

Underwriting Appetite - Commercial Lines



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Questions can be directed to your Producer Relations Advisor or Field Representative.

KEY: ★ Yes ○ Maybe ✘ No ➤ Specialty Program (See the ASC) ■ Incidental Exposure w/CPP ✓ Considered w/CPP Only

*NOTE: Most business types with a single building plus business personal property valued at greater than \$20 million will be considered for Commercial Package (MI/NJ/PA).

Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy		Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package*	Notes
		OCC	LRO					

AGRICULTURE

Animal/Fish								
Animal Breeders	✘	✘	✘	✘	✘	✘	✘	
Animal Farms	✘	✘	✘	✘	✘	✘	✘	
Fish Hatcheries	✘	✘	✘	✘	✘	✘	✘	
Stables/Horse Boarding	✘	✘	✘	✘	✘	✘	✘	
Crop/Land								
Crop Production	✘	✘	✘	✘	✘	✘	✘	
Farms	○	✘	✘	✘	○	✘	✘	WC - Dairy and floral risks in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only
Forestry and Logging	✘	✘	✘	✘	✘	✘	✘	
Nurseries or Garden Centers	○	○	★	○	★	✘	■	
Orchards & Vineyards	○	✘	✘	✘	○	✘	■	WC - Risks in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only, berry crops excluded

AUTO SERVICE & DEALERS

Dealerships								
Dealerships	★	✘	✘	✘	✘	✘	✘	
Sales								
Gas Stations - With and Without Convenience Store	★	★	★	★	★	✘	■	
Parts/Supplies	★	★	★	★	★	✘	■	
Tires	★	✘	✘	✘	★	✘	■	AUTO - Parts and maintenance, no towing
Truck Stops/Service Plaza	★	✘	★	✘	○	✘	★	
Service/Repair								
Car Washes	★	★	★	★	★	✘	■	Full service and automatic with attendant
Dismantling	✘	✘	✘	✘	✘	✘	✘	
Service/Repair/Body Shop - Automobile	★	★	★	★	★	✘	■	
Service/Repair/Body Shop - Other than automobile	★	✘	✘	✘	✘	✘	✘	
Towing Operations	➤	✘	★	✘	➤	✘	➤ ■	

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CIVIC & RELIGIOUS ORGANIZATIONS

Civic Organizations								
Civic Organization	✘	✘	✘	✘	✘	✘	✘	
Religious Organizations								
Churches/Houses of Worship	★	✘	★	✘	✘	✘	✘	BOP LRO - nontraditional church building only

CONTRACTING/LANDSCAPING

Carpentry								
Carpentry - Residential Property and Interior	★	★	★	★	★	✘	✘	WC - Max 2 stories
Carpentry - Shop Only	○	★	★	★	★	✘	✘	
Cleaning/Maintenance Services								
Janitorial/Commercial Cleaning Services	○	★	★	★	★	★	■	Excluding window washers and property preservation
Drywalling								
Drywall Installation	✘	★	★	★	★	✘	✘	
Electrical Contractors								
Electrical Work - Within Buildings	★	★	★	★	★	✘	✘	WC/BOP OCC - Excluding high voltage work
Excavation								
Excavation	○	✘	★	✘	✘	✘	✘	
General Contractors								
General Contractors	✘	✘	★	✘	★	✘	✘	*BOP LRO - Use Contractor NOC code (shop)/(office)
HVAC								
Heating or HVAC Systems/Equipment	★	★	★	★	★	✘	✘	
Installation Services								
Burglar/Fire/Security Alarm Installation	★	✘	★	✘	★	★	✘	
Cable Installation - TV and Internet	✘	★	★	★	★	✘	✘	
Door, Window, or Assembled Millwork - Installation	○	★	★	★	★	✘	✘	WC - Excluding commercial door/window installation
Fence Erection	○	★	★	★	★	✘	✘	
Fire Sprinkler - Installation and Service	○	✘	★	✘	★	✘	✘	WC - Excluding chemical fire suppression systems
Floor Covering Installation	○	★	★	★	★	✘	✘	WC - Incidental installation of carpet only
Glass Dealers and Glaziers - Sales and Installation	★	★	★	★	★	✘	✘	
House Furnishings Installation	○	★	★	★	★	✘	✘	WC - Excluding furniture delivery
Lawn Sprinkler Installation	★	★	★	★	★	✘	✘	

