

Underwriting Appetite - Commercial Lines

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Be sure to review our **Automatic Underwriting** flyer for Comm. Auto, BOP, and Workers' Comp. classes that are eligible for straight-through processing.

KEY: Yes Maybe No Specialty Program (See the ASC) Incidental Exposure Considered w/CPP ABQ (See ABQ for WC flyer)



***COMMERCIAL PACKAGE POLICY (CPP)**

Components: Commercial Property, General Liability, EPLI (excluding NY), Commercial Umbrella. Targeted Industries: Most business types with a single building plus business personal property valued at greater than \$20 million will be considered. Certain other conditions apply in NY. Availability: IL/MI/NC/NJ/NY/PA.

Industry Sub-Industry Type of Business	Workers' Comp	Businessowner's Policy OCC	Commercial LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package Policy (CPP)*	Notes
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AGRICULTURE

Animal/Fish								
Animal and Dairy Farms								WC - Dairy farms in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only
Animal Breeders								
Fish Hatcheries								
Stables/Horse Boarding								
Crop/Land								
Crop Production								
Forestry and Logging								
Nurseries or Garden Centers								
Orchards & Vineyards								WC - Risks in AZ, CA, CO, CT, HI, ID, MA, MN, MT, NH, NY, PA, and TX only, berry crops excluded

AUTO SERVICE & DEALERS

Dealerships								
Dealerships								
Sales								
Gas Stations - With and Without Convenience Store								BOP-OCC - NY risks not eligible
Parts/Supplies								BOP-OCC - NY risks with service/repair not eligible
Tires								AUTO - Parts and maintenance, no towing
Truck Stops/Service Plaza								
Service/Repair								
Car Washes								Full service and automatic with attendant; BOP-OCC - NY risks not eligible; AUTO - Maintenance vehicles only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Dismantling								
Service/Repair/Body Shop - Automobile								BOP-OCC - NY service/repair risks not eligible; AUTO - Parts and maintenance, no for-hire towing exposure
Service/Repair/Body Shop - Other than automobile								
Towing Operations	/ABQ							

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CIVIC & RELIGIOUS ORGANIZATIONS

Civic Organizations								
Civic Organization	✘	✘	✘	✘	✘	✘	○	
Religious Organizations								
Churches/Houses of Worship	★	✘	★	✘	✘	✘	○	BOP-LRO - Non-traditional church buildings only

CPP - Must have single building plus business personal property valued at greater than \$20 million.

CONTRACTING/LANDSCAPING

Carpentry								
Carpentry - Residential Property and Interior	○	★	★	★	★	✘	✘	WC - Limited appetite in NY, all other states max 2 stories
Carpentry - Shop Only	○	★	★	★	★	✘	✘	WC - Excluding carpenters that build and haul finished product to job site
Cleaning/Maintenance Services								
Janitorial/Commercial Cleaning Services	○/ABQ	★	★	★	★	★	✘	WC - Excluding window washing and property preservation; WC-ABQ - Ground-level window washers with pole extenders only
Drywalling								
Drywall Installation	ABQ	★	★	★	★	✘	✘	
Electrical Contractors								
Electrical Work - Within Buildings	★	★	★	★	★	✘	✘	WC/BOP-OCC - Excluding high voltage work
Excavation								
Excavation	○	✘	★	✘	✘	✘	✘	
General Contractors								
General Contractors	✘	✘	★	✘	★	✘	✘	*BOP-LRO - Use Contractor NOC code (shop)/(office)
HVAC								
Heating or HVAC Systems/Equipment	★	★	★	★	★	✘	✘	WC/BOP-OCC - Excluding large commercial/industrial freezer work
Installation Services								
Burglar/Fire/Security Alarm Installation	★	✘	★	✘	★	★	✘	
Cable Installation - TV and Internet	✘	★	★	★	★	✘	✘	
Door, Window, or Assembled Millwork - Installation	○	★	★	★	★	✘	✘	WC - Excluding overhead/garage door installation
Fence Erection	○	★	★	★	★	✘	✘	

