D	N E	N J	N V	N Y	O H	O R	P A	S C	S D	T N	U T	V A	W A	W I	W Y		
 Independent Insurance Agent Auto   Home   Life	Standard/Preferred Auto, Home, Umbrella, Boat, MC					✓		✓	✓			✓					✓	✓								✓						✓		
	Preferred Home		✓					✓											✓		✓													
	Preferred Auto + Home Not Currently Appointing		✓																	✓														
	Preferred Auto + Home	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓						✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
	Home, Dwelling Fire + Umbrella Only			✓				✓											✓		✓	✓		✓										
	Standard Auto, Home + Umbrella		✓		✓			✓											✓	✓	✓									✓				
	Preferred Packed Auto + Home	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
	Preferred Auto + Home							✓	✓													✓										✓		
	Standard/Preferred Auto, Home, MC, Boat, RV		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Standard/Preferred Auto + Home							✓														✓								✓				
	Preferred Auto, Home, Umbrella, Motorcycle		✓			✓		✓	✓													✓										✓		
	Auto, MC, MH, BT, TT, Preferred Home	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Preferred Auto, Home, Boat, Motorcycle, Umbrella, Collector	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Standard/Preferred Auto + Home	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓					✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Standard/Preferred Auto/Home Not Currently Appointing		✓					✓	✓												✓	✓	✓	✓						✓	✓			
	Standard/Preferred Home																		✓	✓	✓													

**Applies to All Standard / Preferred Carriers:**

- ✓ Pride of Ownership
- ✓ Good Credit













- ✓ No Prior Non-Standard Insurance
- ✓ No State Minimum Limits
- ✓ No Lapse in Coverage

- ✓ Roof shows no wear or tear
- ✓ Pools must be fenced with a locking gate
- ✓ Trampolines must have a safety net

- ✓ Properly Classified + Fully Disclosed Household Drivers
- ✓ No SR-22 Business
- ✓ Vehicles in Excellent + Good Condition Only

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PG 1: DIRECT ACCESS – STANDARD / PREFERRED  
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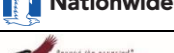




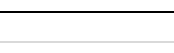
DIRECT ACCESS – NON-STANDARD / SPECIALTY		A	A	C	G	I	I	I	I	K	K	M	M	M	M	N	N	N	N	N	N	O	O	P	S	S	T	U	V	W	W	W
Non-Standard / Specialty	Carrier Notes	R	Z	T	A	A	D	L	N	S	Y	D	N	O	T	C	D	E	J	V	Y	H	R	A	C	D	N	T	A	A	I	Y
 American MODERN	Dwelling Fire, ATV, Mobile Home, Vacation Home		✓		✓	✓	✓	✓	✓	✓			✓	✓					✓	✓	✓	✓	✓						✓	✓		
 BRISTOL WEST INSURANCE GROUP	Non-Standard Auto	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
 DAIRYLAND AUTO-CYCLE INSURANCE	Non-Standard Auto, Motorcycle	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
 FOREMOST INSURANCE GROUP	Dwelling Fire, Home, Boat Mobile Home, Motorcycle	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
 Founders Insurance Company	Non-Standard Auto / Home, Renters							✓														✓										
 HAGERTY Collector Car Insurance	Collector Cars	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
 HALLMARK SPECIALTY PERSONAL LINES	Non-Standard Auto, Renters	✓	✓						✓											✓		✓					✓					
 KEMPER Auto INFINITY	Non-Standard Auto		✓												✓							✓	✓					✓	✓			
 MERCURY INSURANCE	Non-Standard Auto		✓		✓			✓											✓	✓	✓								✓			
 PROGRESSIVE	Non-Standard Auto, Boat, Mobile Home, Motorcycle	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
 Tapco	Modular Home, Bank-Owned, Vacant Property, Builder's Risk	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
 VacantExpress.com	Vacant Property	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**Applies to All Non-Standard Carriers:**

- ✓ Pride of Ownership
- ✓ Lapse in Coverage
- ✓ State Minimum Limits Accepted
- ✓ Properly Classified + Fully Disclosed Household Drivers
- ✓ Poor or Good Credit
- ✓ No Prior Damage to Vehicles
- ✓ Approval Needed for Roof Wear or Tear
- ✓ SR-22 Business Accepted