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		OCC	LRO					
Overhead/Garage Door Installers								
Satellite Installation								
Scaffolding Installation/Removal Services								
Sign Installation								
Solar Installation								
Sound System Installation								
Tile, Stone, Marble, Mosaic, or Terrazzo Work								
Lawn and Landscaping								
Landscape Gardening/Grass Cutting								WC/BOP OCC - Excluding tree services or heavy excavation
Tree Services								AUTO - Excluding mobile equipment & bucket trucks
Miscellaneous								
Blasting Operations								
Crane Operators/Services								
Drilling - Gas or Water								
Iron or Steel Erectors								
Underground Mining								
Painting								
Painting - Interior or Exterior								WC - Excluding NY risks, all others max 2 stories; BOP OCC - Max 3 stories
Plumbing								
Plumbing - Residential or Commercial								
Restoration, Remediation and Demolition								
Restoration, Remediation and Demolition								
Roofing								
Roofing								
Stone/Concrete Work								
Flat Concrete								WC - Excluding NY risks
Masonry								WC - Premium >\$35,000; BOP OCC - Flat work preferred
Plastering or Stucco Work								*BOP LRO - Use Contractor NOC (shop)/(office); <i>Exterior Insulation & Finish Systems Exclusion</i> will be added for owners
Street Work								
Street and Road Construction								

WC - Contractor and landscaping risks require a minimum payroll of \$25,000 (plus an owner), two years of prior coverage or management experience (or a combination of the two), and a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.) BOP - Maximum payroll for contractors is \$1 million (\$750,000 in NY). *BOP LRO - LRO NOC class codes are available in AL, AR, AZ, CA, CO, CT, DC, GA, FL, IA, ID, IL, IN, KY, LA, MA, ME, MI, MN, MO, MS, NC, NE, NJ, NH, NM, NV, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WI, and WV at this time.

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EDUCATION & HEALTH SERVICES

Education								
Colleges/Schools								WC - Excluding public schools
Tutoring Centers								WC - Excluding in-home services; *BOP LRO - Use Schools NOC
Vocational Schools								*BOP LRO - Use Schools NOC
Health Services								
Hospitals								
Medical Offices/Physicians								
Urgent Care Centers								

*BOP LRO - LRO NOC class codes are available in AL, AR, AZ, CA, CO, CT, DC, GA, FL, IA, ID, IL, IN, KY, LA, MA, ME, MI, MN, MO, MS, NC, NE, NJ, NH, NM, NV, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WI, and WV at this time.

ENTERTAINMENT, SPORTS & LEISURE

Clubs								
Fraternities/Sororities								
Country Clubs - membership								
Golf Course - public								
Golf/Tennis/Racquetball Clubs - membership								
Hunting/Gun Clubs								
Social Clubs								
Sports & Entertainment								
Amusement Parks, Carnivals, Circuses								
Archery/Gun Ranges								
Athletic Teams								
Camps								
Convention Centers								
Dance Instructors								*BOP LRO - Use Recreational NOC
Gyms								WC - Excluding fitness instructors; *BOP LRO - Use Recreational NOC
Indoor Amusement								*BOP LRO - Use Recreational NOC
Libraries								WC - Limited volunteer exposure; *BOP LRO - Use Processing & Services NOC
Marinas								
Movie Theaters								

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		OCC	LRO					
Museums	○	✘	★	✘	★	✘	■	WC - Limited volunteer exposure; *BOP LRO - Use Processing & Services NOC
Outdoor Amusement	○	✘	✘	✘	✘	✘	■	
Theaters - Live Entertainment	✘	✘	★	✘	★	✘	■	*BOP LRO - Use Processing & Services NOC, limited to 350 seats
Zoos	✘	✘	✘	✘	✘	✘	✘	

AUTO - Maintenance vehicles only; *BOP LRO - LRO NOC class codes are available in AL, AR, AZ, CA, CO, CT, DC, GA, FL, IA, ID, IL, IN, KY, LA, MA, ME, MI, MN, MO, MS, NC, NE, NJ, NH, NM, NV, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WI, and WV at this time.

