

Brokerage Target Opportunities

Industry Segment	Class of Business	General Appetite	Comments	Prohibits
Contractors & Service	General Contractors	<ul style="list-style-type: none"> Receipts greater than \$2.5m 100% subcontracted Any work on hillsides, grades or slopes 	<ul style="list-style-type: none"> Pricing starts at manual Minimum \$5k deductible Forms per UW Guide 	<ul style="list-style-type: none"> See UW Guide Any risk with a prior construction defect claim Crane use, ball & chain or similar
Contractors & Service	Artisan Contractors	<ul style="list-style-type: none"> Receipts greater than \$2.5m Contractors subcontracting more than 75% of their work Any work on hillsides, grades or slopes Any other artisan contractor class noted as Submit to Brokerage (see attached) 	<ul style="list-style-type: none"> Pricing starts at manual Minimum \$2,500 deductible Forms per UW Guide 	<ul style="list-style-type: none"> See UW Guide Any risk with a prior construction defect claim Crane use, ball & chain or similar
Contractors & Service	Alarm Installers	<ul style="list-style-type: none"> Monitoring in excess of 15% of gross receipts Installation of any alarm or product manufactured under the insured's name 	<ul style="list-style-type: none"> Pricing starts at manual Forms per UW Guide 	<ul style="list-style-type: none"> See UW Guide

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Contractors & Service	Demolition / Wrecking Contractor	<ul style="list-style-type: none"> Demo or wrecking contractors performing work on freestanding commercial or residential bldgs. Including salvage operations on an annual contract basis 	<ul style="list-style-type: none"> Pricing starts at manual Minimum \$5k deductible Forms per UW Guide 	<ul style="list-style-type: none"> Blasting or use of explosives Crane use, ball & chain or similar
Contractors & Service	Fire Extinguishers or Fire Protection Systems Installation, Service or Repair	<ul style="list-style-type: none"> Products sold under insured's label Fire protection systems involved in commercial cooking operations, no building sprinkler system work 	<ul style="list-style-type: none"> Pricing starts at manual Forms per UW Guide 	<ul style="list-style-type: none"> See UW Guide
Contractors & Service	Fire & Waterproofing – Structures	<ul style="list-style-type: none"> Commercial structures 	<ul style="list-style-type: none"> Obtain & review contract Pricing starts at manual Forms per UW Guide 	<ul style="list-style-type: none"> See UW Guide
Contractors & Service	Security & Patrol Agencies	<ul style="list-style-type: none"> Commercial accounts 	<ul style="list-style-type: none"> Obtain & review contract Forms per UW Guide 	<ul style="list-style-type: none"> Armed security and body guard services PI & AI

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Manufacturing (Products)	Various	<ul style="list-style-type: none"> • Light to medium hazard • Stand-alone products OK 	<ul style="list-style-type: none"> • Pricing starts at manual • Forms per UW Guide • Consider the end-user (professional or consumer) • Obtain product lists & packaging • Restrict coverage to specific products 	<ul style="list-style-type: none"> • Invasive medical, auto operating or safety parts, toys, nutraceuticals or pharmaceuticals, any other class noted as Prohibit in the UW Guide
Hospitality	Restaurants	<ul style="list-style-type: none"> • After hours establishments • Dance floors greater than 500 sq ft • Daily entertainment • Risks with playrooms or playgrounds • Teen dance clubs 	<ul style="list-style-type: none"> • Pricing starts at manual • Forms per UW Guide 	<ul style="list-style-type: none"> • See UW Guide
Hospitality	Nightclubs, Cabarets & Comedy Clubs		<ul style="list-style-type: none"> • Pricing starts at manual • Forms per UW Guide • Minimum \$5,000 Deductible 	<ul style="list-style-type: none"> • See UW Guide

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Mercantile	Various	<ul style="list-style-type: none"> • Internet retailers • Trailer dealers / rental agencies • Meat, fish, poultry or seafood distributors • Secondhand or salvage dealers and distributors • Toy distributors 	<ul style="list-style-type: none"> • Pricing starts at manual • Forms & restrictions per UW Guide • Consider the end-user (professional or consumer) • Obtain product lists & packaging • Importing – See Mfg 	<ul style="list-style-type: none"> • See UW Guide • Importing – See Mfg
Miscellaneous	Exercise and Health Studios	<ul style="list-style-type: none"> • Boxing / kickboxing gyms, no sparring • Products liability coverage for any product sold under the insured's own label 	<ul style="list-style-type: none"> • Obtain & review waivers • If under 18, discuss with AVP • Pricing starts at manual • Forms per UW Guide 	<ul style="list-style-type: none"> • See UW Guide
Miscellaneous	Various	<ul style="list-style-type: none"> • Skating rinks – ice or roller • Amusement devices 	<ul style="list-style-type: none"> • Pricing starts at manual • Minimum \$5,000 Deductible • Forms and restrictions per UW Guide • Obtain and evaluate waiver 	<ul style="list-style-type: none"> • See UW Guide

Target classes shown above, generally speaking, Brokerage appetite is as follows:

- Any class that shows as Submit to Brokerage in the UW Guide
- Any risk that has characteristics shown as Submit to Brokerage
- Any risk that Binding declines (opportunities vary – can we price / use terms & conditions that would make the risk more appropriate?) Pricing downward will not be the reason a risk moves from Binding to Brokerage

Underwriting Guide to be used as a starting point for forms, terms & conditions.

Manual rating to be used as a starting point for pricing.

Any risk that fits Binding, should be routed to Binding – we should not be competing with our Binding team.

Property would come mostly from apt/condo, hospitality, merc & misc and is 100% dependent on GL appetite (until we open for mono-line writing – further appetite updates will be done at that time).