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		DIRECT ACCESS – COMMERCIAL																																
Commercial	Carrier Notes	A R	A Z	C T	G A	I A	I D	I L	I N	K S	K Y	M D	M N	M O	M T	N C	N D	N E	N J	N V	N Y	O H	O R	P A	S C	S D	T N	U T	V A	W A	W I	W Y		
	Landlord Property		✓		✓	✓	✓	✓	✓	✓			✓	✓						✓	✓	✓	✓	✓							✓	✓		
	Commercial Auto	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Small Business	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Bonds	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Work Comp	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		
	Work Comp via Dovetail	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓		
	Liquor Liability, Comm Auto																					✓												
	Small Business	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Small Business, Middle Market	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Small Business via Dovetail	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Commercial Auto		✓												✓							✓	✓						✓	✓				
	Small Business, Middle Market	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Commercial Auto		✓		✓			✓												✓	✓	✓								✓				
	Small Bus, Farm, Middle Mkt	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Small Business		✓			✓		✓	✓													✓										✓		
	Commercial Auto	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
	Small Business	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓						✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	
	Small Business	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Work Comp via Dovetail	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		

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		DIRECT APPOINTMENTS THROUGH OUR BROKERAGE PARTNER																															
Additional Direct Appointments	Carrier Notes	A R	A Z	C T	G A	I A	I D	I L	I N	K S	K Y	M D	M N	M O	M T	N C	N D	N E	N J	N V	N Y	O H	O R	P A	S C	S D	T N	U T	V A	W A	W I	W Y	
Aegis	Accepts PC 9 + 10		✓		✓			✓	✓	✓				✓					✓			✓		✓	✓		✓		✓				
AIC	Personal Auto - Standard											✓												✓					✓				
American Modern	Specialty	✓		✓							✓	✓			✓	✓	✓	✓	✓					✓	✓	✓	✓	✓	✓			✓	
Arrowhead	Homeowners, Coastal		✓	✓								✓				✓			✓	✓	✓		✓					✓					
ASI**	Progressive Home	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
BTIS	Contractors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Cabrillo	Coastal Homeowners															✓					✓			✓									
Dongbu	Homeowners – Preferred																				✓												
Encompass**	Personal Lines - Preferred	✓	✓	✓				✓	✓	✓	✓	✓	✓	✓					✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
First American	HO3, HO6		✓													✓				✓			✓				✓		✓				
GeoVera	Coastal Homeowners															✓					✓		✓						✓				
Grange**	Personal Lines - Preferred							✓	✓		✓																✓		✓				
iiiGL	Contractor General Liability	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
iiiPersonal	Builders Risk, Condo, Dwelling		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Infinity	Commercial Auto		✓	✓	✓																												
Interboro	Homeowners, Coastal																					✓											
Kingstone	Homeowners – Preferred																					✓											
Lighthouse	Coastal Homeowners															✓						✓			✓								
MetLife**	Personal Lines - Preferred	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Mexico	Motorcycle, RV, Watercraft		✓					✓																									
Orchid	Homeowners, Coastal				✓											✓			✓		✓			✓				✓					
Safeco**	Personal Lines - Preferred	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Sagesure	Homeowners, DP3																					✓			✓								
Southern Fidelity	Homeowners – Preferred																								✓								
St. Johns	Homeowners – Preferred																								✓								
The General	Non-Standard Auto		✓						✓											✓		✓		✓			✓		✓				
Travelers**	Personal Lines - Preferred	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Trexis/Alfa Vision	Personal Auto																					✓					✓						
Universal P&C	Homeowners – Preferred								✓			✓	✓			✓				✓		✓		✓	✓				✓				
UPC	HO3, HO5, HO6			✓																		✓											
USAssure	Builders Risk, Inland Marine	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
USLI	Condo, Dwellings, Renters	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Wyandot Mutual	Basic Fire, Farmowners, Home																					✓											

\*\* Carrier may require that you place up to 36 policies through the in-house brokerage team before earning a direct appointment. For personal lines, this may require a separate rater at an additional cost.

**PLEASE NOTE (FOR THIS PAGE ONLY):** Our brokerage partner earns a portion of the commission with the carriers on this page before the split between the agent and IPA.