HABITATIONAL (Apartments & Condo/Townhome Associations)

Habitational								
Apartments/Townhouses	★	✘	★	★	★	✘	✘	
Bed & Breakfasts	★	★	✘	★	★	✘	✘	
Condominiums	★	✘	★	★	★	✘	✘	
Housing Authorities	○	✘	✘	✘	★	✘	✘	WC - Population < 250,000

BOP - Habitational risks are not being entertained in FL at this time. AUTO - Maintenance vehicles only.

LESSORS RISK/PROPERTY MANAGEMENT

Lessors Risk								
Lessors of Buildings	★	★	★	★	✘	✘	○	CPP - Building value >\$20 million
Property Management								
Building Operation/Property Management	★	○	○	○	★	✘	○	WC - Limited commercial building operations exposure; BOP/UMB - Coverage limited to office premises only; CPP - Building value >\$20 million

MANUFACTURING

Apparel/Textile								
Clothing, Textile & Accessories	★	✘	✘	✘	★	✘	★	
Building & Garden Materials								
Building Materials	✓	✘	✘	✘	★	✘	★	
Gardening and Light Farming Supplies	✓	✘	✘	✘	★	✘	★	
Electronic/Electrical								
Computer and Electronic Products	★	✘	✘	✘	★	✘	★	
Electrical Equipment, Appliance and Components	○	✘	✘	✘	★	✘	★	
Food and Beverage								

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		OCC	LRO					
Bakeries	★	✕	✕	✕	★	✕	★	
Non-Refrigerated Products	○	✕	○	✕	★	✕	★	*BOP LRO - Breweries - Use Light Mfg NOC
Refrigerated Products	○	✕	✕	✕	★	✕	★	
Furniture and Related Products								
Furniture and Fixtures	✓	✕	✕	✕	★	✕	★	
Textile and Furnishings	✓	✕	✕	✕	★	✕	★	
Machinery and Heavy Equipment								
Machinery and Heavy Equipment	✓	✕	✕	✕	★	✕	★	
Metallic								
Fabricated Metal Products	✓	✕	✕	✕	★	✕	★	
Metal Works and Mills	✓	✕	✕	✕	★	✕	★	
Miscellaneous								
All Other Manufacturing	○	✕	○	✕	○	✕	○	*BOP LRO - Machine Shops - Use Light Mfg NOC
Chemicals	✕	✕	✕	✕	✕	✕	○	
Guns & Ammunition	✕	✕	✕	✕	✕	✕	✕	
Jewelry and Silverware	✓	✕	✕	✕	★	✕	★	
Kitchen Accessories	★	✕	✕	✕	★	✕	★	
Medical Equipment and Supplies	✓	✕	✕	✕	★	✕	★	
Precision Instruments	✓	✕	✕	✕	★	✕	★	
Sign	✓	✕	✕	✕	★	✕	★	
Spas and Saunas	✓	✕	✕	✕	○	✕	★	
Sporting Goods, Collectibles, Hobbies	✓	✕	✕	✕	★	✕	★	
Non-Metallic								
Masonry and Glass Products	✓	✕	✕	✕	★	✕	★	
Paper and Paper Products								
Paper, Paperboard and Containers	✓	✕	✕	✕	★	✕	★	
Plastics/Rubber								
Plastics - Fabricated or Molded Products	✓	✕	✕	✕	★	✕	★	
Rubber Products	✓	✕	✕	✕	★	✕	★	
Tobacco and Similar Products								
Tobacco and Similar Products	✕	✕	✕	✕	✕	✕	✕	
Transportation Equipment								
Aerospace	✕	✕	✕	✕	★	✕	○	
Motor Vehicle	✕	✕	✕	✕	★	✕	○	

