



## Workers' Compensation Underwriting Appetite

In general, this program will entertain low- to moderate-risk business, typically from NCCI Hazard Groups A-D. They look for better- to best-in-class risks that have demonstrated a commitment to workplace safety. Examples of classes that are preferred are cited below. However, they **will consider many other types and business not specifically mentioned**. Contact us for details!

### "Many Contracting Classes Eligible"

- Accountant/Auditor
- Addressing or Mailing Company
- Advertising Display Installation Service
- Apartment House/Condominium Operation
- Architect or Engineer - Consulting
- Artisan Contractor - Cabinet Installation, Carpentry (excluding work above 2 stories), Electrician, Flat Cement Work, Hardwood Flooring Installation, HVAC, Painter - Residential Interior, Paperhanger, Plumber - Residential
- Attorney/Law Firm
- Audio Post Production - Computer or Electronic
- Auto/Truck - Accessory or Spare Parts Store, Car Wash, Sales Dealer, Filling/Gasoline Station (excluding 24-hour operations), and Installation, Service & Repair (excluding tow truck operations)
- Bagel Retail Shop
- Bakery - Wholesale & Retail, Doughnut Shop, etc.
- Bank/Investment Firm
- Barber Shop, Beauty Parlor, or Hair Styling Salon
- Beverage Preparation Shop (excluding bars & taverns)
- Billiard Hall
- Bookstore Operation
- Bowling Center
- Building Operation/Property Management - Commercial
- Burglar/Fire Alarm, Sound/Security System, Installation, or Repair
- Carpet/Rug Cleaning & Storage (excluding excessive residential exposures)
- Church/House of Worship
- Clerical Office/Telecommuter
- Clothing Store
- Cloth Printing - by hand or silk screen
- Coffee or Tea Retailer
- Cold Storage Locker - Frozen Foods
- College/School (excluding day care centers & preschools)
- Computer & Data Processing Service/Business Consultant
- Copying & Duplicating Service
- Country Club/Golf Course
- Dentist/Dental Surgeons
- Drafting - Office Duties Only
- Electrical Entertainment Devices - Installation, Service, Repair, Wholesale
- Engineering Consulting Firm
- Estimator
- Film Print Shop
- Florist
- Fruit or Vegetable Dealer - Wholesale
- Funeral Director
- Grocery Store/Supermarket
- Hand Painting of Novelties
- Hardware Store - Retail
- Hotel/Motel/Inn/Bed & Breakfast
- Household/Commercial Electrical Appliances - Installation, Service, or Repair
- Household Furnishings/Wearing Apparel Dealer - Retail - House to House
- Housing Authority (excluding cities with a population above 250,000)
- Ice Cream or Frozen Yogurt Shop
- Ice/Roller Skating Rink
- Intercom System Installation, Service, or Repair
- Internet or Web-Based Application Development or Operation
- Janitorial Service (excluding window washers & residential)
- Jewelry Store
- Landscaper/Lawn Maintenance/Gardener
- Laundry - Self-Service
- Letter Service Shop/Mailing or Addressing Company
- Library/Museum
- Machine Shop - Fully Automated and Manual
- Meat, Fish, or Poultry Store - Retail
- Mobile Equipment -Self-Propelled - Dealer
- Mortgage Broker/Banker
- Motion Picture Film Exchange
- Motorcycle Dealer
- Music Recording Studio
- Office Machine or Appliance Installation, Inspection, Adjustment, or Repair
- Optometrist
- Packaging - Contract - Non-Crating - Retail Size Packages
- Pharmacy/Drug Store - Retail & Wholesale
- Photographer & Photo Developing, Printing, Finishing & Portrait Studio
- Physician
- Plumbing Supply Dealer or Pipe Merchant - Wholesale
- Printing Operations, Quick Printers/Graphic Artist
- Product Demonstrations/Sample Distributors - by Contractor - In Stores
- Radio, Television, Video, Audio Equipment - Installation, Service, or Repair
- Recording - Masters & Stock Tapes
- Restaurant - Fast-Food, Full-Service, NOC (excluding 24-hour operations, excessive delivery, & excessive liquor)
- Retail Store, NOC (excluding furniture & appliance stores)
- Tire Dealer - Counter & Showroom Sales & Installation of Tires
- Sandwich Shop & Delicatessen - Not Restaurant
- Vending Concessionaire
- Video Post-Production/Video Tape Duplicating
- Water Softening or Conditioning Systems - Household
- Welding Supply Dealers
- Wholesale Store, NOC
- Window Covering - Installation - Within Buildings
- X-Ray Equipment - Portable - Installation, Service, or Repair



## **Minimum Requirements**

### **For Workers' Comp submissions generating premiums of \$35,000 and less, we require:**

- A minimum payroll of \$20,000 (plus an owner) for most classes.
- Accounts with a governing Construction or Landscaping classification 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 to verify the exposure, such as a website, experience modification ratio, loss runs, etc.
- Barber shops, beauty salons, and nail salons (Classification Codes 0977 and 9586) require at least \$40,000 in annual payroll.
- For certain New York Restaurant classes, we seek the following:
  - For full service restaurants (Classification Code 9071), we require \$40,000 of payroll.
  - If the risk has delivery exposure, at least \$4,000 of payroll in the driver class code (7380) is required.
  - For fast food restaurants (Classification Code 9072), we now require \$30,000 of payroll.

