

biBERK Appetite Guide - Commercial Lines



Edition: August 12, 2021 (To perform a search, press CTRL + F on your keyboard.)

Key: **Y**=Yes **N**=No **O**=Maybe **N/A**=Not Applicable to Industry

BOP Available: AZ, CA, CO, CT, FL, GA, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA

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Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 29 states)	Professional Liability- E/O	Additional UW Guidelines
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AUTO SERVICES & DEALERS

Dealerships							
	Dealership - All Other		Y	N	N	N/A	
	Dealerships - Commercial Truck or RV		Y	N	N	N/A	
Sales							
	Auto Parts and Supplies		Y	Y	Y	N/A	
	Gas Stations - Gas Only - No Convenience Store		Y	Y	Y	N/A	
	Rental/Leasing		Y	N	N	N/A	
	Rubber Tire Dealer		Y	N	N	N/A	
Service/Repair							
	Auto Recycling/Salvage		Y	N	N	N/A	
	Auto Body Shops - Repair and Painting		Y	Y	Y	N/A	
	Auto Parts and Supplies Retail Stores - With Repair or Service		Y	Y	Y	N/A	
	Auto Repair - Auto and Truck		Y	Y	Y	N/A	
	Auto Repair - Auto Glass		Y	Y	Y	N/A	
	Auto Specialty Shops - Conversion and Customization		Y	Y	Y	N/A	
	Car Washes - Full Service with Attendant (Includes Detailing)		Y	Y	Y	N/A	
	Gas Stations - With Service & Repair - No Convenience Store		Y	Y	Y	N/A	
	Storage - Parking Garage / Auto or Truck Storage / Valet		Y	N	N	N/A	
	Towing or Roadside Assistance		Y	N	O	N/A	

CONSTRUCTION & SPECIALTY TRADE CONTRACTORS

Carpentry							
	Carpentry		Y	Y	Y	N/A	
	Cabinetmakers - with installation		Y	Y	Y	N/A	
	Drywall		O	Y	Y	N/A	WC not eligible: CA, NJ
	Floor Installation - Including Carpet		Y	Y	Y	N/A	
	Floor Installation - No Carpet (Tile, Stone, etc)		Y	Y	Y	N/A	
	Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood		Y	Y	Y	N/A	
	Gutter Installation		O	Y	Y	N/A	WC not eligible: HI, MA
	Interior Decorators - include Office		Y	Y	Y	N/A	
	Metal Erection - Decorative or Artistic		Y	Y	Y	N/A	

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	Siding Installation		Y	Y	Y	N/A	
	Television or Radio Installation or Repair		Y	N	N	N/A	
	Concrete/Masonry						
	Concrete Construction		Y	Y	Y	N/A	
	Driveway, Parking Area or Sidewalk Repair or Paving		Y	Y	Y	N/A	
	Masonry		Y	Y	Y	N/A	
	Plastering or Stucco Work		Y	Y	Y	N/A	
	Tile, STone, Marble, Mosaic, or Terrazzo Work		Y	Y	Y	N/A	
	HVAC						
	HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair		Y	Y	Y	N/A	
	Mechanical Services						
	Ceiling or Wall Installation - Metal only		Y	Y	Y	N/A	
	Door and Window Installation - Metal only		O	Y	Y	N/A	WC not eligible: FL, IL, ME, NH, NV, VA
	HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair		Y	Y	Y	N/A	
	Metal Erection - Decorative or Artistic		Y	Y	Y	N/A	
	Plumbing		Y	Y	Y	N/A	
	Refrigeration Systems or Equipment - Dealers and Distributors and Installation or Repair		Y	Y	Y	N/A	
	Welding or Cutting		Y	N	N	N/A	
	Specialty Trade						
	Demolition		Y	N	N	N/A	
	Electrical Work - Within Buildings		O	Y	Y	N/A	WC not eligible: CA, DE, NY, VT, WV
	Excavation		O	Y	Y	N/A	WC not eligible: FL, IL, ME, NH, NV, VA
	Fence Erection Contractors		Y	Y	Y	N/A	
	Glass Dealers and Glaziers - Sales and Installation		Y	Y	Y	N/A	
	Grading of Land		O	N	N	N/A	WC not eligible: FL, IL, ME, NH, NV, VA
	Installation		Y	Y	Y	N/A	
	Lathing Contractor		Y	Y	Y	N/A	
	Painting - Exterior - Buildings or Structures - 3 stories or less in height		Y	Y	Y	N/A	
	Painting - Interior Buildings or Structures		Y	Y	Y	N/A	
	Paper Hanging		Y	Y	Y	N/A	
	Plumbing		Y	Y	Y	N/A	
	Shop Carpenters		Y	Y	Y	N/A	
	Street/Road Paving		Y	Y	Y	N/A	