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		OCC	LRO					
Nautical	✘	✘	✘	✘	★	✘	○	
Wood Products								
Wood Products	✓	✘	✘	✘	★	✘	★	

WC - Excluding most risks in FL, HI, and WI as well as the following counties: (NY) Bronx, New York, Nassau, Richmond, Queens, Suffolk, and (PA) Bucks, Delaware, Montgomery, Philadelphia. *BOP LRO - LRO NOC class codes are available in AL, AR, AZ, CA, CO, CT, DC, GA, FL, IA, ID, IL, IN, KY, LA, MA, ME, MI, MN, MO, MS, NC, NE, NJ, NH, NM, NV, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WI, and WV at this time.

PROFESSIONAL OFFICES

Architect/Engineer								
Architects, Engineers & Consultants	★	★	★	★	★	★	✘	
Broadcasting								
Radio or Television Broadcasting Stations	✘	○	○	○	★	★	✘	BOP OCC - Excluding personal/adv injury liability
Business/Consumer Services								
Advertising	★	★	★	★	○	✘	✘	
Collection Agencies	★	★	★	○	○	★	✘	WC - Excluding repossession services; BOP OCC - Excluding personal/adv injury liability
Computer/Data Processing Consulting	★	○	★	○	○	★	✘	
Consultants	○	★	★	★	○	★	✘	
Employment/Staffing Agencies	✘	○	★	○	○	★	✘	
Graphic Designers	★	★	★	★	○	★	✘	
Internet or Web Application Developers	★	✘	★	✘	○	★	✘	
Telemarketing and Research Services	★	★	★	★	○	★	✘	
Ticket/Travel Agent	★	★	★	★	○	✘	✘	
Finance and Insurance								
Accountants/Bookkeepers/Actuaries	★	★	★	★	○	★	✘	PL - CPA firms in NJ & TX only at this time.
Banking	★	✘	★	✘	○	✘	✘	AUTO - Excluding armored car exposure; *BOP LRO - Use Office NOC
Credit Reporting	★	★	★	★	○	✘	✘	
Financial Consulting	★	★	★	★	○	✘	✘	
Insurance Agencies/Services	★	★	★	★	○	★	✘	PL - Ancillary non-agent services only (i.e., loss control, claims, TPA, etc.)
Mortgage or Loan Brokers	★	★	★	★	○	★	✘	
Real Estate Agencies	★	★	★	★	○	✘	✘	
Stockbrokers	★	○	★	○	○	✘	✘	BOP OCC - Professional liability must be excluded
Legal								
Law or Legal Offices	★	★	★	★	○	★	✘	

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Trade Groups								
Labor Unions	○	✘	★	✘	★	✘	✘	WC - Excluding contracting labor unions
Professional Trade Associations	○	○	★	○	★	★	✘	WC/BOP OCC - Excluding lobbying organizations

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RESTAURANTS & HOSPITALITY

Bars/Night Clubs								
Bars & Night Clubs	○	✘	✘	✘	★	✘	■	WC - No nightclubs
Hospitality								
Hotels/Motels	★	★	✘	★	★	✘	★	AUTO - Shuttle service entertained only when written with BOP or CPP.
Resort Hotels (multiple exposures)	★	✘	✘	★	★	✘	★	AUTO - Shuttle service entertained only when written with CPP.
Restaurants								
Catering	○	○	★	○	★	✘	■	WC/BOP OCC - Limited off-site catering only
Catering Services - Banquet Hall	★	★	★	★	★	✘	■	
Family Style	★	★	★	★	★	✘	■	BOP OCC - No table side cooking or hibachi
Fast Food	★	★	★	★	★	✘	■	
Fine Dining	★	★	★	★	★	✘	■	BOP OCC - No table side cooking or hibachi
Mobile Concession Stands & Food Trucks	★	○	○	✘	✘	✘	■	BOP OCC - Incidental exposure only
Takeout Only	★	★	★	★	★	✘	■	

