

Small Business

Fulfill your clients' insurance needs with a broad state and class appetite (over 300 NAICS codes and most states) and comprehensive product offering. Excess Liability policies also available.



COVERAGES AVAILABLE

Business owners' Policies (BOP)

- 180 NAICS codes of common businesses, including advertising services, general stores, payroll services, gift stores, contractors and veterinary services
- Available in 45 states with significant coastal coverage
- Not available in AK, CT, MA, HI
- Eligibility up to:
 - BOP Property values of \$7.5 M per location, or total policy up to \$15M total insured value
 - \$20M annual sales per account & \$10M per location
 - 50,000 square feet per location

Our BOP includes property, liability, and loss of business income in one simple policy. It also offers cyber, equipment breakdown, EPL, hired & non-owned auto, lessor's risk, liquor liability, and professional liability to select classes.

Workers' Compensation (WC)

- 213 NAICS codes of common businesses - including autobody, gas stations, car washes, medical laboratories, manufacturing, tire dealers and supermarkets
- Available in 42 states
- Not Available in AK, DE, HI as well as monopolistic states (ND, OH, WA, WY)
- Similar account size target as BOP

Both BOP and WC

- 122 NAICS for both BOP and WC, including bakeries, beauty salons, nail salons, funeral homes, locksmiths, restaurants and photography studios
- Only states a bundle solution IS NOT available AK, CT, DE, HI, MA as well as monopolistic states ND, OH, WA and WY



UNDERWRITING

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