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Roofing							
	Roofing		O	Y	Y	N/A	WC available: AZ, ND, NV, OH, WA, WY only BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX 35% of their work can be related to solar panel installation

EDUCATION & PUBLIC WORKS/ORGANIZATIONS

Education							
	After School Enrichment		N	N	N	N/A	
	Child Daycare		Y	N	N	N/A	
	Colleges/Schools		Y	Y	Y	O	PL-Referrals
	Consultants - Computer and Management		Y	Y	Y	N/A	
	Vocational Schools - Classroom Only		O	N	N	O	PL-Referrals
Public Organizations							
	Office (Not otherwise classified) Political/Religious		Y	Y	Y	N/A	No municipality or township
Public Works							
	Construction Site Clean-Up		Y	N	N	N/A	
	Garbage, Ashes or Refuse Collection		Y	N	N	N/A	
	Iron/Steel Scrap Dealer		Y	Y	Y	N/A	
	Junk Removal (Non-Construction)		O	Y	Y	N/A	WC not eligible: FL, IL, ME, NH, NV, VA
	Recycling - No scrap metal		Y	N	N	N/A	
	Sewage Disposal		Y	N	N	N/A	
	Street Sweeping		Y	N	N	N/A	
	Waterworks		Y	N	N	N/A	

HEALTH CARE & SOCIAL ASSISTANCE

Health Care Providers							
	Ambulance Service Cos & EMS		Y	N	N	N	
	Dental Laboratory		Y	Y	Y	N	
	Dentists (Office)		Y	Y	Y	N	
	Diagnostic Testing, X-Ray or Imaging Laboratory		Y	Y	Y	N	
	Medical Offices (Office)		Y	Y	Y	N	
	Urgent Care Centers		Y	N	N	N	
Hospitals							
	Hospital - General - All Other		Y	N	N	N	No mental health hospital

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Hospital - Veterinary		Y	Y	Y	N	
Humane Society		O	N	N	N	WC not eligible: FL, IL, ME, NH, NV, VA
Nursing & Residential Care Facilities						
Assisted Living Facility		Y	N	N	N	
Domestic Workers - Full Time or Live-In		Y	N	N	N/A	
Domestic Workers - Part Time		Y	N	N	N/A	
Group Home - All Other		Y	N	N	Y	
Group Home - Homeless or Domestic Violence Shelter		O	N	N	Y	WC not eligible: FL, IL, ME, NH, NV, VA
Nursing Home		Y	N	N	N	
Retirement Living Centers - Including Nonmedical Care or Supervision		Y	N	N	N	
Retirement Living Centers - No Care or Supervision		Y	N	N	N	

