

# Appetite Guide

## Property

- Buildings constructed within the past 25 years
- Proper insurance to value
- Protected property. PC 1-8
- Prefer TIV < \$4,000,000
- Verifiable prior coverage and loss information

## Auto

- Experienced drivers, licensed 5 years or more
- Total minor violations averaging 1 or less per driver and no drivers with a major violations
- PPT, light and medium trucks
- Heavy & extra heavy written for qualifying risks
- Local and intermediate radius use, with no trucking, HazMat, or sand & gravel hauling

## General Liability

- Mercantile, office, processing and service accounts described by commonly used classes in the CLM manual.
- Contracting accounts specializing in specific operations, other than homebuilding, with subcontracted costs <25% of total receipts
- Manufacturing accounts whose product presents a relatively low level of products liability exposure
- Umbrella coverage available if we write the underlying GL

## Umbrella

- Underlying auto and GL must be with ARIC
- Limits \$1 to \$5 million

## Benchmark Insurance Company

- Alternative coverage available in Benchmark Insurance Company for situations that require rated paper (A, IX).

## Target Classes

### Mercantile Risks

- Most retail and wholesale classes
- Lessor's risk or owner operations
- May qualify for BOP if < \$3,000,000 sales

### Office

- Professional liability excluded and separate coverage required if exposure exists

### Artisan Contractors

- HVAC
- Concrete
- Electrical
- Flooring
- Landscapers
- Masonry
- Painting
- Tile installation

### Service and Processing

- Auto repair and painting
- Machine shops
- Barbers and beauticians
- Florists
- Laundry and dry cleaning
- Printers

### Restaurants

- Fast food
- Casual, family style
- Fine dining
- Alcohol sales <30%