



Casualty Appetite Guide

CONSTRUCTION

- Commercial Construction
 - General & subcontractors, including:
 - Concrete construction
 - Excavation & site preparation
 - Fire suppression
 - Framing
 - Horizontal drilling & conduit construction
 - Infrastructure & utilities
 - Roofing
 - Seismic retrofitting
 - Steel erection
- New Residential Construction
 - General contractors, custom home builders, trade contractors, & subcontractors
- New Residential Construction
 - General contractors, custom home builders, trade contractors, & subcontractors
- Residential Renovation & Remodeling
 - All trades eligible
- Project-specific, owners interest, OCP, and discontinued operations available

GENERAL CASUALTY

- | | | | |
|---|----------------------|-------------------------------|--|
| • Apartments | • Daycares & schools | • Mobile home parks | • Security guards & detective agencies |
| • Bars & nightclubs | • Gas stations | • Real estate land developers | • Senior housing |
| • Churches | • Hotels & motels | • Restaurants | • Student housing (non-Greek) |
| • Condominium, homeowners, & townhouse associations | • Lessor's risk | • Retail stores | |
| | • Liquor Liability | | |

EXCESS CASUALTY

- | | | | |
|--|---|--------------------------------------|--------------------------------|
| Supported and unsupported capacity up to \$10M | • Condominiums | • Metal erection | • Roofers |
| • Apartment buildings | • Excavation | • Oil & gas operations | • Security guards |
| • Cannabis cultivation & distribution | • Firearms manufacturers & distributors | • Real estate development properties | • Small-to-midsize auto fleets |
| • Carpentry | • General contractors | • Recreational facilities & resorts | • Special events |
| • Concrete construction | • Lessors' risk | | • Warehouses |

SMALL BUSINESS

- | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|------------------------------------|--------|------------|------------------|--------------|------------|-----------|------------------------------|----------------|-----------|--------------------------------|------------------------------|--|--------------|---------------------|-----------------------------|-------------------|---------------|-----------|----------------|------------------------------------|-----------------|--------------------|-------|-----------------------------|
| <ul style="list-style-type: none"> • Contractors (General Contractors & Artisan Trade Contractors) <ul style="list-style-type: none"> ▪ Primary classes written: <table border="0"> <tr> <td>◦ Carpentry</td> <td>◦ HVAC</td> </tr> <tr> <td>◦ Concrete</td> <td>◦ Metal erection</td> </tr> <tr> <td>◦ Demolition</td> <td>◦ Painting</td> </tr> <tr> <td>◦ Drywall</td> <td>◦ Plastering / EIFS / stucco</td> </tr> <tr> <td>◦ Electricians</td> <td>◦ Roofers</td> </tr> <tr> <td>◦ Excavation / grading of land</td> <td>◦ Swimming pool installation</td> </tr> </table> ▪ Many other classes also considered | ◦ Carpentry | ◦ HVAC | ◦ Concrete | ◦ Metal erection | ◦ Demolition | ◦ Painting | ◦ Drywall | ◦ Plastering / EIFS / stucco | ◦ Electricians | ◦ Roofers | ◦ Excavation / grading of land | ◦ Swimming pool installation | <ul style="list-style-type: none"> • Premises Operations (OL&T) <ul style="list-style-type: none"> ▪ Nearly 200 classes eligible ▪ Primary classes written: <table border="0"> <tr> <td>◦ Apartments</td> <td>◦ Mobile home parks</td> </tr> <tr> <td>◦ Condo owners associations</td> <td>◦ Office premises</td> </tr> <tr> <td>◦ Consultants</td> <td>◦ Parking</td> </tr> <tr> <td>◦ Habitational</td> <td>◦ Real estate development property</td> </tr> <tr> <td>◦ Hotels/motels</td> <td>◦ Shopping centers</td> </tr> <tr> <td>◦ LRO</td> <td>◦ Vacant buildings and land</td> </tr> </table> | ◦ Apartments | ◦ Mobile home parks | ◦ Condo owners associations | ◦ Office premises | ◦ Consultants | ◦ Parking | ◦ Habitational | ◦ Real estate development property | ◦ Hotels/motels | ◦ Shopping centers | ◦ LRO | ◦ Vacant buildings and land |
| ◦ Carpentry | ◦ HVAC | | | | | | | | | | | | | | | | | | | | | | | | |
| ◦ Concrete | ◦ Metal erection | | | | | | | | | | | | | | | | | | | | | | | | |
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