

Appetite Overview

Business classes & coverage appetite

☒ We love
 ☒ We do
 ☐ We don't do

GL: General liability | BOP: Businessowners policy | WC: Workers compensation | PL: Professional liability

SIC	Business class	GL	BOP	WC	PL	Commercial auto
Specialist contractors & landscaping						
0781	Landscape planning and consulting	☒	☒	☒	☐	☒
0782	Lawn & garden services	☒	☒	☒	☐	☒
0783	Tree and shrub services	☒	☒	☒	☐	☒
1711	Plumbing / HVAC	☒	☒	☒	☐	☒
1721	Painting	☒	☒	☒	☐	☒
1731	Electrical	☒	☒	☒	☐	☒
1751	Carpentry	☒	☒	☒	☐	☒
1752	Flooring	☒	☒	☒	☐	☒
1761	Roofing / siding / sheet metal	☒	☒	☒	☐	☒
1799	Handyman / specialty contracting	☒	☒	☒	☐	☒
4971	Irrigation	☒	☒	☒	☐	☒
7349	Building maintenance / cleaning	☒	☒	☒	☐	☒
7692	Welding	☒	☒	☒	☐	☒
General contractors						
1521	Single-family construction	☒	☒	☒	☐	☒
1522	Residential construction, NEC	☒	☒	☒	☐	☒
Retail, food & hospitality						
5461	Retail bakeries	☒	☒	☒	☐	☒
5992	Florists	☒	☒	☒	☐	☒
5999	Miscellaneous retail	☒	☒	☒	☐	☒
5961	Ecommerce / online sellers	☒	☒	☒	☐	☒
5812	Restaurants	☒	☒	☒	☐	☒
5813	Bars, taverns and nightclubs - not accepted	☐	☐	☐	☐	☐
7011	Hotels and motels	☒	☒	☒	☐	☒
Property & religious organizations						
6513	Apartment building operators	☒	☐	☒	☐	☒
6514	Other dwelling operators	☒	☐	☒	☐	☒
8661	Religious organizations	☒	☒	☒	☐	☒
Automotive businesses						
5521	Used motor vehicle dealers	☒	☒	☒	☐	☒
7538	Auto repair	☒	☒	☒	☐	☒
7542	Car washing / detailing	☒	☒	☒	☐	☒

WC: ND, OH, WA and WY excluded.

Commercial auto: AK, HI, KY, NC, NY, WA and DC excluded.

General contractors (1521 / 1522): CA excluded for GL and BOP.

Subject to underwriting and policy terms; not a quote, binder or guarantee of coverage.

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Professional & financial services						
6411	Insurance agents / brokers	☒	☒	☒	☒	☐
6163	Loan brokers	☒	☒	☐	☐	☐
6531	Real estate agents / managers	☒	☒	☒	☒	☐
7291	Tax preparation	☒	☒	☒	☒	☐
7311	Advertising agencies	☒	☒	☒	☒	☐
7371	Computer programming (Tech E&O)	☒	☒	☒	☒	☐
8712	Architectural services	☒	☒	☒	☒	☐
8721	Accounting / bookkeeping	☒	☒	☒	☒	☐
8748	Business consulting	☒	☒	☒	☒	☐
Personal, health & education services						
0752	Pet services	☒	☒	☐	☐	☐
7221	Portrait studios	☒	☒	☒	☐	☐
7231	Beauty shops	☒	☒	☒	☒	☐
7241	Barber shops	☒	☒	☒	☒	☐
7299	Miscellaneous personal services	☒	☒	☒	☒	☐
8082	Home health care	☒	☒	☒	☒	☐
8299	Education / tutoring	☒	☒	☐	☐	☐
Fitness & entertainment						
7991	Fitness facilities	☒	☒	☐	☐	☐
7999	Amusement / recreation	☒	☒	☐	☒	☐

TRUCKING

Local / OTR (long-haul), hot-shot, towing & hazmat. All 50 states + DC; WC exclusions apply.
 Freight: SIC 4212 / 4213. Towing: SIC 7549, subject to operations review.

Coverage	Appetite	Coverage	Appetite
Auto liability	☒	General liability	☒
Motor truck cargo	☒	Non-trucking / bobtail	☒
Physical damage	☒	Workers' compensation	☐
Trailer interchange	☒		

Towing and hazmat: exact operations and coverage needs reviewed per submission.
 State exclusions: see page 1. Computer programming PL is placed as Technology E&O.

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