

Commercial Lines Appetite Guide



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Please consult our operating area map for availability of coverage by state.
Be sure to review our **Automatic Underwriting** flyer for BOP and Workers' Comp classes that are eligible for straight-through processing.

KEY: Yes Maybe No Specialty Program (See the ASC) ABQ (See ABQ for WC flyer)

Industry	Workers' Comp	Businessowner's Policy OCC	Commercial Umb/Exc	Commercial Auto	Professional Liability	Notes
Sub-Industry Type of Business						

AGRICULTURE

Animal/Fish							
Animal and Dairy Farms							WC - Dairy farms in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only
Animal Breeders							
Fish Hatcheries							
Stables/Horse Boarding							
Crop/Land							
Crop Production							
Forestry and Logging							
Nurseries or Garden Centers							
Orchards & Vineyards							WC - Risks in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only, berry crops excluded

AUTO SERVICE & DEALERS

Dealerships							
Dealerships							SPECIALTY PROGRAM - Used car/truck dealers only
Sales							
Gas Stations - With and Without Convenience Store							BOP-OCC - NY risks not eligible
Parts/Supplies							BOP-OCC - NY risks with service/repair not eligible
Tires							AUTO - Parts and maintenance, no towing
Truck Stops/Service Plaza							
Service/Repair							
Car Washes							Full service and automatic with attendant; BOP-OCC - NY risks not eligible; AUTO - Maintenance vehicles only
Dismantling							
Service/Repair/Body Shop - Automobile*							BOP-OCC - NY service/repair risks not eligible; AUTO - Parts and maintenance, no for-hire towing exposure
Service/Repair/Body Shop - Other than automobile							
Towing Operations	/ABQ						

*Certain risks not entertained under our traditional appetite may be eligible via our Garage+ Specialty Program.

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CIVIC & RELIGIOUS ORGANIZATIONS

Civic Organizations							
Civic Organization	✕	✕	✕	✕	✕	✕	
Religious Organizations							
Churches/Houses of Worship	★	✕	★	✕	✕	✕	BOP-LRO - Non-traditional church buildings only, use Funeral Home or Chapel code

CONTRACTING/LANDSCAPING

Carpentry							
Carpentry - Residential Property and Interior	○	★	★	★	★	✕	WC - Max 2 stories
Carpentry - Shop Only	○	★	★	★	★	✕	WC - Excluding carpenters that build and haul finished product to job site
Cleaning/Maintenance Services							
Janitorial/Commercial Cleaning Services	○/ABQ	★	★	★	★	★	WC - Excluding property preservation; ABQ - Pressure washing (ground level residential)
Drywalling							
Drywall Installation	ABQ	★	★	★	★	✕	
Electrical Contractors							
Electrical Work - Within Buildings	★	★	★	★	★	✕	WC/BOP-OCC - Excluding high voltage work
Excavation							
Excavation	○	○	★	✕	✕	✕	WC/BOP-OCC - No more than 5 ft depth
General Contractors							
General Contractors	✕	✕	★	✕	★	✕	*BOP-LRO - Use Contractor NOC code (shop)/(office)
HVAC							
Heating or HVAC Systems/Equipment	★	★	★	★	★	✕	WC/BOP-OCC - Excluding large commercial/industrial freezer work; AUTO - Excluding CA risks
Installation Services							
Burglar/Fire/Security Alarm Installation	★	✕	★	✕	★	★	
Cable Installation - TV and Internet	✕	★	★	★	★	✕	
Door, Window, or Assembled Millwork - Installation	○	★	★	★	★	✕	WC - Excluding overhead/garage door installation; BOP - Excluding fire door installation
Fence Erection	○	★	★	★	★	✕	
Fire Sprinkler - Installation and Service	○	✕	★	✕	★	✕	WC - Excluding chemical fire suppression systems
Floor Covering Installation	○	★	★	★	★	✕	WC - Incidental carpet installation services only

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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							AUTO - Only vehicles used to bring materials to/from job site; no erection vehicles such as cranes, bucket trucks, etc.
Sign Installation							
Solar Installation							
Sound System Installation							
Tile, Stone, Marble, Mosaic, or Terrazzo Work							
Lawn and Landscaping							
Landscape Gardening/Grass Cutting							WC/BOP-OCC/AUTO - Excluding tree services or heavy excavation
Tree Services							
Miscellaneous							
Blasting Operations							
Crane Operators/Services							
Drilling - Gas or Water							
Iron or Steel Erectors							
Underground Mining							
Painting							
Painting - Interior or Exterior							BOP-OCC - Max exterior 3 stories
Plumbing							
Plumbing - Residential or Commercial							AUTO - Excluding CA risks
Restoration, Remediation and Demolition							
Restoration, Remediation and Demolition							AUTO - Restoration work only, no asbestos, black mold, hazardous waste removal or remediation
Roofing							
Roofing	ABQ						WC-ABQ - Commercial
Stone/Concrete Work							
Flat Concrete							
Masonry							BOP-OCC - Flat work preferred
Plastering or Stucco Work							*BOP-LRO - Use Contractor NOC (shop)/(office); <i>Exterior Insulation & Finish Systems Exclusion</i> will be added for owners