WC - Delivery <33%, <15% for risks in AZ, CA, DE, PA, NV, and NY class code 9072. Full-service and fine-dining restaurants in NY require \$40,000 minimum payroll and \$4,000 minimum payroll in the driver class code when delivery exposure exists; BOP - Delivery <15% if Hired and Non-Owned Auto is on the policy, otherwise <50%. AUTO - Excluding non-owned coverage; *PL - Only available in AZ, CT, DC, FL, GA, IA, IL, LA, MD, MI, NC, NJ, NV, OH, PA, SC, TN, TX, VA, and WI only at this time.

SERVICE INDUSTRIES

Animal Services								
Animal Breeders	✘	✘	✘	✘	✘	✘	✘	
Animal Shelters	✘	✘	✘	✘	★	✘	✘	
Pet Boarding	★	✘	✘	✘	★	★	✘	WC - Daycare only
Pet Groomers	★	★	★	★	★	★	✘	
Pet Trainers	✘	✘	✘	✘	★	★	✘	
Taxidermists	✘	★	★	★	★	✘	✘	
Veterinarians	★	★	★	★	★	(Under BOP)	✘	WC - Excluding treatment of farm or wild animals

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		OCC	LRO					
Audio/Video/Literary								
Audio Post Production - Computer or Electronic								*BOP LRO - Use Processing & Services NOC
Bookbinding								
Media Duplication								
Music Recording Studios								*BOP LRO - Use Processing & Services NOC
Photographers								
Printers								WC/BOP OCC - Excluding large scale commercial print shops, manufacturing and warehouse exposures
Publishers/Literary Agents								AUTO - Business use vehicles only
Videotape Editing Services								Excluding adult content stores
Diagnostic/Laboratories								
Dental Laboratories								AUTO - Pick-up and delivery of goods/supplies only
Diagnostic Testing Laboratories								BOP OCC - Depending upon equipment values; AUTO - Pick-up and delivery of goods/supplies only
Finance, Insurance and Legal								
Inspectors/Appraisers								BOP - Onsite only; PL - Excluding home/property inspectors
Loss Control Services								
Process Servers								
Repossession Agencies								
Installation/Repair								
Appliance & Accessories - Installation, Service & Repair								WC - Excluding appliance delivery
Glass Dealers and Glaziers								
Jewelry Repair								AUTO - Pick-up and delivery of goods/supplies only
Lawn Mower Repair								
Office Machine Repair								
Sewing Machine Repair								
Shoe Repair								
Television/Radio Receiving Set - Installation Repair								
Miscellaneous								
Tent Rental/Setup								
Office and Document								
Call Centers								WC - Employee concentration review for acceptability; AUTO - Business use vehicles only
Copying and Duplicating								
Document Shredders								
Mail Box or Packaging								
Mail Order Houses								

Underwriting Appetite - Commercial Lines



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KEY: ★ Yes ○ Maybe ✘ No ➤ Specialty Program (See the ASC) ■ Incidental Exposure w/CPP ✓ Considered w/CPP Only

