

# Brokerage Target Opportunities

Industry Segment	Class of Business	General Appetite	Comments	Prohibits
Contractors & Service	General Contractors	<ul style="list-style-type: none"> <li>• Prefer Commercial</li> <li>• Experience in Class</li> <li>• Proper Risk Transfer</li> </ul>	<ul style="list-style-type: none"> <li>• Develop details on losses</li> <li>• Sales/Cost ratios must make sense</li> </ul>	<ul style="list-style-type: none"> <li>• Homebuilders</li> <li>• EIFS/Asbestos/Lead</li> </ul>
Contractors & Service	Artisan Contractors	<ul style="list-style-type: none"> <li>• Machinery I/S/R</li> <li>• Agricultural contractors</li> <li>• Cable Installation</li> <li>• Specialty (hospital work)</li> <li>• Calibration services</li> <li>• Welders</li> </ul>	<ul style="list-style-type: none"> <li>• Understand the operation</li> <li>• We will use deductible to mitigate loss</li> </ul>	<ul style="list-style-type: none"> <li>• Snow removal</li> <li>• Blasting</li> </ul>
Contractors & Service	Integrators	<ul style="list-style-type: none"> <li>• BI/PD exposure vs Professional</li> </ul>	<ul style="list-style-type: none"> <li>• Understand contractual</li> <li>• Professional exclusion</li> </ul>	
Contractors & Service	Street & Road	<ul style="list-style-type: none"> <li>• Traffic Flaggers</li> <li>• Repavers</li> <li>• Some bridge work</li> <li>• Restriping</li> </ul>	<ul style="list-style-type: none"> <li>• Prefer lower end of class</li> <li>• Work on culverts &amp; small bridges – not I-95</li> </ul>	<ul style="list-style-type: none"> <li>• High traffic volume exposures</li> </ul>

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Contractors & Service	Owner's interest Extended CO	<ul style="list-style-type: none"> <li>Adequate underlying</li> <li>Good contracts</li> </ul>	<ul style="list-style-type: none"> <li>Prefer commercial</li> <li>Obtain plans/contracts</li> </ul>	<ul style="list-style-type: none"> <li>Residential with Prod/Co</li> </ul>
Contractors & Service	Alarm Installers Sprinkler Contractors Fire Proofing Waterproofing Demolition Elevators Janitorial	<ul style="list-style-type: none"> <li>Develop good description of ops.</li> </ul>	<ul style="list-style-type: none"> <li>Prefer commercial</li> <li>Loss history</li> <li>Who are customers</li> </ul>	<ul style="list-style-type: none"> <li>Generally cautious</li> <li>Wary of designing</li> <li>Don't want to complete with programs</li> </ul>
Manufacturing	Machinery & Parts Equipment Medical Devices	<ul style="list-style-type: none"> <li>Industrial end user</li> <li>Installation 'included'</li> </ul>	<ul style="list-style-type: none"> <li>Importers acceptable</li> <li>New products proffered</li> </ul>	<ul style="list-style-type: none"> <li>Need testing procedure</li> <li>Not invasive products</li> </ul>
Manufacturing	Consumer Goods	<ul style="list-style-type: none"> <li>Sporting Goods</li> <li>Electronic Parts/Equip.</li> <li>Furniture</li> <li>Paints/Chemicals</li> </ul>	<ul style="list-style-type: none"> <li>Lighter end of class</li> </ul>	<ul style="list-style-type: none"> <li>Rebounding devices</li> <li>Avoid latent exposure</li> <li>Avoid flammability</li> </ul>

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Manufacturing	Discontinued Products New Products	<ul style="list-style-type: none"> <li>Any otherwise acceptable class</li> </ul>	<ul style="list-style-type: none"> <li>Sales history</li> <li>Terms of sale</li> </ul>	Coverage Period Exceeding 36 Months
Restaurants	Taverns Nightclubs Entertainment	<ul style="list-style-type: none"> <li>Any place you would hang out</li> </ul>	<ul style="list-style-type: none"> <li>More competitive on GL than liquor</li> <li>LL based on state</li> <li>No underage clubs</li> <li>Bubbles/Paint Parties</li> </ul>	<ul style="list-style-type: none"> <li>Nothing good happens after 2:00</li> <li>A&amp;B restrictions</li> <li>Moto-cross</li> <li>Mono-line LL</li> </ul>
Hotels/Motels	Exterior Entrance	<ul style="list-style-type: none"> <li>Other than hourly rates</li> </ul>	<ul style="list-style-type: none"> <li>A&amp;B Exclusion</li> <li>Bed Bug Exclusion</li> </ul>	<ul style="list-style-type: none"> <li>Need loss history</li> </ul>
Miscellaneous	Consultants Short term events Entertainment Truckers Small Amusements Equipment Rental Vacants	<ul style="list-style-type: none"> <li>Definable parameters</li> <li>Skating rinks</li> <li>Mom &amp; Pop Parks</li> <li>Partially vacant</li> </ul>	<ul style="list-style-type: none"> <li>Develop description of ops</li> <li>Lower MP</li> <li>Rental / Repair</li> <li>Understand services</li> <li>Waivers</li> <li>What is being rented</li> <li>Including receiverships</li> </ul>	<ul style="list-style-type: none"> <li>Prefer w/PL in place</li> <li>Would you attend</li> </ul>