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Street Work							
Street and Road Construction	ABQ	X		X	X	X	

Restrictions may apply in NY. WC - Contractor and landscaping risks require a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.). BOP - Maximum payroll for contractors is \$2 million (\$1.5 million in CA; \$1million in NY). Exterior work above three stories not eligible. Snow removal operations will be excluded. *BOP LRO - Some state exceptions apply.

EDUCATION & HEALTH SERVICES

Education							
Colleges/Schools		X	X	X	X	X	WC - Excluding public schools
Tutoring Centers		X		X	X		WC - Excluding in-home services; *BOP LRO - Use Schools NOC
Vocational Schools	X	X		X	X	X	*BOP-LRO - Use Schools NOC
Health Services							
Hospitals	X	X	X	X	X	X	
Medical Offices/Physicians						X	AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible
Urgent Care Centers	X	X	X	X	X	X	

*BOP LRO - Some state exceptions apply.

ENTERTAINMENT, SPORTS & LEISURE

Clubs							
Fraternities/Sororities	X	X	X	X	X	X	
Golf Courses/Tennis, Raquetball Clubs		X	X	X		X	
Hunting/Gun Clubs	X	X	X	X		X	
Social Clubs		X	X	X		X	
Sports & Entertainment							
Amusement Parks, Carnivals, Circuses	X	X	X	X	X	X	
Archery/Gun Ranges	X	X	X	X	X	X	
Athletic Teams	X	X	X	X	X	X	
Camps	ABQ	X	X	X	X	X	
Convention Centers	X	X	X	X	X	X	
Dance Instructors	X	X		X	X		*BOP-LRO - Use Recreational NOC
Gyms		X		X		X	WC - Excluding fitness instructors; *BOP-LRO - Use Recreational NOC

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Indoor Amusement							*BOP-LRO - Use Recreational NOC
Libraries							WC - Limited volunteer exposure; *BOP-LRO - Use Processing & Services NOC
Marinas							AUTO – No vehicles used for the towing or launching of boats
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							

*BOP LRO - Some state exceptions apply. AUTO - Maintenance vehicles or those used to conduct business only for certain classes.

HABITATIONAL (Apartments & Condo/Townhome Associations)

Habitational							
Apartments/Townhouses							
Bed & Breakfasts							
Condominiums							
Housing Authorities							WC - Population < 250,000

BOP - Habitational risks are not being entertained in CA or 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; AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible

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MANUFACTURING

Building & Glass							
Building Materials	○	✕	✕	✕	○	✕	
Gardening and Light Farming Supplies	○	✕	✕	✕	○	✕	
Masonry and Glass Products	○	✕	✕	✕	★	✕	
Electronics and Appliances							
Computer and Electronic Products	★	✕	✕	✕	★	✕	
Electrical Equipment, Appliance and Components	○	✕	✕	✕	★	✕	
Food, Beverage and Tobacco							
Bakeries	★	✕	✕	✕	★	✕	
Breweries	★	✕	○	✕	★	✕	*BOP-LRO - Use Light Mfg NOC
Non-Perishable Products	○	✕	✕	✕	★	✕	
Perishable Products	○	✕	✕	✕	★	✕	
Tobacco and Similar Products	✕	✕	✕	✕	✕	✕	
Furniture							
Furniture and Fixtures	○	✕	✕	✕	★	✕	
Textile and Furnishings	○	✕	✕	✕	★	✕	
Medical Products							
Medical Equipment and Supplies	○	✕	✕	○	○	✕	AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible
Precision Instruments	○	✕	✕	✕	★	✕	
Miscellaneous							
All Other Manufacturing	○	✕	✕	✕	○	✕	
Jewelry and Silverware	○	✕	✕	✕	★	✕	
Kitchen Accessories	○	✕	✕	✕	○	✕	
Sign	○	✕	✕	✕	★	✕	
Spas and Saunas	○	✕	✕	✕	✕	✕	
Petroleum, Coal, Chemicals, Plastics and Rubber							
Plastics - Fabricated or Molded Products	○	✕	✕	✕	○	✕	AUTO - Excluding petroleum, coal, chemical distribution (finished plastics and rubber products will be considered)
Rubber Products	○	✕	✕	✕	○	✕	AUTO - Excluding petroleum, coal, chemical distribution (finished plastics and rubber products will be considered)