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Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy		Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package*	Notes
		OCC	LRO					
Mailing or Addressing Companies	★	★	★	★	★	★	✘	
Personal and Laundry Services								
Barber Shops	★	★	★	★	○	(Under BOP)	■	WC - \$40,000 minimum payroll required; BOP - \$30,000 BPP required
Beauty Parlors and Hair Styling Salons	★	★	★	★	○	(Under BOP)	■	WC - \$40,000 minimum payroll required; BOP - \$30,000 BPP required
Body Decorating Services (Tattoo and Piercing)	✘	✘	✘	○	○	✘	✘	
Laundry & Dry Cleaning - Petroleum/Synthetic Solvents	★	★	★	★	★	✘	■	<3 pick-up stations
Laundry & Dry Cleaning or Dying - Receiving Stations	★	★	★	★	★	✘	■	
Masseuse/Massage Services	○	✘	★	○	○	✘	■	
Nail Salons	✘	✘	★	★	○	✘	■	
Residential Cleaning Services	✘	★	★	★	★	★	✘	*PL - Select states
Self-Service Laundromats	★	★	★	★	○	✘	■	AUTO - Maintenance vehicles only
Tailoring or Dressmaking - Custom	★	★	★	★	★	✘	■	
Short and Long-Term Care Facilities								
Child Daycare Centers	✘	✘	✘	✘	✘	✘	■	
Home Health Care	➤	✘	✘	✘	✘	✘	✘	
Nursing Homes	✘	✘	✘	✘	✘	✘	✘	
Specialty Services								
Auctioneers	✘	✘	✘	✘	★	✘	✘	AUTO - Business use vehicles only
Cemeteries	○	✘	✘	✘	★	★	✘	AUTO - Maintenance vehicles only
Engraving	★	★	★	★	★	★	✘	AUTO - Pick-up and delivery of goods/supplies only
Entertainment Services	✘	✘	○	✘	✘	★	■	
Event Planning	✘	✘	★	✘	★	★	■	*BOP LRO - Use Processing & Services NOC
Funeral Homes	★	○	★	✘	★	○	✘	*BOP - Excluding NJ and NY. Stand alone PL only available in select states.
Interior Decorators	★	★	★	★	★	★	✘	
Lithographing	✘	★	★	★	★	★	✘	AUTO - Pick-up and delivery of goods/supplies only
Locksmiths	★	○	★	○	★	✘	✘	
Pest Control	✘	✘	✘	✘	★	✘	✘	
Pool Services	○	✘	★	✘	★	✘	■	
Security Guards	✘	✘	★	✘	○	✘	✘	AUTO - Unarmed, no residential patrol
Translating	★	○	★	○	★	★	✘	

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		OCC	LRO					
Waste/Recycling Services								
Asbestos Removal or Related Risks	✘	✘	✘	✘	✘	✘	✘	
Biohazard Cleanup	✘	✘	✘	✘	✘	✘	✘	
Garbage and Waste Haulers	✘	✘	✘	✘	✘	✘	✘	
Hazmat Cleanup	✘	✘	✘	✘	✘	✘	✘	
Recycling Operations	✘	✘	✘	✘	✘	✘	✘	

*BOP LRO - LRO NOC class codes are available in AL, AR, AZ, CA, CO, CT, DC, GA, FL, IA, ID, IL, IN, KY, LA, MA, ME, MI, MN, MO, MS, NC, NE, NJ, NH, NM, NV, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WI, and WV at this time. *PL - Only available in AZ, CT, DC, FL, GA, IA, IL, LA, MD, MI, NC, NJ, NV, OH, PA, SC, TN, TX, VA, and WI only at this time.

STORES - RETAIL (Including Food Stores)

Apparel								
Clothing or Wearing Apparel	★	★	★	★	★	✘	■	AUTO - Pick-up and delivery of goods/supplies only
Building and Garden Materials								
Building Material and Equipment	○	★	★	★	★	✘	✘	
Electronics and Appliances								
Electronics	★	○	★	○	★	✘	✘	BOP OCC - Premium >\$2,500 and central station burglar alarm required
Office Machines or Appliances (No Repair)	○	★	★	★	★	✘	✘	WC - Excluding large office machine delivery
Vape Store	✘	✘	✘	✘	★	✘	✘	
Food and Beverage								
Bakeries - with Baking on Premises	★	★	★	★	★	✘	■	
Beverages - Alcoholic and Non-alcoholic	★	★	★	★	★	✘	■	
Farmer's Markets	✘	○	○	○	★	✘	✘	
Grocery/Convenience/Supermarkets	★	★	★	★	★	✘	■	
Furniture and Home Furnishings								
Furniture and Fixtures	★	★	★	★	★	✘	✘	
General Merchandise								
Department Store	★	★	★	★	★	✘	✘	
Pawn Shops	✘	✘	✘	✘	★	✘	✘	AUTO - Pick-up and delivery of goods/supplies only
Retail Stores, NOC	★	★	★	★	★	✘	■	
Variety Stores	★	★	★	★	★	✘	■	
Medical Products								
Optical Goods & Hearing Aids	★	★	★	★	★	(Under BOP)	✘	AUTO - Pick-up and delivery of goods/supplies only
Pharmacies/Drug Stores	★	★	★	★	★	✘	✘	AUTO - Pick-up and delivery of goods/supplies only

