

# 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

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

<b>Animal/Fish</b>								
Animal Breeders	✘	✘	✘	✘	✘	✘	✘	
Animal Farms	✘	✘	✘	✘	✘	✘	✘	
Fish Hatcheries	✘	✘	✘	✘	✘	✘	✘	
Stables/Horse Boarding	✘	✘	✘	✘	✘	✘	✘	
<b>Crop/Land</b>								
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

<b>Dealerships</b>								
Dealerships	★	✘	✘	✘	✘	✘	✘	
<b>Sales</b>								
Gas Stations - With and Without Convenience Store	★	★	★	★	★	✘	■	BOP - OCC - NY risks not eligible effective 12/1/20
Parts/Supplies	★	★	★	★	★	✘	■	BOP - OCC - NY risks with service/repair not eligible effective 12/1/20
Tires	★	✘	✘	✘	★	✘	■	AUTO - Parts and maintenance, no towing
Truck Stops/Service Plaza	★	✘	★	✘	○	✘	★	
<b>Service/Repair</b>								
Car Washes	★	★	★	★	★	✘	■	Full service and automatic with attendant; BOP - OCC - NY risks not eligible effective 12/1/20
Dismantling	✘	✘	✘	✘	✘	✘	✘	
Service/Repair/Body Shop - Automobile	★	★	★	★	★	✘	■	BOP - OCC - NY risks not eligible effective 12/1/20
Service/Repair/Body Shop - Other than automobile	★	✘	✘	✘	✘	✘	✘	
Towing Operations	➤	✘	★	✘	➤	✘	➤ ■	

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		OCC	LRO					

## CIVIC & RELIGIOUS ORGANIZATIONS

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

## CONTRACTING/LANDSCAPING

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

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

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

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## ENTERTAINMENT, SPORTS & LEISURE

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

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

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## HABITATIONAL (Apartments & Condo/Townhome Associations)

Habitational								
<b>Apartments/Townhouses</b>	★	✘	★	★	★	✘	✘	
<b>Bed &amp; Breakfasts</b>	★	★	✘	★	★	✘	✘	
<b>Condominiums</b>	★	✘	★	★	★	✘	✘	
<b>Housing Authorities</b>	○	✘	✘	✘	★	✘	✘	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								
<b>Lessors of Buildings</b>	★	★	★	★	✘	✘	○	CPP - Building value >\$20 million
<b>Property Management</b>								
<b>Building Operation/Property Management</b>	★	○	○	○	★	✘	○	WC - Limited commercial building operations exposure; BOP/UMB - Coverage limited to office premises only; CPP - Building value >\$20 million

## MANUFACTURING

Apparel/Textile								
<b>Clothing, Textile &amp; Accessories</b>	★	✘	✘	✘	★	✘	★	
<b>Building &amp; Garden Materials</b>								
<b>Building Materials</b>	○	✘	✘	✘	★	✘	★	
<b>Gardening and Light Farming Supplies</b>	○	✘	✘	✘	★	✘	★	
<b>Electronic/Electrical</b>								
<b>Computer and Electronic Products</b>	★	✘	✘	✘	★	✘	★	
<b>Electrical Equipment, Appliance and Components</b>	○	✘	✘	✘	★	✘	★	
<b>Food and Beverage</b>								
<b>Bakeries</b>	○	✘	✘	✘	★	✘	★	

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

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<b>Transportation Equipment</b>								
Aerospace	✘	✘	✘	✘	★	✘	○	
Motor Vehicle	✘	✘	✘	✘	★	✘	○	
Nautical	✘	✘	✘	✘	★	✘	○	
<b>Wood Products</b>								
Wood Products	✓	✘	✘	✘	★	✘	★	

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## PROFESSIONAL OFFICES

<b>Architect/Engineer</b>								
Architects, Engineers & Consultants	★	★	★	★	★	★	✘	
<b>Broadcasting</b>								
Radio or Television Broadcasting Stations	✘	○	○	○	★	★	✘	BOP OCC - Excluding personal/adv injury liability
<b>Business/Consumer Services</b>								
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	★	★	★	★	○	✘	✘	
<b>Finance and Insurance</b>								
Accountants/Bookkeepers/Actuaries	★	★	★	★	○	★	✘	PL - CPA firms in AZ, GA, IL, PA, 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

# Underwriting Appetite - Commercial Lines



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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					
<b>Legal</b>								
Law or Legal Offices	★	★	★	★	○	★	✘	
<b>Trade Groups</b>								
Labor Unions	○	✘	★	✘	★	✘	✘	WC - Excluding contracting labor unions
Professional Trade Associations	○	○	★	○	★	★	✘	WC/BOP OCC - Excluding lobbying organizations

\*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.

