

General Liability



Strong appetite

Machine shops

Machinery or equipment – industrial – install, service or repair

Machinery or equipment dealers

Equipment rental (non-crane) (NY MP \$100K; All other \$25K)

Electroplating

Products (manufacture or distribute)

- Tree stands (50K MP)
- Industrial or laboratory instrumentation
- Drums or containers
- Pumps or compressors
- Tools

Retail stores / supermarkets

Hospitality

- Boutique hotels/motels
- Restaurants

NY trade contractors (MP 250K and up)

- Electricians
- Drywall
- HVAC
- Demolition

Service contractors

- Landscape (100K MP - NY; \$50K all other states)
- Janitorial (150K MP all states)

Shared economy (non ride share or other transport)



Conservative appetite

NY Trade Contractors (MP 250K and up)

- Plumbing
- Windows
- Ornamental steel
- Waterproofing

Hospitality

- Event / amusement venues
- Hotels with some resort type amenities

Real estate

- Hab with schedules < 10,000
- Mixed LRO and Hab schedules
- LRO only
- Condo associations
- Vacant land



Out of appetite

Contractors

- General contractors
- Non-NY trade contractors
- Snow removal contractors
- Landscape contractors with snow removal exposure

NY trade contractors

- Fire suppression
- Elevators
- Structural concrete
- Environmental
- Exterior restoration
- Structural steel

Products (manufacture or distribute)

- Food products
- Plumbing products
- Furniture
- Consumer goods

Hospitality

- Large resorts
- Nightclubs
- Bars/taverns

Real estate

- Hab with subsidized, student, affordable, senior occupancy > 10% FL
- Hab with unit schedules > 10,000

Nutraceutical / pharmaceutical

Energy / oil and gas

Daycares or schools

Cannabis