HOSPITALITY & ENTERTAINMENT/RECREATION

Industry	Sub-Industry Type of Business	Workers' Comp	General Liability	BOP (Available in 29 states)	Professional Liability- E/O	Additional UW Guidelines
Entertainment						
Art Gallery		Y	Y	Y	N/A	
Amusement Parks, Carnivals, Circuses		O	N	N	N/A	WC not eligible: MI
Live Theaters		Y	N	N	N/A	
Motion Picture Studio		Y	N	N	Y	
Movie Theaters		Y	N	N	N/A	
Museums		Y	N	N	N/A	
Libraries		Y	N	N	N/A	
Radio/TV Broadcasting		Y	N	N	Y	
Hospitality						
Camps		Y	N	N	N/A	
Casinos - no hotel		Y	N	N	N/A	
Hotels - No Restaurant		Y	Y	Y	N/A	
Hotels - With Full Service Restaurant		Y	Y	Y	N/A	
Recreation						
Archery/Gun Ranges		Y	N	N	N/A	
Civic Association		Y	Y	Y	N/A	
Country Clubs - membership		Y	N	N	N/A	
Dance		Y	Y	Y	Y	
Fraternities/Sororities		Y	Y	Y	N/A	

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	Golf Course - public	Y	N	N	N/A	
	Golf/Fishing/Yacht Clubs	Y	N	N	N/A	
	Gyms	Y	Y	Y	Y	
	Hunting/ Gun Clubs	Y	N	N	N/A	
	Indoor Amusement	Y	N	N	Y	
	Outdoor Amusement	O	N	N	N/A	WC not eligible for scuba or surf instructor zoo
	Professional Sports - Non Contact	O	N	N	N/A	WC not eligible: MI

LANDSCAPING & FARMING

Industry	Sub-Industry Type of Business	Workers' Comp	General Liability	BOP (Available in 29 states)	Professional Liability- E/O	Additional UW Guidelines
Farming						
	Berries	Y	N	N	N/A	
	Cattle Raising	Y	N	N	N/A	
	Dairy	Y	N	N	N/A	
	Farm Machinery Operator	Y	N	N	N/A	
	Field Crops	Y	N	N	N/A	
	Grape Vineyards	Y	N	N	N/A	
	Horseback Riding	Y	N	N	N/A	
	Livestock Dealer	Y	N	N	N/A	
	Livestock Raising	Y	N	N	N/A	
	Nurseries Including Trees	O	N	N	N/A	WC not eligible in CA
	Nurseries No Trees	Y	N	N	N/A	
	Orchards	Y	N	N	N/A	
	Poultry	Y	N	N	N/A	
	Vegetables	Y	N	N	N/A	
Landscaping						
	Commercial Cleaning Services	Y	Y	Y	N/A	
	Landscape Gardening - No Tree Removal or Excavation	Y	Y	Y	N/A	
	Landscape Gardening -include Tree Service	O	O	O	N/A	WC not eligible: FL, HI, ID, MA, NY, WI GL&BOP: less than 25% excavation
	Lawn Sprinkler Installation	Y	Y	Y	N/A	
	Parks/Gardens (no tree service)	Y	N	N	N/A	

MANUFACTURING

Industry	Sub-Industry Type of Business	Workers' Comp	General Liability	BOP (Available in 29 states)	Professional Liability- E/O	Additional UW Guidelines
Chemical						

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	Chemical Blending	Y	N	N	N/A	
	Chemical Manufacturing	Y	N	N	N/A	
	Cosmetics	Y	N	N	N/A	
	Electroplating	Y	N	N	N/A	
	Ink/Paint Manufacturing	Y	N	N	N/A	
	Oxygen or Hydrogen	Y	N	N	N/A	
	Pharmaceutical	Y	N	N	N/A	
	Electronic/Electrical					
	Computer and Electronic Products	Y	N	N	N/A	
	Electrical Equipment, Appliance and Components	Y	N	N	N/A	
	Machinery and Heavy Equipment					
	Machinery and Heavy Equipment	Y	N	N	N/A	
	Food and Beverage					
	Brewery	Y	N	N	N/A	
	Food Products	Y	N	N	N/A	
	Meat Products	Y	N	N	N/A	
	Metal					
	Die Casting	Y	N	N	N/A	
	Iron/Steel Fabrication: Non-Structural	Y	N	N	N/A	
	Iron/Steel Fabrication: Structural	Y	N	N	N/A	
	Jewelry	Y	N	N	N/A	
	Metal Stamped NOC	Y	N	N	N/A	
	Precision Machined Parts	Y	N	N	N/A	
	Screw	Y	N	N	N/A	
	Sheet Metal	Y	N	N	N/A	
	Signs	Y	N	N	N/A	
	Tools NOC - not drop or machine forged	Y	N	N	N/A	
	Wire Goods	Y	N	N	N/A	
	Miscellaneous					
	Concrete	Y	N	N	N/A	
	Glass	Y	N	N	N/A	
	Hardware	Y	N	N	N/A	
	Monuments	Y	Y	Y	N/A	