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Primary Metal, Fabricated Metal and Machinery							
Fabricated Metal Products	○	✕	✕	✕	★	✕	
Machinery and Heavy Equipment	○	✕	✕	✕	★	✕	
Metal Works and Mills	○	✕	✕	✕	★	✕	
Sporting Goods and Hobbies							
Sporting Goods, Collectibles, Hobbies	○	✕	✕	✕	★	✕	
Textiles, Leather and Apparel							
Clothing, Textile & Accessories	★	✕	✕	✕	★	✕	
Transportation Products							
Aerospace	✕	✕	✕	✕	★	✕	
Motor Vehicle	✕	✕	✕	✕	★	✕	
Nautical	✕	✕	✕	✕	★	✕	
Wood, Paper and Printing							
Paper, Paperboard and Containers	○	✕	✕	✕	★	✕	
Wood Products	✕	✕	✕	✕	★	✕	

*BOP LRO - Some state exceptions apply.

PROFESSIONAL OFFICES

Architect/Engineer							
Architects, Engineers & Consultants	○	★	★	★	★	★	
Broadcasting							
Radio or Television Broadcasting Stations	✕	○	○	○	○	○	BOP-OCC - Excluding personal/adv injury liability; AUTO - Excluding vehicles used to do on-site televising
Business/Consumer Services							
Advertising	★	★	★	★	○	★	
Collection Agencies	○	★	★	○	○	★	WC - Excluding repossession services; BOP-OCC - Excluding personal/adv injury liability, no tax collection
Computer/Data Processing Consulting	★	○	★	○	○	★	
Consultants	○	★	★	★	○	★	
Employment/Staffing Agencies	✕	○	★	○	○	★	
Graphic Designers	★	★	★	★	○	★	
Internet or Web Application Developers	★	✕	★	✕	○	★	
Telemarketing and Research Services	★	★	★	★	○	★	

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Ticket/Travel Agent							BOP-OCC - Office exposure only
Finance and Insurance							
Accountants/Bookkeepers/Actuaries							AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible; PL - CPA firms in AZ, GA, IL, PA, NJ & TX 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 and first responder unions
Professional Trade Associations							WC/BOP-OCC - Excluding lobbying organizations

AUTO - Vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible; *BOP LRO - Some state exceptions apply.

RESTAURANTS & HOSPITALITY

Bars/Night Clubs							
Bars & Night Clubs							WC - Excluding nightclubs
Hospitality							
Hotels/Motels							AUTO - Maintenance vehicles only. Shuttle service for hotel resorts may be entertained when written with BOP
Resorts and Country Clubs							AUTO - Maintenance vehicles only. Shuttle service for hotel resorts may be entertained when written with BOP
Restaurants							
Catering							WC/BOP-OCC - Limited off-site catering only; BOP-OCC - not eligible in NY
Catering Services - Banquet Hall							WC/BOP-OCC - Limited off-site catering only; BOP-OCC - not eligible in NY
Family Style							BOP-OCC - No table side cooking or hibachi; AUTO - When written with companion BOP
Fast Food							AUTO - When written with companion BOP

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Fine Dining							BOP-OCC - No table side cooking or hibachi; AUTO - When written with companion BOP
Limited Cooking							AUTO - When written with companion BOP
Mobile Concession Stands & Food Trucks							BOP-OCC - Incidental exposure only
Takeout Only							AUTO/BOP - Receipts <20%; AUTO - When written with companion BOP

WC - Some catering and/or delivery exposure considered. BOP - Delivery <30% if Non-Owned Auto Liability is on the policy. AUTO - Excluding non-owned coverage; vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible. *BOP LRO - Some state exceptions apply.