## RESTAURANTS & HOSPITALITY

<b>Bars/Night Clubs</b>								
Bars & Night Clubs	○	✘	✘	✘	★	✘	■	WC - No nightclubs
<b>Hospitality</b>								
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.
<b>Restaurants</b>								
Catering	○	○	★	○	★	✘	■	WC/BOP OCC - Limited off-site catering only
Catering Services - Banquet Hall	★	★	★	★	★	✘	■	BOP - OCC - NY risks not eligible effective 12/1/20
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 <30% if Non-Owned Auto Liability is on the policy. AUTO - Excluding non-owned coverage; \*PL - Only available in AZ, CA, CO, CT, DC, FL, GA, IA, IL, IN, LA, MD, MI, NC, NE, NJ, NV, OH, PA, SC, TN, TX, VA, and WI only at this time.

## SERVICE INDUSTRIES

<b>Animal Services</b>								
Animal Breeders	✘	✘	✘	✘	✘	✘	✘	
Animal Shelters	✘	✘	✘	✘	★	✘	✘	
Pet Boarding	★	✘	✘	✘	★	★	✘	WC - Daycare only
Pet Groomers	★	★	★	★	★	★	✘	
Pet Trainers	✘	✘	✘	✘	★	★	✘	
Taxidermists	✘	★	★	★	★	✘	✘	



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

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		OCC	LRO					
<b>Mail Order Houses</b>	★	★	★	★	★	✘	✘	
<b>Mailing or Addressing Companies</b>	★	★	★	★	★	★	✘	
<b>Personal and Laundry Services</b>								
<b>Barber Shops</b>	★	○	★	★	○	(Under BOP)	■	WC - \$40,000 minimum payroll required; BOP - Excluding CA, \$30,000 minimum BPP required elsewhere
<b>Beauty Parlors and Hair Styling Salons</b>	★	○	★	★	○	(Under BOP)	■	WC - \$40,000 minimum payroll required; BOP - Excluding CA, \$30,000 minimum BPP required elsewhere
<b>Body Decorating Services (Tattoo and Piercing)</b>	✘	✘	✘	○	○	✘	✘	
<b>Laundry &amp; Dry Cleaning - Petroleum/Synthetic Solvents</b>	★	★	★	★	★	✘	■	<3 pick-up stations
<b>Laundry &amp; Dry Cleaning or Dying - Receiving Stations</b>	★	★	★	★	★	✘	■	
<b>Masseuse/Massage Services</b>	○	✘	★	○	○	✘	■	
<b>Nail Salons</b>	✘	✘	★	★	○	✘	■	
<b>Residential Cleaning Services</b>	✘	★	★	★	○	★	✘	*PL - Select states
<b>Self-Service Laundromats</b>	★	★	★	★	○	✘	■	AUTO - Maintenance vehicles only
<b>Tailoring or Dressmaking - Custom</b>	★	★	★	★	★	✘	■	
<b>Short and Long-Term Care Facilities</b>								
<b>Child Daycare Centers</b>	✘	✘	✘	✘	✘	✘	■	
<b>Home Health Care</b>	➤	✘	✘	✘	✘	✘	✘	
<b>Nursing Homes</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Specialty Services</b>								
<b>Auctioneers</b>	✘	✘	✘	✘	★	✘	✘	AUTO - Business use vehicles only
<b>Cemeteries</b>	○	✘	✘	✘	★	★	✘	AUTO - Maintenance vehicles only
<b>Engraving</b>	★	★	★	★	★	★	✘	AUTO - Pick-up and delivery of goods/supplies only
<b>Entertainment Services</b>	✘	✘	○	✘	✘	★	■	
<b>Event Planning</b>	✘	✘	★	✘	★	★	■	*BOP LRO - Use Processing & Services NOC
<b>Funeral Homes</b>	★	○	★	✘	★	○	✘	*BOP - Excluding NJ and NY. Stand alone PL only available in select states.
<b>Interior Decorators</b>	★	★	★	★	★	★	✘	
<b>Lithographing</b>	✘	★	★	★	★	★	✘	AUTO - Pick-up and delivery of goods/supplies only
<b>Locksmiths</b>	★	○	★	○	★	✘	✘	
<b>Pest Control</b>	✘	✘	✘	✘	★	✘	✘	
<b>Pool Services</b>	○	✘	★	✘	★	✘	■	
<b>Security Guards</b>	✘	✘	★	✘	○	✘	✘	AUTO - Unarmed, no residential patrol
<b>Translating</b>	★	○	★	○	★	★	✘	
<b>Waste/Recycling Services</b>								
<b>Asbestos Removal or Related Risks</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Biohazard Cleanup</b>	✘	✘	✘	✘	✘	✘	✘	