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		OCC	LRO					
Miscellaneous								
Art Galleries								BOP OCC - Excluding high value; AUTO - motor cargo/inland marine not available
Fabric								
Fireworks								
Florists								*PL - Select states
Jewelry								BOP - Jewelers Block coverage is not available; AUTO - Pick-up and delivery of goods/supplies only
Kitchen Accessories								
Precision and Scientific Tools and Instruments								AUTO - Pick-up and delivery of goods/supplies only
Wood Products, NOC								
Sporting Goods and Hobbies								
Collectibles and Memorabilia								AUTO - Pick-up and delivery of goods/supplies only
Guns								
Musical Instrument Stores								WC - Excluding heavy delivery exposure
Newsstands								
Sporting Goods/Athletic Equipment (incl. apparel)								
Supplies								
Supplies								
Tobacco and Similar Products								
Medical Marijuana Collectives								
Tobacco and Smoke Shops								AUTO - Pick-up and delivery of goods/supplies only

*PL - Only available in AZ, CT, DC, FL, GA, IA, IL, LA, MD, MI, NC, NJ, NV, OH, PA, SC, TN, TX, VA, and WI only at this time.

TRANSPORTATION & WAREHOUSING

Transportation								
Airports/Aviation								
Ambulance Companies								
Couriers								*PL - Select states
Freight Brokers								
Moving Companies/Relocation Services								
Parcel Delivery								*BOP LRO - Use Processing & Services NOC
Passenger Transportation								
Sand and Gravel Hauling								
Trucking								WC - Short- and long-haul delivery in AL, IA, MS, NC, NM, NY, PA only, <15% owner operators

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		OCC	LRO					
Valets								
Warehousing								
Self-Storage Facilities								
Warehousing - With and Without Refrigeration								

*PL - Only available in AZ, CT, DC, FL, GA, IA, IL, LA, MD, MI, NC, NJ, NV, OH, PA, SC, TN, TX, VA, and WI only at this time.

WHOLESALE & DISTRIBUTORS

Apparel/Textile								
Clothing, Textile & Accessories								BOP - Shoe distributors in NJ only; AUTO - Pick-up and delivery of goods/supplies only
Building and Garden Materials								
Building Materials								BOP - NJ only
Gardening and Light Farming Supplies								
Electronic/Electrical								
Computer and Electronic Products								
Electrical Equipment, Appliance and Components								
Food and Beverage								BOP - Beverage distributors in NJ only
Bakeries								
Non-Refrigerated Products								
Refrigerated Products								BOP - Dairy products & frozen food distributors in NJ only
Furniture and Related Products								
Furniture and Fixtures								BOP - NJ only
Textile and Furnishings								
Machinery and Equipment								
Machinery and Equipment								
Metallic								
Fabricated Metal Products								
Miscellaneous								
All Other Wholesale Distributors								BOP - NJ only
Chemicals								
Fertilizers								
Fuel Distribution								
Guns & Ammunition								
Jewelry and Silverware								BOP/CPP - Jewelers Block is not available

