

COMMERCIAL MARKET DIRECTION

Being successful in commercial begins with understanding who and what to write

Allstate Business Insurance may write business properties up to 5 locations and/or up to \$5 million in limits and business auto fleets up to 20 vehicles (power units) typically within the 0-9 employee space.



FOCUS ON BUSINESSES IN THESE INDUSTRIES

- Accounting services
- Advertising and marketing
- Architects and engineers
- Bakeries
- Barber shops and beauticians
- Business and personal services
- Business consultants
- Chiropractors
- Copying and mail services
- Dentists
- Drug stores and pharmacies
- Financial consultants
- Florists
- Funeral homes
- Health and personal care stores
- Ice cream and frozen yogurt shops
- Job search services
- Laundries and dry cleaners
- Legal services
- Locksmiths
- Medical offices
- Mortgage brokers
- Office and secretarial service
- Photographers
- Real estate agents
- Rental services
- Repair and maintenance
- Retail:
 - Book, toys, crafts and office supply
 - Clothing and accessories
 - Food and beverage
 - Franchised automotive parts dealers
 - Home improvement and garden supplies
 - Sporting goods and musical instruments
 - And more!
- Veterinarians



OFFER THESE PROTECTION PRODUCTS



**Businessowner
Policy
(BOP)**

BOP is Allstate's standard solution for Main Street and home-based businesses

- Up to 5 locations and/or up to \$5 million in limits
- Minimum premium: \$350 / Home-based minimum premium \$225
- BOP offers property and liability protection plus enhanced protection automatically included:

Equipment breakdown Loss of business income Building glass coverage

- Optional coverages include:

*Data compromise Identity recovery Employment practices liability
CyberOne Miscellaneous Professional Liability*



Endorsements options are available to help design Allstate Business Shield®

- Industry-tailored solution based on customer limits and coverages
- BOP offers property and liability protection plus enhanced protection automatically included:

*Barber/Beauty Real Estate
Dry Cleaner Professional Office
Florist Retail
Funeral Home Service
Medical Office Veterinarians*

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**Business Auto
Policy**

Business Auto provides protection specifically tailored to help protect businesses with higher limits than many personal auto policies

- Auto fleets up to 20 vehicles (power units)
- Average close ratio of 20 percent countrywide and average premium: \$2,300
- Policy highlights include:

Auto liability Collision Comprehensive Uninsured Motorists Rental Reimbursement

With the Business Auto Enhancement Endorsement, the customer gets even more coverage for no additional cost:

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Broadened "Who is An Insured?"
- Collision Waiver/Other Allstate Driver
- Fellow Employee Coverage
- Glass Repair Deductible Waiver
- Knowledge/Notice of an Accident or Loss
- Lease and Loan Gap
- Personal Effects
- Supplementary Payments Enhancement
- Temporary Substitute and Leased Vehicles
- Unintentional Errors or Omissions


Protect What's Inside

Property that moves around is better covered under an Inland Marine policy and **virtually every commercial risk has an exposure and a need for this type of coverage.** Coverage can be written in addition to an issued BOP, CPP or Auto policy.


PUT YOUR BEST PRICE FORWARD

- Billing Tier
- Early Signing Discount
- Business Accident
- Driver Profile
- *EZ Pay Discount*
- Preferred Policy Discount
- SIC/NAICS Rating
- Driver Incident
- *Paid in Full Discount*
- Years in Business
- Franchise or Affinity Discount
- *Non-Sufficient Funds Payment*
- Multiple Policy Discount
- Vehicle/Driving or Experience/Schedule Rating
- *# of Cancellations Notices*
- Policy Tier Rating

SUPPORTING YOUR SUCCESS

Commercial Contact Center (833) 250-9900 or chat <http://www.gotoassist.com/sb/abi-bias>
 ABle, the know-it-all for all things commercial, is available on all commercial platforms