

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 (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					

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	➤	✘	★	✘	➤	✘	➤ ■	

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; BOP - Max 3 stories (occupants)
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

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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 - Excluding carpet delivery
Glass Dealers and Glaziers - Sales and Installation	★	★	★	★	★	✘	✘	
House Furnishings Installation	○	★	★	★	★	✘	✘	WC - Excluding furniture delivery
Lawn Sprinkler Installation	★	★	★	★	★	✘	✘	
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	✘	✘	★	✘	✘	✘	✘	
Loggers	✘	✘	✘	✘	✘	✘	✘	
Underground Mining	✘	✘	✘	✘	✘	✘	✘	

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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); Exterior Insulation & Finish Systems Exclusion 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 only available in AZ, CA, CO, CT, DC, GA, FL, IL, IN, LA (eff. 12/1/19), MA, MI, MN, MO, NC, NJ, NY, PA, SC, TN, TX, VA, and WI at this time.

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	★	✘	✘	✘	✘	✘	✘	

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ENTERTAINMENT, SPORTS & LEISURE

Industry	Workers' Comp	OCC	LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package*	Notes
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	★	✘	✘	✘	★	✘	■	
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 only available in AZ, CA, CO, CT, DC, GA, FL, IL, IN, LA (eff. 12/1/19), MA, MI, MN, MO, NC, NJ, NY, PA, SC, TN, TX, VA, and WI at this time.

HABITATIONAL (Apartments & Condo/Townhome Associations)

Habitational	Workers' Comp	OCC	LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package*	Notes
Apartments/Townhouses	★	✘	★	★	★	✘	✘	
Bed & Breakfasts	★	★	✘	★	★	✘	✘	
Condominiums	★	✘	★	★	★	✘	✘	

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Housing Authorities	○	✘	✘	✘	★	✘	✘	WC - Population < 250,000
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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	★	★	★	★	✘	✘	✘	
Property Management								
Building Operation/Property Management	★	○	○	○	★	✘	✘	WC - Limited commercial building operations exposure; BOP/UMB - Coverage limited to office premises only

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								
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	✓	✘	✘	✘	★	✘	★	

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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	✘	✘	✘	✘	★	✘	○	
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 only available in AZ, CA, CO, CT, DC, GA, FL, IL, IN, LA (eff. 12/1/19), MA, MI, MN, MO, NC, NJ, NY, PA, SC, TN, TX, VA, and WI at this time.

PROFESSIONAL OFFICES

Architect/Engineer								
Architects, Engineers & Consultants	★	★	★	★	★	★	✘	
Broadcasting								
Radio or Television Broadcasting Stations	✘	○	○	○	★	★	✘	BOP OCC - Excluding personal/adv injury liability

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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 - NJ & TX risks 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	★	★	★	★	○	★	✘	
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; excluding bars/taverns in MA
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.

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Restaurants								
Catering	○	○	★	○	★	★	■	WC/BOP OCC - Limited off-site catering only; *PL - Select states
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, IL, LA, MD, MI, NC, NJ, NV, OH, 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
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

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					
Finance, Insurance and Legal								
Inspectors/Appraisers	✘	○	★	○	★	★	✘	BOP - Onsite only
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	★	★	★	★	★	✘	✘	
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 Dyeing - Receiving Stations	★	★	★	★	★	✘	■	
Masseuse/Massage Services	○	✘	★	○	○	✘	■	
Nail Salons	✘	★	★	★	○	✘	■	BOP - \$30,000 BPP required
Residential Cleaning Services	✘	★	★	★	★	★	✘	*PL - Select states
Self-Service Laundromats	★	★	★	★	○	✘	■	AUTO - Maintenance vehicles only

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		OCC	LRO					
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	★	★	★	★	★	(Under BOP)	✘	
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	★	○	★	○	★	★	✘	
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 only available in AZ, CA, CO, CT, DC, GA, FL, IL, IN, LA (eff. 12/1/19), MA, MI, MN, MO, NC, NJ, NY, PA, SC, TN, TX, VA, and WI at this time. *PL - Only available in AZ, CT, DC, FL, GA, IL, LA, MD, MI, NC, NJ, NV, OH, 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	○	★	★	★	★	✘	✘	
Nurseries or Garden Centers	○	○	★	○	★	✘	✘	

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		OCC	LRO					
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
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	★	★	★	★	★	✘	■	

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		OCC	LRO					
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, IL, LA, MD, MI, NC, NJ, NV, OH, 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
Valets	✘	✘	○	✘	✘	✘	■	
Warehousing								
Self-Storage Facilities	○	✘	★	✘	✘	✘	✘	
Warehousing - With and Without Refrigeration	✘	✘	✘	✘	✘	✘	✘	

*PL - Only available in AZ, CT, DC, FL, GA, IL, LA, MD, MI, NC, NJ, NV, OH, 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	★	★	★	★	★	✘	★	

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		OCC	LRO					
Electronic/Electrical								
Computer and Electronic Products	★	✘	★	★	★	✘	★	
Electrical Equipment, Appliance and Components	★	★	★	★	★	✘	★	
Food and Beverage								
Bakeries	★	★	★	★	★	✘	★	BOP - Beverage distributors in NJ only
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 Heavy Equipment								
Machinery and Heavy Equipment	✓	✘	✘	✘	★	✘	★	
Metallic								
Fabricated Metal Products	✓	✘	✘	✘	★	✘	★	
Miscellaneous								
All Other Wholesale Distributors	○	○	○	○	★	✘	○	BOP - NJ only
Chemicals	✘	✘	✘	✘	✘	✘	○	
Farms	○	✘	✘	✘	○	★	✘	WC - Dairy and floral risks in AZ, CA, CO, CT, HI, ID, MN, MT, NH, NY, PA, and TX only
Fertilizers	✘	✘	✘	✘	✘	✘	○	
Fuel Distribution	✘	✘	✘	✘	✘	✘	✘	
Guns & Ammunition	✘	✘	✘	✘	✘	✘	✘	
Jewelry and Silverware	★	✘	✘	✘	★	✘	★	BOP/PPP - Jewelers Block is not available
Kitchen Accessories	★	★	★	★	★	✘	★	
Livestock & Slaughter Houses	✘	✘	✘	✘	✘	✘	✘	
Medical Equipment and Supplies	○	○	○	○	★	✘	○	
Orchards & Vineyards	○	✘	✘	✘	○	★	○	WC - Risks in AZ, CA, CO, CT, HI, ID, MN, MT, NH, NY, PA, and TX only, berry crops excluded
Precision Instruments	✓	✘	✘	✘	✘	✘	★	
Spas/Saunas Wholesale Distribution	✓	✘	✘	✘	★	✘	★	
Sporting Goods, Collectibles, Hobbies	★	★	★	★	★	✘	★	
Supplies	★	★	★	★	★	✘	★	
Non-Metallic								
Masonry and Glass Products	✓	✘	✘	✘	★	✘	★	

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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					
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.