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Fire Sprinkler - Installation and Service								WC - Excluding chemical fire suppression systems
Floor Covering Installation								WC - Incidental carpet installation services only
Glass Dealers and Glaziers - Sales and Installation								
House Furnishings Installation								WC - Excluding furniture delivery
Lawn Sprinkler Installation								
Overhead/Garage Door Installers								
Satellite Installation								
Scaffolding Installation/Removal Services								AUTO - Only vehicles used to bring materials to/from job site; no erection vehicles such as cranes, bucket trucks, etc.
Sign Installation								AUTO - Only vehicles used to bring materials to/from job site; no erection vehicles such as cranes, bucket trucks, etc.
Solar Installation								
Sound System Installation								
Tile, Stone, Marble, Mosaic, or Terrazzo Work								
Lawn and Landscaping								
Landscape Gardening/Grass Cutting								WC/BOP-OCC - Excluding tree services or heavy excavation
Tree Services								AUTO - Excluding mobile equipment & bucket trucks
Miscellaneous								
Blasting Operations								
Crane Operators/Services								
Drilling - Gas or Water								
Iron or Steel Erectors								
Underground Mining								
Painting								
Painting - Interior or Exterior								WC - Excluding NY risks, all others max 2 stories; BOP-OCC - Max exterior 3 stories
Plumbing								
Plumbing - Residential or Commercial								
Restoration, Remediation and Demolition								
Restoration, Remediation and Demolition								AUTO - Restoration work only, no asbestos, black mold, hazardous waste removal or remediation
Roofing								
Roofing	ABQ							WC-ABQ - Commercial
Stone/Concrete Work								
Flat Concrete								WC - Excluding NY risks

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Masonry	○	★	★	★	★	✘	✘	WC - Premium >\$35,000; BOP-OCC - Flat work preferred
Plastering or Stucco Work	✘	★	★	★	★	✘	✘	*BOP-LRO - Use Contractor NOC (shop)/(office); Exterior Insulation & Finish Systems Exclusion will be added for owners
Street Work								
Street and Road Construction	ABQ	✘	★	✘	✘	✘	✘	

WC - Contractor and landscaping risks require a minimum payroll of \$25,000 (plus an owner), two years of prior coverage or management experience (or a combination of the two), and a reliable means of verifying the exposure (i.e., website, experience modification factor, loss runs, etc.). BOP - Maximum payroll for contractors is \$1 million (\$750,000 in NY). *BOP LRO - Some state exceptions apply.

EDUCATION & HEALTH SERVICES

Education								
Colleges/Schools	○	✘	✘	✘	✘	✘	○	WC - Excluding public schools
Tutoring Centers	★	✘	★	✘	✘	★	○	WC - Excluding in-home services; *BOP LRO - Use Schools NOC
Vocational Schools	✘	✘	★	✘	✘	✘	○	*BOP-LRO - Use Schools NOC
Health Services								
Hospitals	✘	✘	✘	✘	✘	✘	○	
Medical Offices/Physicians	★	★	★	★	○	✘	○	AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible
Urgent Care Centers	✘	✘	✘	✘	✘	✘	○	

*BOP LRO - Some state exceptions apply. CPP - Must have single building plus business personal property valued at greater than \$20 million.

ENTERTAINMENT, SPORTS & LEISURE

Clubs								
Fraternities/Sororities	✘	✘	✘	✘	✘	✘	✘	
Golf Courses/Tennis, Raquetball Clubs	★	✘	✘	✘	○	✘	★	
Hunting/Gun Clubs	✘	✘	✘	✘	○	✘	✘	
Social Clubs	★	✘	✘	✘	○	✘	○	CPP - Must have single building plus business personal property valued at greater than \$20 million
Sports & Entertainment								
Amusement Parks, Carnivals, Circuses	✘	✘	✘	✘	✘	✘	✘	
Archery/Gun Ranges	✘	✘	✘	✘	✘	✘	✘	
Athletic Teams	✘	✘	✘	✘	✘	✘	✘	
Camps	ABQ	✘	✘	✘	✘	✘	■	
Convention Centers	✘	✘	✘	✘	✘	✘	★	

