



## Appetite Guide Florida

We have 17 carriers and review every risk for the best possible fit. Each carrier has their own appetite and risk tolerance. They often change without notice so the below is not certain.

### Construction:

- Without prior WC we can consider the following classes:
  - 0042/9102 – Landscaping/Lawn service
  - 5022 – Masonry
  - 5183 – Plumbing
  - 5190 – Electrical
  - 5221 – Flat Concrete
  - 5437 – Interior Carpentry/Cabinets
  - 5462 – Glazier
  - 5478/5348 – Carpet/Tile
  - 5537 – HVAC
  - 6217 – Excavation
  - 9014 – Commercial Janitorial/Exterminator/Pool Cleaning
  - 5213 – Concrete Construction
  - 5445 – Drywall (*including drywall framing*)
  - 5474 – Painting
- With 8 month's prior, the following can only be considered with prior WC: (*or can be placed in a PEO*)
  - 5403/5645 – Carpentry *Must have 8 month's prior (min premium of \$3,500 with 2 year's prior or 5k with 8 month's prior)*
  - 5551 – Roofing (*Must have current coverage so they can be inspected. If in S. FL, must have 8 month's prior, 10k MP*)
  - 0106 – Tree Trimming (*must have 8 month's prior, 5k MP*)

### Non-Construction:

- Most classes can be considered with or without prior, most classes have no MP
  - 7219 - Trucking: (*dump trucks can be considered without prior, MP 5k, long haul needs 8 month's prior & must allow 30 days lead time*)
  - 7720 - Security: (*Armed or unarmed, no off-duty police or guards over 60, MP 5k, 1 year or more prior needed*)
  - 8385 - Home Healthcare
  - 8842/8824/8825: Group Homes, ALFs, etc.
  - 8869 – Daycare Centers
  - 0917 – Residential Janitorial
  - 0913/0908 – Domestic Workers, we have an exclusive program for this class; see our website for more info.
  - Risks with USL&H (*MP 5k, must allow 30 days lead time, or PEO*)
  - Most any other class can be considered

### Ineligible Class:

- Ammunition Manufacturing
- Pilots
- Gentlemen's Clubs

**A submission is required for all quotes including ACORD 130-FL, loss runs, detailed description of operations. Supplemental applications or other underwriting information may be required before a quote can be considered. Please review the applications portion of our website for available supplemental applications.**