**For Workers' Comp submissions generating premiums greater than \$35,000 and larger more complex accounts, please contact us.**



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## Other Lines Underwriting Appetite:

### Businessowner's, Commercial Auto, & Commercial Umbrella Policies

(Appetite not applicable in NY)

The coverages for our other lines have been designed to match the needs of small- to mid-sized employers from a broad range of classes, particularly "Main-Street America" type businesses. Below is a list of some of the markets for which they will consider writing our other lines; however, they **will also entertain applications for classes which fall outside of these industries when risk characteristics fit within our underwriting guidelines.**

#### Artisan Contractors

- Air Conditioning Systems or Equipment - Dealer or Distributors - Installation, Service, Repair
- Cabinetmakers
- Carpentry - Construction of Residential Property (not exceeding 3 stories in height) and Interior
- Carpet, Rug, Furniture, Upholstery Cleaning - On Customer's Premises
- Concrete Construction
- Door, Window, or Assembled Millwork - Installation
- Driveway, Parking Area, Sidewalk Repair - Paving or Repaving
- Electrical Work - Within Buildings
- Fence Erection Contractors
- Floor Covering Installation
- Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood
- Glass Dealers and Glaziers - Sales and Installation
- Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Service, Repair (no LPG equipment sales or work)
- House Furnishings Installation
- Landscape Gardening (no tree removal or excavation)
- Lawn Sprinkler Installation
- Masonry
- Metal Erection - Decorative or Artistic
- Painting - Exterior - Buildings or Structures (3 stories or less in height); Interior Buildings and Structures
- Paper Hanging
- Permanent Yards - Maintenance or Storage
- Plastering or Stucco Work
- Plumbing - Residential or Domestic
- Refrigeration Systems or Equipment - Dealers and Distributors - Installation, Service, Repair
- Siding Installation (3 stories or less)
- Sign Painting or Lettering - Inside of Building (no spray painting)
- Shop Carpenters
- Tile, Stone, Marble Mosaic or Terrazzo Work - Interior Construction

#### Auto Services

- Auto Body Shops
- Auto Parts/Supplies Retail Stores
- Auto Repair Operations (including auto glass, muffler, transmission, and upholstery)
- Auto Service/Repair with incidental gas exposures

- Auto Specialty Shops
- Car Washes - full-service or automatic with attendant
- Gas Stations with convenience store (select states)
- Quick Lube Shops

#### Professional Offices

- Accounting Services
- Advertising and Related Services
- Bookkeeping
- Consultants
- Credit Reporting Agencies
- Dentists
- Diagnostic Testing Laboratories
- Employment Agencies
- Engineers or Architects - Consulting
- Financial Planners
- Health Maintenance Organizations
- Inspection and Appraisal Companies
- Insurance Agents
- Interior Decorators
- Lawyers
- Marine Appraisers or Surveyors
- Media Buyers
- Medical Offices
- Notaries - Public
- Payroll Accounting Services
- Pet Groomers
- Professional Trade Associations
- Public Relations
- Real Estate Agents
- Stenography, Typing, Court Reporting, and Word Processing
- Stockbrokers
- Telemarketing and Research Services
- Ticket Agencies
- Title Agents
- Travel Agencies
- Veterinarians Office
- Water Companies
- X-Ray or Imaging Labs

#### Restaurants - Full Cooking, Limited Cooking, and Fast Food

- Cafes
- Cafeteria Style - Buffet
- Catering Services - Banquet Hall
- Concession Stands/Snack Bars
- Delicatessens and Sandwich Shops

## Underwriting Appetite

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### Restaurants - Full Cooking, Limited Cooking, and Fast Food (Continued)

- Drives-in/Service in Car
- Ethnic
- Family Restaurants
- Fine-Dining Restaurants
- Hamburger/Hotdog/Malt Shops/Donut Shops
- Ice Cream Parlors
- Pizza Shops
- Take-Out Only (no on premise food consumption)