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Dance Instructors								*BOP-LRO - Use Recreational NOC
Gyms								WC - Excluding fitness instructors; *BOP-LRO - Use Recreational NOC
Indoor Amusement								*BOP-LRO - Use Recreational NOC
Libraries								WC - Limited volunteer exposure; *BOP-LRO - Use Processing & Services NOC
Marinas								
Movie Theaters								
Museums								WC - Limited volunteer exposure; *BOP-LRO - Use Processing & Services NOC
Outdoor Amusement								
Theaters - Live Entertainment								*BOP-LRO - Use Processing & Services NOC, limited to 350 seats
Zoos								

*BOP LRO - Some state exceptions apply. AUTO - Maintenance vehicles or those used to conduct business only for certain classes.

HABITATIONAL (Apartments & Condo/Townhome Associations)

Habitational	Workers' Comp	Businessowner's Policy OCC	Workers' Policy LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package Policy (CPP)*	Notes
Apartments/Townhouses								
Bed & Breakfasts								
Condominiums								
Housing Authorities								WC - Population < 250,000

BOP - Habitational risks are not being entertained in FL at this time. AUTO - Maintenance vehicles only. CPP - Must have single building plus business personal property valued at greater than \$20 million.

LESSORS RISK/PROPERTY MANAGEMENT

Lessors Risk	Workers' Comp	Businessowner's Policy OCC	Workers' Policy LRO	Commercial Umb/Exc	Commercial Auto	Professional Liability	Commercial Package Policy (CPP)*	Notes
Lessors of Buildings								
Property Management								
Building Operation/Property Management								WC - Limited commercial building operations exposure; BOP/UMB - Coverage limited to office premises only; AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible

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MANUFACTURING

Building & Glass								
Building Materials								
Gardening and Light Farming Supplies								
Masonry and Glass Products								WC - Considered with CPP
Electronics and Appliances								
Computer and Electronic Products								
Electrical Equipment, Appliance and Components								
Food, Beverage and Tobacco								
Bakeries								
Breweries								*BOP-LRO - Use Light Mfg NOC
Non-Perishable Products								
Perishable Products								WC - Considered with CPP
Tobacco and Similar Products								
Furniture								
Furniture and Fixtures								WC - Considered with CPP
Textile and Furnishings								WC - Considered with CPP
Medical Products								
Medical Equipment and Supplies								AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible
Precision Instruments								
Miscellaneous								
All Other Manufacturing								WC - Considered with CPP
Jewelry and Silverware								WC - Considered with CPP
Kitchen Accessories								
Sign								WC - Considered with CPP
Spas and Saunas								WC - Considered with CPP
Petroleum, Coal, Chemicals, Plastics and Rubber								
Plastics - Fabricated or Molded Products								WC - Considered with CPP; AUTO - Excluding petroleum, coal, chemical distribution (finished plastics and rubber products will be considered)
Rubber Products								WC - Considered with CPP; AUTO - Excluding petroleum, coal, chemical distribution (finished plastics and rubber products will be considered)

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Primary Metal, Fabricated Metal and Machinery								
Fabricated Metal Products	○	✘	✘	✘	★	✘	★	
Machinery and Heavy Equipment	○	✘	✘	✘	★	✘	○	WC - Considered with CPP
Metal Works and Mills	○	✘	✘	✘	★	✘	★	WC - Considered with CPP
Sporting Goods and Hobbies								
Sporting Goods, Collectibles, Hobbies	○	✘	✘	✘	★	✘	★	
Textiles, Leather and Apparel								
Clothing, Textile & Accessories	★	✘	✘	✘	★	✘	★	
Transportation Products								
Aerospace	✘	✘	✘	✘	★	✘	○	CPP - Property only
Motor Vehicle	✘	✘	✘	✘	★	✘	○	CPP - Property only
Nautical	✘	✘	✘	✘	★	✘	○	CPP - Property only
Wood, Paper and Printing								
Paper, Paperboard and Containers	○	✘	✘	✘	★	✘	★	
Wood Products	✘	✘	✘	✘	★	✘	★	

*BOP LRO - Some state exceptions apply.

