

SIMPLIFYING THE MARKET

appetite is easy as knowing
what's hot vs. what's not



- With a close ratio of ~25+%, you can tap into a **\$5B business opportunity** within an appetite of over 800 business classes/SICs across 36 [key verticals](#)
- Industries in **blue bold below** are ABI's specialized markets representing **\$2.5B of the opportunity** – and with unique coverage forms and competitive pricing, close ratios improve to 30+%

BUSINESSES THAT FALL WITHIN ABI'S MARKET DIRECTION

OUTSIDE OF MARKET DIRECTION

Business Services

- **Accounting services**
- Advertising and marketing*
- Architectural and engineering
- Business consultants*
- Court reporter*
- Insurance agents*
- Job search services
- **Lawyers**
- Mortgage brokers
- Office and secretarial services*
- **Real estate agents***
- Tax preparers
- Travel & theater ticket agencies*

Funeral homes*

Medical Offices

- Acupuncture
- **Chiropractor**
- Dentist
- **Doctors**
- Massage therapist
- Medical billing/transcription*
- Mental health provider
- Pediatrician
- Physical therapist
- Veterinarian*

Personal Services

- **Barber shops/Beauticians***
- Copy and mail services
- Dog grooming*
- Laundry/dry cleaners/alterations*
- Locksmiths
- **Photographers***
- Rental services
(DVD/video/game rental and formal wear/costumes)
- Repair and maintenance *(non-auto)*

Retailers/Retail Stores

- Bakeries
- Books, Toys, Crafts, Office Supply
- Clothing and accessories
- Drug store and pharmacy
- Florists *
- Food and beverage
- Franchised automotive parts
- Furniture and home goods
- Health and personal care stores
- Home improvement and garden supply
- Ice cream and frozen yogurt
- Sporting goods and music instruments*

- Antique stores
- Apartments
- Auto body repair shops
- Bars or nightclubs
- Builders risk
- Buildings leased to others
(100% leased; excludes offices)
- Businesses with 24-hour operation
- Cell phone stores
- Churches/places of worship
- Condominium associations
- Consignment or secondhand stores
- Contractors
(property and general liability)
- Electronic stores
- Full-service beauty spas
(tanning, waxing, permanent make-up)
- Golf courses
- Habitational buildings
- Hookah lounges
- Hotels/other lodging
- Inflatable rental places
- Institutional risks
- Manufacturing operations
- Masonic lodges
- Property management
- Tobacco/vape shops



Allstate has customized protection designed specifically for home-based businesses. With our great close ratios and minimum premium, pursuing home-based business can be lucrative for you.

[Click for more ineligible classes](#)



Need more ideas?

Utilize **ABLe** and search **Market Appetite** or **Class of Business**. Call your Commercial Business Consultant to learn more.

* We offer Professional Liability as an optional BOP coverage.

Not all ABI products are available in all states and territories. Coverages and discounts are subject to policy terms, conditions, qualifications and availability.

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