### Retail

- Air Conditioning Equipment
- Appliance Stores
- Army and Navy Stores
- Art Galleries
- Barber or Beauty Shop Supplies Distributors
- Beverage Stores - Liquor and Wine and Non-alcoholic
- Bicycle Shops
- Bookbinding and Printing Supplies
- Books and Magazine Stores
- Camera and Photographic Equipment
- Candy or Confectionery Stores
- Ceramics
- Clock Shop with Repair
- Clothing - Uniforms
- Clothing or Wearing Apparel
- Computer Stores - Retail and Repair
- Convenience Food Stores
- Cosmetic, Hair or Skin Preparation
- Dairy Products Stores
- Department Stores
- Drugstores
- Dry Goods Dealers
- Education and School Supplies
- Electrical Supplies and Lighting Stores
- Electronics Stores
- Fabric
- Flag and Banner
- Floor Covering
- Florists
- Fur - Garments and Pelts
- Furniture - Upholstered, Wood or Metal, Patio or Outdoor
- Gardening and Light Farming Supply
- General Stores
- Gift Shops
- Glass Dealers and Glaziers
- Grocery
- Gourmet Coffee and Coffee Supplies
- Hardware and Tools
- Health or Natural Food Stores
- Hearing Aid
- Hobby, Craft or Artists' Supply
- Home Furnishings Stores
- Home Improvement Stores
- Janitorial Supplies
- Jewelry
- Kitchen Accessories
- Knives and Scissors
- Leather Products or Hide Stores
- Luggage Goods
- Mail Order Houses
- Marble Products
- Media Duplication
- Monuments
- Music - Pre-Recorded and Instrument Stores
- Newsstands
- Office Machines or Appliances (no repair)

- Optical Goods
- Paint, Wall Paper or Wall Covering Stores
- Painting, Picture or Frame Setters
- Party Supplies
- Pet Stores
- Photography Equipment
- Plumbing Supplies and Fixtures
- Precision and Scientific Tools and Instruments
- Refrigeration Equipment - Commercial
- Religious Articles
- Retails Stores, NOC
- Sewing Machine Stores
- Ship Chandler Stores
- Shoe Stores
- Signs
- Sporting Goods or Athletic Equipment Stores (including apparel)
- Stationery or Paper Products
- Straw Products
- Supermarkets
- Toys
- Trophy Stores
- Tuxedo Rentals
- Variety Stores
- Video Stores - Rental and Sales
- Videotape Editing Services
- Wigs
- Wood Products, NOC

### Processing and Service Occupancies

- Appliance and Accessories - Installation, Servicing or Repair - Commercial or Household
- Bakeries - with Baking on Premises
- Barber Shops
- Beauty Parlors and Hair Styling Salons, including Nail Salons
- Copying and Duplicating
- Dental Laboratories
- Engraving
- Funeral Homes or Chapels
- Jewelry Repair
- Laundry and Dry Cleaning or Dyeing - Receiving Stations
- Laundry and Dry Cleaning - Petroleum or Synthetic Solvents (fewer than 3 pick-up stations)
- Lithographing
- Mail Box or Packaging Stores
- Mailing or Addressing Companies
- Photoengraving
- Photographers
- Printing
- Shoe Repair Shops
- Tailoring or Dressmaking Establishments - Custom
- Taxidermists
- Television or Radio Receiving Set - Installation or Repair

### Other - Habitational, Hotels/Motels\*

- Apartments (updates completed within 20 years)
  - Condominiums (built within 20 years)
  - Hotels/Motels (6 stories or less)
- \*Contact your underwriter for additional eligibility requirements



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## NY Other Lines Underwriting Appetite: Businessowner's & Commercial Excess Policies

The coverages for our other lines have been designed to match the needs of small- to mid-sized employers from a broad range of classes, particularly "Main-Street America" type businesses. Below is a list of some of the markets for which they will consider writing our other lines; however, **they will also entertain applications for classes which fall outside of these industries when risk characteristics fit within our underwriting guidelines.**

### Artisan Contractors

- Air Conditioning Systems or Equipment - Dealer or Distributors - Installation, Service, Repair
- Carpentry - Construction of Residential Property (not exceeding 3 stories in height) and Interior
- Carpet, Rug, Furniture, Upholstery Cleaning - On Customer's Premises
- Concrete Construction
- Door, Window, or Assembled Millwork - Installation
- Driveway, Parking Area, Sidewalk Repair - Paving or Repaving
- Electrical Work - Within Buildings
- Fence Erection Contractors
- Floor Covering Installation
- Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood
- Glass Dealers and Glaziers - Sales and Installation
- Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Service, Repair  
(no LPG equipment sales or work)
- House Furnishings Installation
- Landscape Gardening (no tree removal or excavation)
- Lawn Sprinkler Installation
- Masonry
- Metal Erection - Decorative or Artistic
- Painting - Exterior - Buildings or Structures (3 stories or less in height); Interior Buildings and Structures
- Paper Hanging
- Permanent Yards - Maintenance or Storage
- Plastering or Stucco Work
- Plumbing - Residential or Domestic
- Refrigeration Systems or Equipment - Dealers and Distributors - Installation, Service, Repair
- Siding Installation (3 stories or less)
- Sign Painting or Lettering - Inside of Building (no spray painting)
- Tile, Stone, Marble Mosaic or Terrazzo Work - Interior Construction