PROFESSIONAL OFFICES

Architect/Engineer								
Architects, Engineers & Consultants	○	★	★	★	★	★	✘	
Broadcasting								
Radio or Television Broadcasting Stations	✘	○	○	○	○	○	○	BOP-OCC - Excluding personal/adv injury liability; AUTO - Excluding vehicles used to do on-site televising
Business/Consumer Services								
Advertising	★	★	★	★	○	★	○	
Collection Agencies	○	★	★	○	○	★	✘	WC - Excluding repossession services; BOP-OCC - Excluding personal/adv injury liability, no tax collection
Computer/Data Processing Consulting	★	○	★	○	○	★	○	
Consultants	○	★	★	★	○	★	○	
Employment/Staffing Agencies	✘	○	★	○	○	★	○	
Graphic Designers	★	★	★	★	○	★	○	
Internet or Web Application Developers	★	✘	★	✘	○	★	○	
Telemarketing and Research Services	★	★	★	★	○	★	○	

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Ticket/Travel Agent								BOP-OCC - Office exposure only
Finance and Insurance								
Accountants/Bookkeepers/Actuaries								AUTO - Only vehicles used to conduct business for the operation, vehicles used to commute to work not eligible; PL - CPA firms in AZ, GA, IL, PA, NJ & TX only at this time
Banking								AUTO - Excluding armored car exposure; *BOP-LRO - Use Office NOC
Credit Reporting								
Financial Consulting								
Insurance Agencies/Services								PL - Ancillary non-agent services only (i.e., loss control, claims, TPA, etc.)
Mortgage or Loan Brokers								
Real Estate Agencies								
Stockbrokers								BOP-OCC - Professional liability must be excluded
Legal								
Law or Legal Offices								
Trade Groups								
Labor Unions								WC - Excluding contracting labor and first responder unions
Professional Trade Associations								WC/BOP-OCC - Excluding lobbying organizations

AUTO - Vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible; *BOP LRO - Some state exceptions apply.

RESTAURANTS & HOSPITALITY

Bars/Night Clubs								
Bars & Night Clubs								WC - Excluding nightclubs
Hospitality								
Hotels/Motels								AUTO - Maintenance vehicles only. Shuttle service for hotel resorts may be entertained when written with BOP or CPP
Resorts and Country Clubs								AUTO - Maintenance vehicles only. Shuttle service for hotel resorts may be entertained when written with BOP or CPP
Restaurants								
Catering							/	WC/BOP-OCC - Limited off-site catering only; BOP-OCC - not eligible in NY
Catering Services - Banquet Hall							/	WC/BOP-OCC - Limited off-site catering only; BOP-OCC - not eligible in NY
Family Style							/	BOP-OCC - No table side cooking or hibachi
Fast Food							/	

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Fine Dining	★	★	★	★	★	✘	○/■	BOP-OCC - No table side cooking or hibachi
Limited Cooking	★	★	★	★	★	✘	○/■	
Mobile Concession Stands & Food Trucks	○	○	○	✘	✘	✘	■	BOP-OCC - Incidental exposure only
Takeout Only	★	★	★	★	○	✘	○/■	AUTO/BOP - Receipts <20%

WC - Delivery <33%, <15% for risks in AZ, CA, DE, PA, NV, and NY class code 9072. Full-service and fine-dining restaurants in NY require \$40,000 minimum payroll and \$4,000 minimum payroll in the driver class code when delivery exposure exists; BOP - Delivery <30% if Non-Owned Auto Liability is on the policy. AUTO - Excluding non-owned coverage; vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible. *BOP LRO - Some state exceptions apply.
 CPP - Restaurants - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million.