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	Newspaper Publishing		Y	N	N	N/A	
	Paper/Paper Goods		Y	N	N	N/A	
	Plumbing		Y	N	N	N/A	
	Printing		Y	Y	Y	N/A	
	Plastics/Rubber						
	Plastics - Fabricated or Molded Products		Y	N	N	N/A	
	Rubber Products		Y	N	N	N/A	
	Textile						
	Cloting, Textile & accessories		Y	N	N	N/A	
	Embroidery		Y	N	N	N/A	
	Wood						
	Corrugated or Fiberboard Container		Y	N	N	N/A	
	Furniture & Cabinets		Y	N	N	N/A	
	Pallet or Box		Y	N	N	N/A	
	Planing or Molding Mill		O	N	N	N/A	WC not eligible: FL, HI, ID, MA, NY, WI
	Sawmill		O	N	N	N/A	WC not eligible: FL, HI, ID, MA, NY, WI

RESTAURANTS & TAVERNS

Restaurant	Workers' Comp	General Liability	BOP (Available in 29 states)	Professional Liability- E/O	Additional UW Guidelines
Catering Services	Y	Y	Y	N/A	
Concession Stands/Snack Bars - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	
Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	
Delicatessens and Sandwich Shops w/ Deep Frying	Y	Y	Y	N/A	
Family-style Restaurant - No Sales of Alcoholic Beverages	Y	Y	Y	N/A	
Family-style Restaurant - Sales of Alcoholic Beverages up to 50% of Total Sales	Y	Y	Y	N/A	
Fast Food Restaurant -Take Out Only	Y	Y	Y	N/A	
Fine Dining Restaurant - No Sales of Alcoholic Beverages	Y	Y	Y	N/A	
Fine Dining Restaurant - Sales of Alcoholic Beverages > 30% up to 75% of Total Sales	Y	Y	Y	N/A	
Ice Cream and Yogurt Shops	Y	Y	Y	N/A	
Mobile Concession Stands & Food Trucks	Y	Y	Y	N/A	
Pizza Shops - Ltd. Cooking (no smoke or grease vapors)	Y	Y	Y	N/A	
Pizza Shops w/ Deep Frying	Y	Y	Y	N/A	
Take Out Only Fast Food Restaurant	Y	Y	Y	N/A	

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	Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	
	Tavern						
	Bars/Tavern		O	N	N	N/A	WC not eligible: DE, NY, VT, WV
	Lounge & Night Clubs		Y	N	N	N/A	

RETAIL/WHOLESALE STORES (includes Food Stores)

	Building and Garden Materials						
	Building Material Dealer		Y	Y	Y	N/A	
	Electrical Lighting and Supplies Store		Y	Y	Y	N/A	
	Equipment, Fixtures or Supplies Distributor		Y	Y	Y	N/A	
	Fence Dealer		Y	Y	Y	N/A	
	Gardening and Light Farming Supply Retail		Y	Y	Y	N/A	
	Hardware Store		Y	Y	Y	N/A	
	Heating and Air Conditioning Equipment - Retail Only		Y	Y	Y	N/A	
	Heating or Combined Heating and Air Conditioning Equipment - Distributors Only		Y	Y	Y	N/A	
	Home Improvement Store		Y	Y	Y	N/A	
	Paint, Wallpaper or Wallcovering Store		Y	Y	Y	N/A	
	Plumbing and Refrigeration Equipment - Retail Only		Y	Y	Y	N/A	
	Plumbing Supplies and Fixtures Distributors		O	Y	Y	N/A	WC not eligible: DE, NY, VT, WV
	Clothing Apparel and Accessories						
	Clothing Distributor		Y	Y	Y	N/A	
	Clothing Store		Y	Y	Y	N/A	
	Fabric Store		Y	Y	Y	N/A	
	Fur - Garments and Pelts - Retail Only		Y	Y	Y	N/A	
	Jewelry Distributors		Y	Y	Y	N/A	
	Jewelry Repair		Y	Y	Y	N/A	
	Jewelry Store		Y	Y	Y	N/A	
	Leather Products or Hide Store - Retail only		Y	Y	Y	N/A	
	Shoe Store		Y	Y	Y	N/A	
	Tailoring or Dressmaking Establishments - Custom		Y	Y	Y	Y	
	Electronics and Appliances						
	Appliance Stores Household Appliances and Home Furnishings		Y	Y	Y	N/A	
	Computer Store		Y	Y	Y	N/A	