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BROKERAGE / MGA / WHOLESALE																																			
Brokerage/MGA/ Wholesale	Carrier Notes	A R	A Z	C T	G A	I A	I D	I L	I N	K S	K Y	M D	M N	M O	M T	N C	N D	N E	N J	N V	N Y	O H	O R	P A	S C	S D	T N	U T	V A	W A	W I	W Y			
 allrisks	Excess and Surplus	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
 core programs	Commercial Property	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
 Nationwide	Excess and Surplus	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
 SS	Real Estate Property Portfolios	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
 Tapco	Excess and Surplus	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

## ADDITIONAL MARKETS ACCESSED THROUGH OUR BROKERAGE / MGA / WHOLESALE PARTNERS:

ACE American Insurance Company	CCI Surety	Frontline Insurance Managers	Nationwide Agribusiness	Safehold Special Risk
ACE USA Westchester Specialty	Centrex Underwriters	NC Grange Mutual	Nationwide Private Client	Scottsdale Insurance
Agency Insurance Company	Century Insurance Group	GeoVera	NetComp Insurance Corp	Southern Cross Underwriters
AIG Aviation	Chartis	Glatfelter Insurance Group	New Mexico Mutual	Springfield Township Mutual
Allianz Global Corporate	Chubb	Great American Insurance	NFS Edge Insurance Agency	StarStone
American Bankers Insurance	Church Underwriters	Harleysville Insurance	Old Republic Surety	Sullivan & Strauss Agency
American Collectors	Coastal American Insurance	Hartford Steam Boiler	Paris & Washington Insurance	Texas Mutual
American Equine Insurance Group	Coastal Select Insurance	Homesite Home Insurance	PartnerOne Environmental	The Bond Exchange
American International	Columbian Mutual	Homestate Companies	Penn-America Insurance Group	The Burlington Insurance Co
AON Association Services	Continental General Insurance	Identity Fraud Inc	Performance Insurance Services	The Hartford-Livestock
Appalachian Underwriters	Crum & Forster Group	Intercorp	Permanent General Companies	Tokio Marine Specialty
Argonaut Management Services	Crump	International Insurance Group	Petersen International Underwriter	US Underwriters Insurance
Assurant Group	CSC Insurance	Ironshore Insurance Services	Philadelphia Insurance	United Property & Casualty
Atlas General Agency	Cypress TX Lloyds	Markel	Poulton and Associates	US Risk L.P.
AW Underwriters	Distinguished Programs	McGowan Excess & Casualty	Praetorian Insurance Company	US Underwriters Insurance
AXA Art Insurance Corporation	E Risk Services	Middle Oak	Preferred Connect Insurance	Victor O. Schinnerer & Co
Axis Pro	Endurance Insurance	Midwest Employers Casualty	Privilege Underwrites Reciprocal	Virtue Risk Partners
Berkley Risk Administrators	Erickson-Larsen Inc	Mission Select Insurance	RLI Insurance Company	Western World Insurance
Brickstreet Mutual	Farmers Insurance	Mount Vernon	Radnor Specialty Insurance	Wright National Flood
Builders and Tradesmen's Ins	Fireman's Fund Insurance	Municipal Mutual Insurance	Risk Exchange Insurance	Zurich North America
Capitol Insurance Companies	First Comp	National Casualty	Risk Specialists Companies	
Gateway Specialty	Freberg Environmental	National Mutual	Rockhill Specialty Group	+ Dozens More!

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 PG 3: DIRECT ACCESS – COMMERCIAL  
 PG 4: DIRECT APPOINTMENTS THROUGH IPA PARTNER  
 PG 5: BROKERAGE / MGA / WHOLESALE  
 PG 6: LIFE & HEALTH

		LIFE & HEALTH																																	
Life & Health	Carrier Notes	A R	A Z	C T	G A	I A	I D	I L	I N	K S	K Y	M D	M N	M O	M T	N C	N D	N E	N J	N V	N Y	O H	O R	P A	S C	S D	T N	U T	V A	W A	W I	W Y			
 Independent Insurance Agent Auto   Home   Life	Life					✓		✓	✓				✓					✓	✓								✓						✓		
	Health							✓																											
	Health								✓					✓																					
	Health							✓																											
	Life	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Health							✓																											
	Life	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Life							✓																											
	Life	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Life	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Life		✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓				✓	✓	✓	✓	✓	
	Life		✓			✓		✓	✓														✓											✓	
	Life	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Life	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Life	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**PLEASE NOTE:** You are not limited to the carriers on this list. IPA is Non-Exclusive which allows you to obtain appointments with carriers outside of those available through the network as needed.