SERVICE INDUSTRIES

Animal Services								
Animal Shelters	✘	✘	✘	✘	★	✘	✘	
Pet Boarding	★	✘	✘	✘	★	★	✘	WC - Daycare only
Pet Groomers	★	★	★	★	★	★	✘	
Pet Trainers	✘	✘	✘	✘	★	★	✘	
Taxidermists	✘	★	★	★	★	✘	✘	
Veterinarians	★	★	★	★	★	(Under BOP)	○	WC - Excluding treatment of farm or wild animals
Audio/Video/Literary								
Audio Post Production - Computer or Electronic	★	✘	★	✘	★	★	○	*BOP-LRO - Use Processing & Services NOC
Bookbinding	✘	✘	✘	○	★	★	○	
Media Duplication	★	★	★	★	★	★	○	
Music Recording Studios	✘	✘	★	✘	★	★	○	*BOP-LRO - Use Processing & Services NOC
Photographers	○	★	★	★	★	★	○	
Printers	○	○	○	○	★	★	★	WC/BOP-OCC - Excluding large scale commercial print shops, manufacturing and warehouse exposures
Publishers/Literary Agents	★	✘	★	✘	○	★	○	AUTO - Business use vehicles only
Videotape Editing Services	★	★	★	★	★	★	○	Excluding adult content stores
Diagnostic/Laboratories								
Dental Laboratories	★	★	★	★	★	✘	○	AUTO - Pick-up and delivery of goods/supplies only
Diagnostic Testing Laboratories	✘	○	★	○	★	✘	○	BOP-OCC - Depending upon equipment values; AUTO - Pick-up and delivery of goods/supplies only
Finance, Insurance and Legal								
Inspectors/Appraisers	✘	○	★	○	★	★	○	BOP - Onsite only; PL - Excluding home/property inspectors
Loss Control Services	✘	✘	★	✘	★	★	○	

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Process Servers								
Repossession Agencies								
Installation/Repair								
Appliance & Accessories - Installation, Service & Repair								WC - Excluding appliance delivery
Glass Dealers and Glaziers								
Jewelry Repair								AUTO - Pick-up and delivery of goods/supplies only
Lawn Mower Repair								
Office Machine Repair								
Sewing Machine Repair								
Shoe Repair								
Television/Radio Receiving Set - Installation Repair								
Miscellaneous								
Tent Rental/Setup								
Office and Document								
Call Centers								WC - Employee concentration reviewed for acceptability; AUTO - Business use vehicles only
Copying and Duplicating								
Document Shredders								
Mail Box or Packaging								
Mail Order Houses								
Mailing or Addressing Companies								
Personal and Laundry Services								
Barber Shops						(Under BOP)		WC - \$40,000 minimum payroll required; BOP - \$30,000 minimum business personal property required
Beauty Parlors and Hair Styling Salons						(Under BOP)		WC - \$40,000 minimum payroll required; BOP - \$30,000 minimum business personal property required
Body Decorating Services (Tattoo and Piercing)								
Laundry & Dry Cleaning - Petroleum/Synthetic Solvents								BOP-OCC - Not eligible in NY
Laundry & Dry Cleaning or Dying - Receiving Stations								BOP-OCC - Not eligible in NY
Masseuse/Massage Services								
Nail Salons								
Residential Cleaning Services	ABQ							
Self-Service Laundromats								AUTO - Maintenance vehicles only
Tailoring or Dressmaking - Custom								