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	Electronics Store		Y	Y	Y	N/A	
	Kitchen Accessories Store		Y	Y	Y	N/A	
	Food/Drinks						
	Bakeries - Distributors - No baking on premises		Y	Y	Y	N/A	
	Bakery		Y	Y	Y	N/A	
	Beverage Store - Liquor and Wine		Y	Y	Y	N/A	
	Beverage Store - Non-Alcoholic Beverages		Y	Y	Y	N/A	
	Cafes - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	
	Candy or Confectionary Store		Y	Y	Y	N/A	
	Convenience Store w/ Fast Food Restaurant & Gasoline Sales		Y	Y	Y	N/A	
	Convenience Store w/ Fast Food Restaurant - No Gasoline Sales		Y	Y	Y	N/A	
	Convenience Store w/ Ltd. Cooking (no smoke or grease vapors) & Gasoline Sales		Y	Y	Y	N/A	
	Convenience Stores - No Gas Sales - No Restaurant		Y	Y	Y	N/A	
	Convenience Stores w/ Gasoline Sales - No Restaurant		Y	Y	Y	N/A	
	Dairy Products Store		Y	Y	Y	N/A	
	Delicatessens - Primarily retailing a range of grocery items and meats		Y	Y	Y	N/A	
	Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	
	Delicatessens and Sandwich Shops w/ Deep Frying		Y	Y	Y	N/A	
	Donut Shops - Ltd. Cooking (no smoke or grease vapors)		Y	Y	Y	N/A	
	Grocery Distributors		Y	Y	Y	N/A	
	Grocery Store - With Gasoline Sales		Y	Y	Y	N/A	BOP/GL - no large grocery stores in NY
	Grocery Store - Without Gasoline Sales		Y	Y	Y	N/A	
	Meat, Fish, Poultry or Seafood Retail		Y	Y	Y	N/A	
	Furniture and Home Furnishings						
	Clock Shop with Repair		Y	Y	Y	N/A	
	Fabric Distributors		Y	Y	Y	N/A	
	Floor Covering Distributors		Y	Y	Y	N/A	
	Floor Covering Store		Y	Y	Y	N/A	
	Furniture Store		Y	Y	Y	N/A	
	Home Furnishings Store		Y	Y	Y	N/A	
	Musical Instrument Store		Y	Y	Y	N/A	
	Sporting Goods Store		Y	Y	Y	N/A	
	Toys - Distributors		Y	Y	Y	N/A	