### Auto Services

- Auto Body Shops
- Auto Parts/Supplies Retail Stores
- Auto Repair Operations (including auto glass, muffler, transmission, and upholstery)
- Auto Service/Repair with incidental gas exposures
- Auto Specialty Shops
- Car Washes - full-service or automatic with attendant
- Quick Lube Shops

### Professional Offices

- Accounting Services
- Advertising and Related Services
- Bookkeeping
- Credit Reporting Agencies
- Employment Agencies
- Engineers or Architects - Consulting
- Health Maintenance Organizations
- Inspection and Appraisal Companies
- Insurance Agents
- Interior Decorators
- Lawyers
- Marine Appraisers or Surveyors
- Medical Offices
- Payroll Accounting Services
- Real Estate Agents
- Ticket Agencies
- Title Agents
- Veterinarians Office
- Water Companies

### Restaurants - Full Cooking, Limited Cooking, and Fast Food

- Cafes
- Cafeteria Style - Buffet
- Catering Services - Banquet Hall
- Concession Stands/Snack Bars
- Delicatessens and Sandwich Shops
- Drives-in/Service in Car
- Ethnic
- Family Restaurants
- Fine-Dining Restaurants
- Hamburger/Hotdog/Malt Shops/Donut Shops
- Ice Cream Parlors
- Pizza Shops
- Take-Out Only (no on premise food consumption)

## Underwriting Appetite

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### Retail

- Air Conditioning Equipment
- Appliance Stores
- Army and Navy Stores
- Art Galleries
- Barber or Beauty Shop Supplies Distributors
- Beverage Stores - Liquor and Wine
- Bicycle Shops
- Bookbinding and Printing Supplies
- Books and Magazine Stores
- Camera and Photographic Equipment
- Candy or Confectionery Stores
- Ceramics
- Clothing or Wearing Apparel
- Computer Stores
- Convenience Food Stores (no gasoline sales)
- Cosmetic, Hair or Skin Preparation
- Dairy Products Stores
- Department Stores
- Drugstores
- Dry Goods Dealers
- Electronics Stores
- Fabric
- Floor Covering
- Florists
- Fur - Garments and Pelts
- Furniture - Upholstered, Wood or Metal
- Gardening and Light Farming Supply
- Gift Shops
- Glass Dealers and Glaziers
- Grocery
- Hardware and Tools
- Health or Natural Food Stores
- Hearing Aid
- Hobby, Craft or Artists' Supply
- Home Furnishings Stores
- Home Improvement Stores
- Janitorial Supplies
- Jewelry
- Leather Products or Hide Stores
- Lighting Stores
- Luggage Goods
- Mail Order Houses
- Marble Products
- Music - Pre-Recorded and Instrument Stores
- Newsstands
- Office Machines or Appliances (no repair)
- Optical Goods
- Paint, Wall Paper or Wall Covering Stores
- Painting, Picture or Frame Setters
- Pet Stores
- Photography Equipment
- Plumbing Supplies and Fixtures
- Refrigeration Equipment - Commercial
- Retail Stores, NOC
- Sewing Machine Stores
- Ship Chandler Stores
- Shoe Stores
- Sporting Goods or Athletic Equipment Stores (including apparel)
- Stationery or Paper Products
- Straw Products
- Supermarkets

- Toys
- Trophy Stores
- Variety Stores
- Video Stores - Rental and Sales
- Wigs
- Wood Products, NOC

### Processing and Service Occupancies

- Appliance and Accessories - Installation, Servicing or Repair - Commercial or Household
- Bakeries - with Baking on Premises
- Barber Shops
- Beauty Parlors and Hair Styling Salons, including Nail Salons
- Copying and Duplicating
- Engraving
- Funeral Homes or Chapels
- Jewelry Repair
- Laundry and Dry Cleaning or Dying - Receiving Stations
- Laundry and Dry Cleaning - Petroleum or Synthetic Solvents (fewer than 3 pick-up stations)
- Lithographing
- Mail Box or Packaging Stores
- Mailing or Addressing Companies
- Photoengraving
- Photographers
- Printing
- Shoe Repair Shops
- Tailoring or Dressmaking Establishments - Custom
- Taxidermists
- Television or Radio Receiving Set - Installation or Repair

### Other - Habitational, Hotels/ Motels\*

- Apartments (updates completed within 20 years)
- Condominiums (built within 20 years)
- Hotels/Motels (6 stories or less)

\*Contact your underwriter for additional eligibility requirements