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Short and Long-Term Care Facilities								
Child Daycare Centers	ABQ	X	X	X	X	X		
Home Health Care	/ABQ	X	X	X	X	X		
Nursing Homes	/ABQ	X	X	X	X	X		
Specialty Services								
Auctioneers	X	X	X	X			X	
Cemeteries		X	X	X				AUTO - Maintenance vehicles only
Engraving								AUTO - Pick-up and delivery of goods/supplies only
Entertainment Services	X	X		X	X			
Event Planning	X	X		X				*BOP-LRO - Use Processing & Services NOC
Funeral Homes								WC - Excluding crematory operations; BOP - Excluding NJ/NY
Interior Decorators								
Lithographing	X						X	AUTO - Pick-up and delivery of goods/supplies only
Locksmiths						X	X	
Pest Control	X	X	X	X		X		
Pool Services		X		X		X		
Security Guards		X		X		X		AUTO - Unarmed, no residential patrol
Translating							X	
Waste/Recycling Services								
Asbestos Removal or Related Risks	X	X	X	X	X	X	X	
Biohazard Cleanup	X	X	X	X	X	X	X	
Garbage and Waste Haulers	X	X	X	X	X	X	X	
Hazmat Cleanup	X	X	X	X	X	X	X	
Recycling Operations	X	X	X	X	X	X		

*BOP LRO - Some state exceptions apply. AUTO - Vehicles used to conduct business for the operation will be mainly considered, vehicles used to commute to work generally not eligible.

STORES - RETAIL (Including Food Stores)

Building Materials and Glass								
Building Material and Equipment						X		
Electronics and Appliances								
Electronics						X		BOP-OCC - Premium >\$2,500 and central station burglar alarm required

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Office Machines or Appliances (No Repair)								WC - Excluding large office machine/appliance delivery
Vape Store								
Food, Beverage and Tobacco								
Bakeries								
Beverages - Alcoholic and Non-alcoholic								
Farmer's Markets								
Grocery/Convenience/Supermarkets								BOP-OCC - NY convenience stores not eligible; CPP - Must have single building plus business personal property valued at greater than \$20 million
Medical Marijuana Collectives								
Tobacco and Smoke Shops								AUTO - Pick-up and delivery of goods/supplies only
Furniture								
Furniture and Fixtures								WC - Excluding furniture delivery or floor covering installation; BOP-OCC - NY risks not eligible
Medical Products								
Optical Goods & Hearing Aids						(Under BOP)		AUTO - Pick-up and delivery of goods/supplies only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Pharmacies/Drug Stores								AUTO - Pick-up and delivery of goods/supplies only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Precision and Scientific Tools and Instruments								AUTO - Pick-up and delivery of goods/supplies only; CPP - Must have single building plus business personal property valued at greater than \$20 million
Miscellaneous								
Art Galleries								BOP-OCC - Excluding high value; AUTO - motor cargo/inland marine not available
Department Store								BOP-OCC - NY risks not eligible
Fireworks								
Florists								CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Jewelry								BOP - Jewelers Block coverage is not available; AUTO - Pick-up and delivery of goods/supplies only; CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Kitchen Accessories								
Newsstands								
Pawn Shops								AUTO - Pick-up and delivery of goods/supplies only
Retail Stores, NOC								CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Supplies								CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million

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Variety Stores							/	BOP - No antiques; BOP-OCC - NY risks not eligible; CPP - Incidental exposure or must have single building plus business personal property valued at greater than \$20 million
Wood Products, NOC								WC - Excluding furniture delivery; AUTO - Excluding lumber delivery
Sporting Goods and Hobbies								
Collectibles and Memorabilia								BOP-OCC - Building only, no contents; AUTO - Pick-up and delivery of goods/supplies only
Guns								
Musical Instrument Stores								WC - Excluding heavy delivery exposure
Sporting Goods/Athletic Equipment (incl. apparel)								
Textiles, Leather and Apparel								
Clothing or Wearing Apparel								AUTO - Pick-up and delivery of goods/supplies only; BOP-OCC - NY risks not eligible, no second-hand clothing elsewhere
Fabric								