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General Merchandise							
	Antique Store		Y	Y	Y	N/A	
	Department Stores		Y	Y	Y	N/A	
	Drugstore		Y	Y	Y	N/A	
	General Store		Y	Y	Y	N/A	
	Office Machines or Appliances Retail - No Repair		Y	Y	Y	N/A	
	Retail Store (Not otherwise classified)		Y	Y	Y	N/A	
	Variety Store		Y	Y	Y	N/A	
Health and Personal Care							
	Beauty Supply Store		Y	Y	Y	N/A	
	Drugstore		Y	Y	Y	N/A	
	Optical and Hearing Aid Store		Y	Y	Y	N/A	
	Medical Marijuana Dispensary		Y	N	N	N/A	
Miscellaneous Store Retailers							
	Army and Navy Store		Y	Y	Y	N/A	
	Florists - Retail Only		Y	Y	Y	N/A	
	Florists Distributors		Y	Y	Y	N/A	
	Gift Shop		Y	Y	Y	N/A	
	Janitorial Supplies - Retail Only		Y	Y	Y	N/A	
	Luggage Goods - Retail Only		Y	Y	Y	N/A	
	Monuments		Y	Y	Y	N/A	
	Newsstand		Y	Y	Y	N/A	
	Party Supplies Store		Y	Y	Y	N/A	
	Pet Store		Y	Y	Y	N/A	
	Picture or Frame Store		Y	Y	Y	N/A	
	Retail Store (Not otherwise classified)		Y	Y	Y	N/A	
	Signs & Banners Store		Y	Y	Y	N/A	
	Stationery or Paper Products Store		Y	Y	Y	N/A	
	Tobacco Products		Y	N	N	N/A	
	Toy Store		Y	Y	Y	N/A	
	Trophy Store		Y	Y	Y	N/A	
	Wood Products		N	N	N	N/A	
	Wig Store		Y	Y	Y	N/A	

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Industry	Sub-Industry	Type of Business	Workers' Comp	General Liability	BOP (Available in 29 states)	Professional Liability- E/O	Additional UW Guidelines
Rental and Servicing Retailers							
		Check Cashing /Exchange	Y	N	N	N/A	
		Copying and Duplicating Store	Y	Y	Y	N/A	
		Printing	Y	Y	Y	N/A	
		Tuxedo Rental	Y	Y	Y	N/A	
		Video Rental Store (no adult videos)	Y	Y	Y	N/A	
Sporting Goods & Hobby Based							
		Art Supplies and Hobby Shop	Y	Y	Y	N/A	
		Bicycle Shop	Y	Y	Y	N/A	
		Books and Magazines Store	Y	Y	Y	N/A	
		Camera and Photographic Equipment - Retail Only	Y	Y	Y	N/A	
		Collectibles and Memorabilia Store	Y	Y	Y	N/A	
		Music Store - Pre-recorded	Y	Y	Y	N/A	
		Musical Instrument Store	Y	Y	Y	N/A	
		Retail Store (Not otherwise classified)	Y	Y	Y	N/A	
		Sporting Goods Store	Y	Y	Y	N/A	
Wholesalers							
		Appliance Distributors	Y	Y	Y	N/A	
		Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	Y	Y	Y	N/A	
		Bookbinding and Printers Supplies Distributors	Y	Y	Y	N/A	
		Clothing Distributor	Y	Y	Y	N/A	
		Collectibles and Memorabilia Distributors	Y	Y	Y	N/A	
		Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	Y	Y	Y	N/A	
		Ecommerce - internet or onine sales	Y	Y	Y	Y	
		Electrical Supplies	Y	N	N	N/A	
		Equipment, Fixtures or Supplies Distributor	Y	Y	Y	N/A	
		Fruit or Vegetable Distributors	Y	Y	Y	N/A	
		Gardening and Light Farming Supply Distributors	Y	Y	Y	N/A	
		Grocery Distributors	Y	Y	Y	N/A	
		Hardware and Tools, Distributors	Y	Y	Y	N/A	
		Hobby, Craft or Artists' Supply Distributors	Y	Y	Y	N/A	
		Janitorial Supplies Distributors	Y	Y	Y	N/A	
		Meat, Fish, Poultry or Seafood Distributors	Y	Y	Y	N/A	

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	Medical Equipment		Y	N	N	N/A	
	Office Machines or Appliances Distributors - No Repair		Y	Y	Y	N/A	
	Optical and Hearing Aid Distributors		Y	Y	Y	N/A	
	Stationery or Paper Products Distributors		Y	Y	Y	N/A	
	Toys - Distributors		Y	Y	Y	N/A	