SERVICE INDUSTRIES

Animal Services							
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 - 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
Finance, Insurance and Legal							
Inspectors/Appraisers							BOP - Onsite only; PL - Excluding home/property inspectors
Loss Control Services							

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Process Servers	✕	✕	★	✕	✕	★	
Repossession Agencies	✕	✕	★	✕	✕	✕	
Installation/Repair							
Appliance & Accessories - Installation, Service & Repair	○	✕	★	★	★	✕	
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 reviewed 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 OCC - \$30,000 minimum business personal property required (\$40,000 minimum in CA)
Beauty Parlors and Hair Styling Salons	○	★	★	★	○	(Under BOP)	WC - \$40,000 minimum payroll required; BOP OCC - \$30,000 minimum business personal property required (\$40,000 minimum in CA)
Body Decorating Services (Tattoo and Piercing)	✕	✕	★	○	○	✕	
Laundry & Dry Cleaning - Petroleum/Synthetic Solvents	★	✕	✕	★	★	✕	
Laundry & Dry Cleaning or Dying - Receiving Stations	★	○	○	★	★	✕	BOP - No dry cleaning on premises
Masseuse/Massage Services	○	✕	○	○	○	✕	
Nail Salons	✕	✕	★	★	○	✕	
Residential Cleaning Services	ABQ	★	★	★	★	★	
Self-Service Laundromats	★	✕	✕	★	○	✕	AUTO - Maintenance vehicles only

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Tailoring or Dressmaking - Custom							
Short and Long-Term Care Facilities							
Child Daycare Centers							
Home Health Care							
Nursing Homes							
Specialty Services							
Auctioneers							
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							WC - Excluding crematory operations
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 - Some state exceptions apply. BOP OCC - \$35,000 minimum business personal property may apply for certain classes in CA. AUTO - Vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible.

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Sub-Industry Type of Business						

STORES - RETAIL (Including Food Stores)

Building Materials and Glass						
Building Material and Equipment						AUTO - Excluding cranes/hoist vehicles
Electronics and Appliances						
Electronics						BOP-OCC - Premium >\$2,500 and central station burglar alarm required; NY risks not eligible
Office Machines or Appliances (No Repair)						WC - Excluding large office machine/appliance delivery; BOP-OCC - NY risks not eligible
Vape Store						
Food, Beverage and Tobacco						
Bakeries						BOP-OCC - NY risks not eligible
Beverages - Alcoholic and Non-alcoholic						BOP-OCC - Restrictions apply in NY
Farmer's Markets						
Grocery/Convenience/Supermarkets						BOP-OCC - Restrictions apply in CA, FL, GA, IL, NY, and PA
Medical Marijuana Collectives						
Tobacco and Smoke Shops						AUTO - Pick-up and delivery of goods/supplies only
Furniture						
Furniture and Fixtures						WC - Excluding furniture delivery or floor covering installation; BOP-OCC - NY risks not eligible
Medical Products						
Optical Goods & Hearing Aids						(Under BOP) AUTO - Pick-up and delivery of goods/supplies only
Pharmacies/Drug Stores						BOP - CA risks not eligible; AUTO - Pick-up and delivery of goods/supplies only
Precision and Scientific Tools and Instruments						AUTO - Pick-up and delivery of goods/supplies only
Miscellaneous						
Art Galleries						AUTO - motor cargo/inland marine not available
Department Store						BOP-OCC - NY risks not eligible
Fireworks						
Florists						
Jewelry						BOP - Jewelers Block coverage is not available; AUTO - Pick-up and delivery of goods/supplies only
Kitchen Accessories						
Newsstands						

Commercial Lines Appetite Guide



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KEY: ★ Yes ○ Maybe ✕ No ➤ Specialty Program (See the ASC) ABQ (See ABQ for WC flyer)

Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy OCC	Policy LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Notes
Pawn Shops	✕	✕	✕	✕	○	✕	AUTO - Pick-up and delivery of goods/supplies only
Retail Stores, NOC	★	★	★	★	★	✕	BOP-OCC - Restrictions apply in NY
Supplies	★	★	★	★	★	✕	BOP-OCC - Restrictions apply in NY
Variety Stores	★	★	★	★	★	✕	BOP - No antiques; BOP-OCC - NY risks not eligible
Wood Products, NOC	○	○	○	○	○	✕	WC - Excluding furniture delivery; AUTO - Excluding lumber delivery
Sporting Goods and Hobbies							
Collectibles and Memorabilia	★	✕	★	○	○	✕	BOP-OCC - Building only, no contents; AUTO - Pick-up and delivery of goods/supplies only
Guns	✕	✕	✕	✕	✕	✕	
Musical Instrument Stores	★	★	★	★	★	✕	WC - Excluding heavy delivery exposure
Sporting Goods/Athletic Equipment (incl. apparel)	★	★	★	★	★	✕	
Textiles, Leather and Apparel							
Clothing or Wearing Apparel	★	★	★	★	★	✕	AUTO - Pick-up and delivery of goods/supplies only; BOP-OCC - NY risks not eligible, no second-hand clothing elsewhere
Fabric	★	★	★	★	★	✕	