TRANSPORTATION & WAREHOUSING

Transportation								
Airports/Aviation								
Ambulance Companies	ABQ							
Couriers								
Freight Brokers								
Moving Companies/Relocation Services								
Parcel Delivery	ABQ							*BOP-LRO - Use Processing & Services NOC
Passenger Transportation	ABQ							
Sand and Gravel Hauling								
Trucking	ABQ							
Valets								
Warehousing								
Self-Storage Facilities								
Warehousing - With and Without Refrigeration								

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WHOLESALE & DISTRIBUTORS

Building Materials and Glass								
Building Materials	★	★	★	★	★	✘	★	BOP - NJ only
Gardening and Light Farming Supplies	★	★	★	★	★	✘	★	
Masonry and Glass Products	✘	✘	✘	✘	★	✘	★	
Electronic Appliances								
Computer and Electronic Products	★	★	★	★	★	✘	★	
Electrical Equipment, Appliance and Components	★	★	○	✘	★	✘	★	
Food, Beverage and Tobacco								
Bakeries	★	★	★	★	★	✘	★	
Beverage Distributors	★	★	★	★	★	✘	★	BOP - NJ only
Non-Perishable Products	★	★	★	★	★	✘	★	
Perishable Products	★	★	★	★	★	✘	★	BOP - Dairy products & frozen food distributors in NJ only
Tobacco Products	✘	✘	★	✘	○	✘	■	
Furniture								
Furniture and Fixtures	○	★	★	★	★	✘	★	BOP - NJ only
Medical Products								
Drugs/Pharmaceuticals	★	✘	✘	✘	★	✘	✘	
Optical and Hearing Aids	★	★	★	★	★	✘	★	
Miscellaneous								
All Other Wholesale Distributors	○	○	○	○	★	✘	○	BOP - NJ only
Chemicals	✘	✘	✘	✘	✘	✘	○	CPP - Light hazard
Fertilizers	✘	✘	✘	✘	✘	✘	■	
Fireworks	✘	✘	✘	✘	✘	✘	✘	
Hot Tubs	✘	✘	✘	✘	★	✘	■	
Jewelry	★	✘	✘	✘	★	✘	○	BOP/CPP - Jewelers Block is not available
Kitchen Accessories	★	★	★	★	★	✘	★	
Livestock	✘	✘	✘	✘	✘	✘	✘	
Slaughter Houses	✘	✘	✘	✘	✘	✘	✘	
Spas/Saunas	✘	✘	✘	✘	★	✘	■	

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Supplies	○	★	★	★	★	✘	★	
Petroleum, Coal, Chemicals, Plastics and Rubber								
Plastics - Fabricated or Molded Products	○	✘	✘	✘	★	✘	★	AUTO - Excluding transport of raw materials
Rubber Products	✘	✘	✘	✘	★	✘	★	AUTO - Excluding transport of raw materials
Primary Metal, Fabricated Metal and Machinery								
Fabricated Metal Products	○	✘	✘	✘	★	✘	★	AUTO - Excluding transport of raw materials
Machinery and Heavy Equipment	✘	✘	✘	✘	★	✘	○	
Sporting Goods and Hobbies								
Collectibles and Memorabilia	★	✘	✘	✘	○	✘	★	
Guns & Ammunition	✘	✘	✘	✘	✘	✘	✘	
Hobby, Craft, or Artists' Supplies	★	★	★	★	○	✘	★	BOP - Excluding toys
Textiles, Leather and Apparel								
Clothing, Textile & Accessories	★	★	★	★	○	✘	★	BOP - Shoe distributors in NJ only; AUTO - Pick-up and delivery of goods/supplies only
Leather Goods	★	★	★	★	○	✘	★	
Textile and Furnishings	○	★	★	★	○	✘	★	
Transportation Products								
Fuel Distribution	✘	✘	✘	✘	✘	✘	■	
Wood, Paper and Printing								
Paper, Paperboard and Containers	○	★	✘	✘	★	✘	★	
Wood Products	○	✘	✘	✘	○	✘	★	WC - Considered with CPP