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		OCC	LRO					
<b>Garbage and Waste Haulers</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Hazmat Cleanup</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Recycling Operations</b>	✘	✘	✘	✘	✘	✘	✘	

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## STORES - RETAIL (Including Food Stores)

<b>Apparel</b>								
<b>Clothing or Wearing Apparel</b>	★	★	★	★	★	✘	■	AUTO - Pick-up and delivery of goods/supplies only; BOP - OCC - NY risks not eligible effective 12/1/20
<b>Building and Garden Materials</b>								
<b>Building Material and Equipment</b>	○	★	★	★	★	✘	✘	
<b>Electronics and Appliances</b>								
<b>Electronics</b>	★	○	★	○	★	✘	✘	BOP OCC - Premium >\$2,500 and central station burglar alarm required
<b>Office Machines or Appliances (No Repair)</b>	○	★	★	★	★	✘	✘	WC - Excluding large office machine delivery
<b>Vape Store</b>	✘	✘	✘	✘	★	✘	✘	
<b>Food and Beverage</b>								
<b>Bakeries - with Baking on Premises</b>	★	★	★	★	★	✘	■	
<b>Beverages - Alcoholic and Non-alcoholic</b>	★	★	★	★	★	✘	■	
<b>Farmer's Markets</b>	✘	○	○	○	★	✘	✘	
<b>Grocery/Convenience/Supermarkets</b>	★	★	★	★	★	✘	■	BOP - OCC - NY convenience stores not eligible effective 12/1/20
<b>Furniture and Home Furnishings</b>								
<b>Furniture and Fixtures</b>	★	★	★	★	★	✘	✘	BOP - OCC - NY risks not eligible effective 12/1/20
<b>General Merchandise</b>								
<b>Department Store</b>	★	★	★	★	★	✘	✘	BOP - OCC - NY risks not eligible effective 12/1/20
<b>Pawn Shops</b>	✘	✘	✘	✘	★	✘	✘	AUTO - Pick-up and delivery of goods/supplies only
<b>Retail Stores, NOC</b>	★	★	★	★	★	✘	■	
<b>Variety Stores</b>	★	★	★	★	★	✘	■	BOP - OCC - NY risks not eligible effective 12/1/20
<b>Medical Products</b>								
<b>Optical Goods &amp; Hearing Aids</b>	★	★	★	★	★	(Under BOP)	✘	AUTO - Pick-up and delivery of goods/supplies only
<b>Pharmacies/Drug Stores</b>	★	★	★	★	★	✘	✘	AUTO - Pick-up and delivery of goods/supplies only
<b>Miscellaneous</b>								
<b>Art Galleries</b>	★	○	★	○	★	✘	■	BOP OCC - Excluding high value; AUTO - motor cargo/inland marine not available
<b>Fabric</b>	★	★	★	★	★	✘	✘	

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		OCC	LRO					
<b>Fireworks</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Florists</b>	★	★	★	★	★	★	✘	*PL - Select states
<b>Jewelry</b>	★	★	★	★	★	✘	■	BOP - Jewelers Block coverage is not available; AUTO - Pick-up and delivery of goods/supplies only
<b>Kitchen Accessories</b>	★	★	★	★	★	✘	✘	
<b>Precision and Scientific Tools and Instruments</b>	★	★	★	★	★	✘	✘	AUTO - Pick-up and delivery of goods/supplies only
<b>Wood Products, NOC</b>	○	○	○	○	★	✘	✘	
<b>Sporting Goods and Hobbies</b>								
<b>Collectibles and Memorabilia</b>	★	✘	★	○	★	✘	■	AUTO - Pick-up and delivery of goods/supplies only
<b>Guns</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Musical Instrument Stores</b>	★	★	★	★	★	✘	✘	WC - Excluding heavy delivery exposure
<b>Newsstands</b>	★	★	★	★	★	✘	■	
<b>Sporting Goods/Athletic Equipment (incl. apparel)</b>	★	★	★	★	★	✘	■	
<b>Supplies</b>								
<b>Supplies</b>	★	★	★	★	★	✘	✘	
<b>Tobacco and Similar Products</b>								
<b>Medical Marijuana Collectives</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Tobacco and Smoke Shops</b>	★	✘	★	✘	★	✘	✘	AUTO - Pick-up and delivery of goods/supplies only