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		OCC	LRO					
Kitchen Accessories	★	★	★	★	★	✗	★	
Livestock & Slaughter Houses	✗	✗	✗	✗	✗	✗	✗	
Medical Equipment and Supplies	○	○	○	○	★	✗	○	
Precision Instruments	✓	✗	✗	✗	✗	✗	★	
Spas/Saunas Wholesale Distribution	✓	✗	✗	✗	★	✗	★	
Sporting Goods, Collectibles, Hobbies	★	★	★	★	★	✗	★	
Supplies	★	★	★	★	★	✗	★	
Non-Metallic								
Masonry and Glass Products	✓	✗	✗	✗	★	✗	★	
Paper and Paper Products								
Paper, Paperboard and Containers	✓	✗	✗	✗	★	✗	★	
Plastics/Rubber								
Plastics - Fabricated or Molded Products	✓	✗	✗	✗	★	✗	★	
Rubber Products	✓	✗	✗	✗	★	✗	★	
Tobacco and Similar Products								
Tobacco and Similar Products	✗	✗	★	✗	★	✗	✗	
Transportation Equipment								
Aerospace	✗	✗	✗	✗	★	✗	○	
Motor Vehicle	✗	✗	✗	✗	★	✗	○	
Nautical	✗	✗	✗	✗	★	✗	○	
Wood Products								
Wood Products	✓	✗	✗	✗	★	✗	★	

“Automatic Underwriting”

The **FASTEST, EASIEST** route for new business submissions

Up to 70% pass-through rate for certain classes!

Our **Automatic Underwriting** platform features straight-through processing for select submissions when a simple set of criteria is met. Upon qualifying, your account can be **QUOTED, BOUND, and ISSUED** with no involvement from an underwriter, and a certificate of insurance** can be generated immediately thereafter! Eligible classes are indicated with a “yes” below.

Businessowner Policy Guidelines

While requirements will vary by class, guidelines for Automatic Underwriting eligibility include:

- Maximum property values of \$3 million/building and \$2 million/business personal property (\$500,000 tenant improvements and betterments)
- Maximum liability limits of \$2 million per occurrence, \$4 million aggregate***
- Maximum data compromise limit of \$250,000

***Applicable to non-contracting classes with liability premium less than \$5,000.



AUTOMATIC UNDERWRITING	Workers' Comp	Businessowner's	Comm Auto
Artisan Contractors	Yes	Yes	Yes*
Electricians	Yes	Yes	Yes*
Plumbers	Yes	Yes	Yes*
HVAC	Yes	Yes	Yes*
Landscapers	N/A	Yes	Yes*
Automotive	Yes	N/A	* <6 vehicles; <5 vehicles (NY) Other conditions apply.
Rental Companies	Yes	N/A	
Service & Repair Shops	Yes	N/A	
Sales Dealers	Yes	N/A	
Habitational	Yes	Yes	
Apartment Buildings	N/A	Yes	
Condominiums	N/A	Yes	
Hotels	Yes	Yes	
Professional Offices	Yes	Yes	
Accountants/Auditors	Yes	Yes	
Attorneys/Law Firms	Yes	Yes	
Computer Programmers	Yes	Yes	
Dentists	Yes	Yes	
Doctors/Physicians	Yes	Yes	
Engineers/Architects	Yes	Yes	
Funeral Homes	Yes	Yes	
Real Estate	Yes	Yes	
Restaurants	Yes	Yes	

AUTOMATIC UNDERWRITING	Workers' Comp	Businessowner's
Retail Stores	Yes	Yes
Appliance	Yes	Yes
Auto Accessories	Yes	Yes
Bakeries	Yes	Yes
Beverage	Yes	Yes
Clothing	Yes	Yes
Convenience Marts	Yes	N/A
Electronics	Yes	N/A
Furniture	Yes	Yes
Gas Stations	Yes	N/A
Grocery	Yes	Yes
Hardware	Yes	Yes
Health & Personal Care	Yes	Yes
Jewelry	Yes	N/A
Pharmacies	Yes	Yes
Sporting Goods/Hobby Shops	Yes	Yes
Service Industry	Yes	Yes
Beauty/Barber Shops	Yes	Yes
Laundromats/Dry Cleaners	Yes	Yes
Photographers	Yes	Yes
Quick Printers	Yes	Yes
Rental & Leasing	Yes	N/A
Veterinarians	Yes	Yes

Reminder: Classes indicated above with an “N/A” will still be considered via standard underwriting review!

**Not applicable to Commercial Auto policies at this time.