SERVICE INDUSTRIES

Agencies							
	Advertising and Related Services (Office)		Y	Y	Y	Y	
	Credit Reporting Agencies (Office)		Y	Y	Y	N	
	Professional Trade Associations (Office)		Y	Y	Y	Y	
	Public Relations (Office)		Y	Y	Y	Y	
	Real Estate Agents (Office)		Y	Y	Y	Y	
	Ticket Agencies (Office)		Y	Y	Y	Y	
	Travel Agencies (Office)		Y	Y	Y	O	PL not eligible: CA, DE, NY, VT, WV
Business and Admin							
	Collection Agencies (Office)		Y	Y	Y	N	
	Consultants - Computer and Management		Y	Y	Y	Y	
	Copying and Duplicating Store		Y	Y	Y	Y	
	Employment Agencies (Office)		Y	Y	Y	N	
	Engineers or Architects - Consulting - Not engaged in actual construction (Office)		Y	Y	Y	Y	
	Interior Decorators		Y	Y	Y	Y	
	Event Planner		Y	Y	Y	O	PL not eligible: DE< NY, VT, WV
	Interior Decorators (Office)		Y	Y	Y	Y	
	Lawyers (Office)		Y	Y	Y	Y	PL: No securities legal service
	Notaries Public (Office)		Y	Y	Y	Y	
	Office (Not otherwise classified)		Y	Y	Y	Y	
	Stenography, Typing, Court Reporting and Word Processing (Office)		Y	Y	Y	Y	
	Telemarketing and Research Services (Office)		Y	Y	Y	Y	
	Title Agents (Office)		Y	Y	Y	O	PL not eligible: CA and NJ
Financial Professionals							
	Accounting (Office)		Y	Y	Y	Y	
	Consultants - All Other		Y	Y	Y	Y	

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	Financial Planners (Office)		Y	Y	Y	O	PL not eligible: CA
	Insurance Agents (Office)		Y	Y	Y	O	PL not eligible: CA P&C Agents allowed in CA
	Stockbrokers (Office)		Y	Y	Y	Y	
	Installation/Repair						
	Appliances and Accessories - Installation or Service or Repair		Y	Y	Y	N/A	
	Burglar and Fire Alarm		Y	Y	Y	N/A	
	Carpentry		O	Y	Y	N/A	Mobile Home Setup - WC - FL, IL, ME, NH, NV, VA
	Ceiling or Wall Installation - Metal only		Y	Y	Y	N/A	
	Computer Repair Service		Y	Y	Y	N/A	
	Damage Restoration		O	N	N	N/A	WC not eligible: FL, HI, MA, NY, WI
	Electronic Equipment (stage)		O	N	N	N/A	WC not eligible: FL, IL, ME, NH, NV, VA
	Elevators		Y	N	N	N/A	
	Event Setup and Teardown		Y	N	N	N/A	
	House Furnishings Installation		Y	Y	Y	N/A	
	Millwright Work		Y	N	N	N/A	
	Plumbing and Refrigeration Equipment - Retail Only		Y	Y	Y	N/A	
	Shoe Repair		Y	Y	Y	N/A	
	Solar Panel Installation		O	Y	Y	N/A	WC available: AZ and NV only BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX 35% of work can be solar panel installation
	Sprinkler Installation		Y	Y	Y	N/A	
	Swimming Pools		O	N	N	N/A	WC not eligible: FL, IL, ME, NH, NV, VA
	Television or Radio Installation or Repair		Y	Y	Y	N/A	
	Vending Machines		Y	N	N	N/A	
	Personal Services						
	Barber Shop and Beauty Salon		Y	Y	Y	Y	
	Nail/Tanning/Tattoo		Y	Y	Y	Y	
	Property Management and Janitorial/Cleaning Services						
	Property Mgmt-Commercial Buildings Only		Y	Y	Y	Y	
	Property Mgmt-Condos and Apartment Complexes		Y	Y	Y	Y	
	Property Mgmt-Mobile Home or Trailer Park		O	Y	Y	Y	WC not eligible: FL, IL, ME, NH, NV, VA
	Property Mgmt-Residential/Commercial		Y	Y	Y	Y	
	Residential Cleaning Services/Janitorial		O	Y	Y	Y	Pressure Washing - No WC available - FL, IL, ME, NH, NV, VA
	Shopping Center - More than 10% of area occupied by Full Cooking Restaurants		Y	Y	Y	Y	