TRANSPORTATION & WAREHOUSING

Transportation							
Airports/Aviation	✕	✕	✕	✕	✕	✕	
Ambulance Companies	ABQ	✕	○	✕	✕	✕	WC-ABQ - Paratransit only
Couriers	✕	✕	★	✕	✕	★	
Freight Brokers	✕	✕	○	✕	✕	★	
Moving Companies/Relocation Services	✕	✕	★	✕	✕	★	PL - Relocation services/planning only.
Parcel Delivery	ABQ	✕	★	✕	✕	✕	*BOP-LRO - Use Processing & Services NOC
Passenger Transportation	ABQ	✕	✕	✕	✕	✕	
Sand and Gravel Hauling	✕	✕	✕	✕	✕	✕	
Trucking	ABQ	✕	○	✕	✕	✕	
Valets	✕	✕	○	✕	✕	✕	
Warehousing							
Self-Storage Facilities	○	✕	★	✕	✕	✕	
Warehousing - With and Without Refrigeration	✕	✕	✕	✕	✕	✕	

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Industry	Workers' Comp	Businessowner's Policy OCC	Commercial Umb/Exc	Commercial Auto	Professional Liability	Notes
Sub-Industry Type of Business						

WHOLESALE & DISTRIBUTORS

Building Materials and Glass						
Building Materials	★	★	★	★	★	✕ BOP - NJ only
Gardening and Light Farming Supplies	★	★	★	★	★	✕
Masonry and Glass Products	✕	✕	✕	✕	★	✕
Electronic Appliances						
Computer and Electronic Products	★	★	★	★	★	✕
Electrical Equipment, Appliance and Components	★	★	○	✕	★	✕
Food, Beverage and Tobacco						
Bakeries	★	★	★	★	★	✕ BOP-OCC - NY risks not eligible
Beverage Distributors	★	★	★	★	★	✕ BOP - NJ only
Non-Perishable Products	★	★	★	★	★	✕
Perishable Products	★	★	★	★	★	✕ BOP - Dairy products & frozen food distributors in NJ only
Tobacco Products	✕	✕	★	✕	○	✕
Furniture						
Furniture and Fixtures	○	★	★	★	★	✕ BOP - NJ only
Medical Products						
Drugs/Pharmaceuticals	★	✕	✕	✕	★	✕
Optical and Hearing Aids	★	★	★	★	★	✕
Miscellaneous						
All Other Wholesale Distributors	○	○	○	○	★	✕ BOP - NJ only
Chemicals	✕	✕	✕	✕	✕	✕
Fertilizers	✕	✕	✕	✕	✕	✕
Fireworks	✕	✕	✕	✕	✕	✕
Hot Tubs	✕	✕	✕	✕	★	✕
Jewelry	★	✕	✕	✕	★	✕ BOP - Jewelers Block is not available
Kitchen Accessories	★	★	★	★	★	✕
Livestock	✕	✕	✕	✕	✕	✕
Slaughter Houses	✕	✕	✕	✕	✕	✕
Spas/Saunas	✕	✕	✕	✕	★	✕
Supplies	○	★	★	★	★	✕

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Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy OCC	Policy LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Notes
Petroleum, Coal, Chemicals, Plastics and Rubber							
Plastics - Fabricated or Molded Products	○	✕	✕	✕	★	✕	AUTO - Excluding transport of raw materials
Rubber Products	✕	✕	✕	✕	★	✕	AUTO - Excluding transport of raw materials
Primary Metal, Fabricated Metal and Machinery							
Fabricated Metal Products	○	✕	✕	✕	★	✕	AUTO - Excluding transport of raw materials
Machinery and Heavy Equipment	✕	✕	✕	✕	★	✕	
Sporting Goods and Hobbies							
Collectibles and Memorabilia	★	✕	✕	✕	○	✕	
Guns & Ammunition	✕	✕	✕	✕	✕	✕	
Hobby, Craft, or Artists' Supplies	★	★	★	★	○	✕	BOP - Excluding toys
Textiles, Leather and Apparel							
Clothing, Textile & Accessories	★	★	★	★	○	✕	BOP - Shoe distributors in NJ only; AUTO - Pick-up and delivery of goods/supplies only
Leather Goods	★	★	★	★	○	✕	
Textile and Furnishings	○	★	★	★	○	✕	
Transportation Products							
Fuel Distribution	✕	✕	✕	✕	✕	✕	
Wood, Paper and Printing							
Paper, Paperboard and Containers	○	★	✕	✕	★	✕	
Wood Products	○	✕	✕	✕	○	✕	

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