

Underwriting Criteria	Victory Small Artisan Program	Large Artisan & General Contractor	Home Builder	Victory Auto	Victory Inland Marine	Builders Risk (One Shot)	Victory Umbrella/ Excess	BOP/ Small Business	Workers Comp	Farm & AG
Company	Navigators Ins. Co.	Navigators Ins. Co.	Navigators Ins. Co.	Commerce West	Navigators Ins. Co.	Navigators Ins. Co.	Navigators Ins. Co.	Hartford	Delos	Travelers
States Available	AZ,CA,CO,NV,OR,TX,UT,WA	AZ,CA,CO,NV,OR,TX	AZ,CA,NV,OR	CA	AZ,CA,CO,NV,OR,TX,UT,WA	AZ,CA,CO,IDA,NM,NV,OR,TX,UT,WA	CA	AZ,CA,CO,IDA,NM,NV,OR,TX,UT	CA	AZ,CA,NV,UT
Admitted/Non-Admitted	Admitted	Non-Admitted	Non-Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted	Admitted
A.M. Best Rating	A X	A X	A X	A+ XIV	A X	A X	A X	A XV	A-	A+ XV
Instant Online Price Indicator	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes	No
Commission Paid	15%	10%	10%	16%	15%	12.5%	15%	10%	7%	12%
Minimum Premiums	\$450 to \$1,000 (Varies by State)	\$7,500	Varies By State	No Minimum Premium	\$250	\$250 Residential \$500 Commercial	\$650	\$500	\$2,500 New Ventures \$1,000 1+ Years in Business	\$750
Apartment Work	Yes	Yes	Yes	Yes	Yes	Yes, over 4 units submit as commercial	Yes	Apartment Risks Acceptable	Yes	Not Applicable
New Ventures/New In Business Acceptable?	Yes, with 2 years construction experience	Yes, with Sunset Provision	Yes, with Sunset Provision	Yes	Yes, with 2 years construction experience	Yes, with B License or GC License	Yes	Yes	Yes	Yes