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	Shopping Center - No Full Cooking Restaurants		Y	Y	Y	Y	
	Townhouses or Similar Associations - Over 4 families - NO office occupancy		Y	Y	Y	Y	
	Townhouses or Similar Associations - Over 4 families with office occupancy		Y	Y	Y	Y	
Specialist							
	Analytical Laboratory		Y	N	N	N	
	Auctions and Auctioneers		Y	Y	Y	Y	
	Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises		Y	Y	Y	N/A	
	Ceiling or Wall Installation - Metal only		Y	Y	Y	Y	
	Cemetery Operations		Y	N	N	N/A	
	Commercial Cleaning Services		Y	Y	Y	N/A	
	Detective or Investigative Agencies - Private (Office)		Y	Y	Y	Y	
	Engraving		Y	Y	Y	N/A	
	Exterminator/Pest Control		Y	N	N	N/A	
	Funeral Home or Chapel		Y	Y	Y	Y	
	Inspection of Risks		O	Y	Y	Y	WC not eligible: DE, PA
	Kennels - Breeding/Boarding/Sales		Y	N	N	N/A	
	Land Surveyor		Y	N	N	Y	
	Laundromat (Self Service) - Supervised		Y	Y	Y	N/A	
	Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene)		Y	Y	Y	N/A	
	Locksmith		Y	Y	Y	N/A	
	Mailing or Addressing Companies		Y	Y	Y	N/A	
	Pet Groomers		Y	Y	Y	N/A	
	Photographer		Y	Y	Y	Y	
	Sewer or Hazardous Spill Cleaning		Y	N	N	N/A	
	Sign Painting or Lettering - Inside of Building - No Spray Painting		Y	Y	Y	N/A	
	Sign Painting or Lettering - Outside		O	Y	Y	N/A	WC not eligible: FL, ID, MA, NY, OK, TX, UT, WI
	Taxidermist		N	Y	Y	N/A	
	Telecommunications		Y	N	N	N/A	
	Traffic Control		Y	N	N	N/A	
	Window Cleaning - 3 stories or less in height		O	Y	Y	N/A	WC not eligible: CA, DE, FL, HI, ID, MA, MI, NY, OR, PA, TX, WI

TRANSPORTATION AND WAREHOUSING

Transportation							
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Aviation			Y	N	N	N/A	
Aviation Maintenance			Y	N	N	N/A	
Aviation Training			Y	N	N	N/A	
Couriers			Y	N	N	N/A	
Mail Delivery			Y	N	N	N/A	
Messenger or Courier Service			Y	N	N	N/A	
Non Medical			O	N	N	N/A	WC not eligible: FL, IL, ME, NH, NV, VA
Trucking - Goods Delivery to Consumer - Incl. Furniture			O	N	N	N/A	WC not eligible: FL, IL, ME, NH, NV, UT, VA
Trucking - Goods Delivery to Consumer - No Furniture			Y	N	N	N/A	
Trucking - Local Hauling (less than 200 miles)			Y	N	N	N/A	
Trucking - Long Distance Hauling (more than 200 miles)			Y	N	N	N/A	
Warehouse							
Self Storage			Y	N	N	N/A	
Warehousing -with or without refrigeration			Y	N	N	N/A	

Automatic Underwriting:

Workers' Comp is ~65% online/automatic quoting without UW review subject to post issue review validating the application.

PL is ~85% online/automatic quoting without UW review subject to post issue review validating the application.

Commercial Auto ~65%, similar to Work comp. Subject to post issue review validating the application including running MVRs.

Our Business Service Portal 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 right after.