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## TRANSPORTATION & WAREHOUSING

Transportation								
<b>Airports/Aviation</b>	➤	✘	✘	✘	✘	✘	✘	
<b>Ambulance Companies</b>	✘	✘	○	✘	✘	✘	✘	
<b>Couriers</b>	✘	✘	★	✘	✘	★	■	*PL - Select states
<b>Freight Brokers</b>	✘	✘	○	✘	✘	✘	■	
<b>Moving Companies/Relocation Services</b>	✘	✘	★	✘	✘	★	✘	
<b>Parcel Delivery</b>	○	✘	★	✘	✘	✘	■	WC - Amazon DSPs only excluding HI, MA, NY, OR, WI. *BOP LRO - Use Processing & Services NOC
<b>Passenger Transportation</b>	✘	✘	✘	✘	✘	✘	■	
<b>Sand and Gravel Hauling</b>	✘	✘	✘	✘	✘	✘	✘	
<b>Trucking</b>	○	✘	○	✘	✘	✘	✘	WC - Short- and long-haul delivery in AL, IA, MS, NC, NM, NY, PA only, <15% owner operators
<b>Valets</b>	✘	✘	○	✘	✘	✘	■	

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<b>Warehousing</b>								
Self-Storage Facilities	○	✘	★	✘	✘	✘	✘	
Warehousing - With and Without Refrigeration	✘	✘	✘	✘	✘	✘	✘	

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## WHOLESALE & DISTRIBUTORS

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

# Underwriting Appetite - Commercial Lines



To perform a search, press CTRL + F on your keyboard. **Business types not found on this guide can be entered as key words within E-Z Rate.**  
 Please consult our operating area map for availability of coverage by state.  
 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 (IL/MI/NJ/NY/PA).

Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy		Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package*	Notes
		OCC	LRO					
<b>Livestock &amp; Slaughter Houses</b>								
<b>Medical Equipment and Supplies</b>								
<b>Precision Instruments</b>								
<b>Spas/Saunas Wholesale Distribution</b>								
<b>Sporting Goods, Collectibles, Hobbies</b>								
<b>Supplies</b>								
<b>Non-Metallic</b>								
<b>Masonry and Glass Products</b>								
<b>Paper and Paper Products</b>								
<b>Paper, Paperboard and Containers</b>								
<b>Plastics/Rubber</b>								
<b>Plastics - Fabricated or Molded Products</b>								
<b>Rubber Products</b>								
<b>Tobacco and Similar Products</b>								
<b>Tobacco and Similar Products</b>								
<b>Transportation Equipment</b>								
<b>Aerospace</b>								
<b>Motor Vehicle</b>								
<b>Nautical</b>								
<b>Wood Products</b>								
<b>Wood Products</b>								

# “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 \$1 million per occurrence, \$2 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
<b>Artisan Contractors</b>	Yes	Yes	Yes*
Electricians	Yes	Yes	Yes*
Plumbers	Yes	Yes	Yes*
HVAC	Yes	Yes	Yes*
Landscapers	N/A	Yes	Yes*
<b>Automotive</b>	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	
<b>Habitational</b>	Yes	Yes	
Apartment Buildings	N/A	Yes	
Condominiums	N/A	Yes	
Hotels	Yes	Yes	
<b>Professional Offices</b>	Yes	Yes	
Accountants/Auditors	Yes	Yes	
Attorneys/Law Firms	Yes	Yes	
Computer Programmers	Yes	Yes	
Dentists	Yes	Yes	
Doctors/Physicians	Yes	Yes	
Engineers/Architects	N/A	Yes	
Funeral Homes	Yes	Yes	
Real Estate	Yes	Yes	
<b>Restaurants</b>	Yes	Yes	

AUTOMATIC UNDERWRITING	Workers' Comp	Businessowner's
<b>Retail Stores</b>	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
<b>Service Industry</b>	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.