

# Business Insurance Appetite Overview

FOR AGENTS AND BROKERS

Liberty Mutual Insurance offers broad and competitive products, industry focus, and a local presence to small and mid-sized accounts with fewer than 1,000 employees. Our appetite expands based on your client's willingness to assume risk.

## PREFERRED CLASSES

### Construction

- General building contractors (except residential)
- Specialty trade contractors

### Finance Institutions

- Banks and holding companies
- Insurance agents and carriers
- Investment advisors
- Managed care organizations

### Food Products

- Bakeries
- Beverages
- Bread, cake, related products
- Canned, dried, frozen fruits and vegetables
- Cheese, crackers, cookies
- Dehydrated fruits, vegetables, soups
- Distilled and blended liquors
- Fresh or frozen prepared fish
- Frozen baking products
- Frozen fruits and vegetables
- Ice cream and frozen desserts
- Malt beverages
- Manufactured ice
- Pickles, sauces, salad dressings

### Healthcare

- Doctors' offices
- Hospitals
- Laboratories
- Medical clinics

### Hospitality

- Conference centers with hotels
- Hotels, motels, inns

## Manufacturing

- Aluminum
- Analytical instruments
- Auto parts/stampings—(non-critical)
- Bolts, nuts, rivets, washers
- Electrical industrial appliances
- Electronic components
- Fabricated metals
- Hardware
- Household appliances
- Machinery
- Metal stampings
- Optical instruments and lenses
- Plumbing fixtures
- Sheet metal work
- Steel and wire springs, pipes, related products
- Tool and die

## Real Estate

- Commercial real estate managers
- Non-residential operators

## Restaurants

- Casual dining
- Fine dining

## Retail

- Apparel and accessories
- Camera and photo supplies
- Candy, nut, confectionary
- Dairy stores
- Department stores
- Fruit and vegetable markets
- Gift, novelty, souvenir shops
- Grocery stores
- Hobby, toy, and game shops
- Luggage and leather goods
- Meat and fish markets
- Misc. retail stores
- Shoe stores
- Stationery stores
- Women's and men's clothing

## Services

- Accounting, management services
- Barber/beauty shops
- Building maintenance
- Commercial and graphic arts
- Computer maintenance and services
- Photocopying and photofinishing
- Printing and publishing
- Repair services

## Wholesale

- Auto parts—(non-critical)
- Beer and ale
- Books, periodicals, and newspapers
- Brick, stone, and related products
- Commercial equipment
- Electrical apparatus, appliance, parts
- Hardware
- Industrial supplies
- Office equipment
- Plumbing and heating supplies
- Refrigeration equipment supplies

## UNDESIRABLE CLASSES

- Apartments
- Chemicals and allied products
- Child day care
- Coal and metal mining
- Fishing, hunting, trapping
- Residential and single-family housing construction
- Tobacco products
- Water, air, and railroad transportation

**We offer a flexible range of products including general liability, commercial auto, property, workers compensation, and umbrella. Our offerings may vary based on line of business, geography, account size, and operations.**

Note: Local underwriters may have specialized experience in a variety of niche industries including: churches, farms, golf courses, logging, schools, and many more.

In addition to broad and competitive products we also offer industry-leading package products for your small and mid-sized commercial clients. Our package products offer property and liability coverage in a single comprehensive policy and provide the ability to customize each policy to meet individual business needs.

### COMMERCIAL PROTECTOR (BOP)

**Targeted Industries**—Package product designed for Main Street USA

- Barber/beauty salons
- Dry cleaners
- Funeral
- Medical offices
- Offices
- Printer
- Wholesale

**Risk Characteristics**—Less than \$8.5M in receipts per location and less than 35K sq. feet except 100K sq. feet for office risks

**Benefits**—Single policy with broadened Property and Liability Coverages

- Damage To Premises You Rent
- Data Compromise
- Employment Practices Liability
- Equipment Breakdown
- Identity Recovery
- Incidental Medical Malpractice Liability

### CUSTOM PROTECTOR (CPSP)

**Targeted Industries**—Package product designed for small businesses

- Artisan contractors
- Condominiums
- Food processors
- Garages
- Hotels/motels
- Manufacturers
- Office/lessors
- Religious organizations
- Restaurants
- Retailers
- Service providers
- Wholesalers

**Risk Characteristics**—Less than \$15M in receipts per location

#### Benefits

- Segment-targeted endorsement bundle for both property and liability
- Single policy with customized industry specific Property and Liability Coverages

### COMPREHENSIVE BUSINESS PACKAGE (CBP)

**Targeted Industries**—Package product designed for more complex small accounts

- Auto service, part stores, and car washes
- Construction
- Florists and garden centers
- Funeral homes, cemeteries, and mausoleums
- Golf courses
- Hotels/motels
- Manufacturing—metal goods, food processing, etc.
- Medical offices—doctors, dentists, and veterinarians
- Personal services—salons, carpet cleaning, etc.
- Professional services—accounting, etc.
- Printers—bookbinding, copy stores, etc.
- Restaurants
- Retail—clothing, appliances, electronics, etc.
- Wholesalers and distributors

#### Benefits

- Blanket Additional Insureds—premises and on-going operations
- Customizable w/ minimal constraints—select from 200+ endorsement options
- Includes Waiver of Subrogation and Primary Non-contributory language
- Property and Liability extension endorsements included automatically

### PACKAGE SOLUTIONS

**Targeted Industries**—Package product designed for mid-sized accounts

- Contractors
- Food processors
- Hospitality
- Janitorial service providers
- Manufacturers
- Professional service providers
- Property managers
- Real estate and commercial
- Restaurant owners and operators
- Retailers
- Wholesalers and distributors

**Risk Characteristics**—Package Solutions is available to organizations whose annual insurance premiums total \$150K to \$1.5M\*

#### Benefits

- 16 standard extensions
- Industry-specific endorsements
- Blanket limits for commonly requested property coverages
- Optional endorsements and extensions
- Broad property coverages that include Business Income and Extra Expense, and Equipment Breakdown

### COMMERCIAL PROPERTY POLICY RM SELECT™

**Targeted industries**—Flexible, comprehensive all-risk commercial property policy that combines property damage, business interruption, and extra expense in one easy-to-read form.

RM Select has a broad appetite within many industries, and also offers RM Custom Select®, which includes policies tailored with key industry endorsements. RM Custom Select industry endorsements include:

- Food Processing
- Hospitality
- Real Estate
- Green Select™

**Risk Characteristics**—RM Select is available to organizations whose TIV is \$25M or greater.

#### Benefits

- Flexible terms and conditions
- Key industry endorsements
- Proprietary forms on admitted paper
- Provides high quality customized coverage

\* Package Solutions is not yet available to businesses located in Florida.

Commercial Insurance offers a full range of commercial lines products and services designed to meet the needs of large, mid-sized, and small commercial customers.

**To learn more about any of our other products and services, please contact your Account Executive or Territory Manager.**