

TARGET COMMERCIAL & GARAGE CLASSES

Contractors

Alarm Installation
Appliances - Installation/Service/Repair
Building Services
Cabinet makers/Woodworkers
Carpenters
Ceiling or Wall Installation
Chimney Cleaning
Communication Equipment Contractors
Concrete Construction
Conduit Construction for Cables/Wires
Debris Removal
Demolition Contractors
Door & Window Installation or Repair
Drywall Installation
Electricians
Excavation/Grading of Land
Exterminators & Pest Control Services
Fence Erection Contractors
Floor Covering Installation
General Contractors
Handypersons
House Furnishing
HVAC
Insulation Work
Interior Decorators
Janitorial
Landscaping
Lighting Installation
Machinery & Equipment - Installation,
Servicing or Repair
Masonry
Metal Erection
Office Machines
Owner/Builder acting as the GC
Painters
Paper Contractors
Paper Hanging
Parking Lot/Driveway Construction
Plastering or Stucco Work
Plumbing
Remodeling
Security Installation
Septic Tank Systems/Sewer Cleaning
Sign Erection, Painting or Lettering
Swimming Pool Contractors, Dealers
and Installers
Swimming Pool Maintenance
Telephone or Cable Lines
Tree Trimmers
Upholstering
Welding
Wind and Solar Energy

Garage

ATV Dealers
ATV Repair Shops
Auto Auction
Auto Dealer
Auto Detail/Wash Services Auto
Repair Shops
Auto Upholstery Shops
Boat Dealer
Boat Engine Repair
Body/Paint Shops
Brake & Muffler Shops
Car Washes/Detailers
Dent Repair
Emergency Roadside
Assistance Emergency Vehicle
Dealer Equipment Dealer
Farm Equipment Repair
Farm Equipment/Tractor Sales
Glass Repair/Replacement Golf
Cart Dealer
Handicap/Mobility Sales
Heavy Trailer Dealer
Heavy Truck Dealer
Heavy Truck Sales & Repair
Mobile Repair
Motorcycle Dealer
Motorcycle Sales & Repair
Motorhome/RV Dealer
Motorhome/RV Sales & Repair
Muffler Shop
New & Used Dealerships
Oil/Lube Stations
Roadside Assistance
Salvage Yards
Smog Stations
Tractor/Trailer Sales & Repair
Trailer Dealer
Valet
Wholesale Auto Dealer

Retail Stores

Antique Stores
Appliance Stores
Army & Navy Stores
Auto Parts & Supplies
Beauty Supply Stores
Beverage Stores
Bicycle Stores
Books & Magazine Stores
Camera & Photography Equipment
Candy or Confectionery Stores
Clothing or Apparel Stores
Collectibles or Memorabilia
Computer Stores
Convenience Stores
Department or Discount Stores
E-Cigarette Shops
Electronic Stores
Fabric Stores
Floor Covering Stores
Florists
Furniture Stores
Galleries
Gasoline Stations
Gift Shops
Grocery Stores
Hardware Stores
Hobby Stores
Home Improvement Stores
Hookah Stores & Lounges
Internet Retailers
Liquor/Wine Stores
Mail Box or Packaging Stores
Meat, Poultry or Seafood Stores
Medical Supplies & Equipment
Mini Marts
Music Related Stores
Newsstands
Paint or Wall Covering Stores
Paper Product Stores
Smoke Shops
Sport Good Stores
Supermarkets
Thrift Stores
Tobacco Stores
Vape Stores
Variety Stores
Video Stores

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TARGET COMMERCIAL & GARAGE CLASSES

Manufacturing

Auto Parts (Non-Operating)
Beer, Liquor and Wine
Boxes or Containers
Cabinets, Furniture & Mattresses
Candles
Carpets or Rugs
Cement, Concrete Mix, or Plaster
China or Porcelain
Clay Products
Clocks
Clothing/Textiles
Coffins or Caskets
Computers
Cosmetics
Energy Drinks
Essential Oils
Food Products
Floor Covering
Gemstone Cutting or Polishing
Glass or Glassware
Herbal Supplements
Jewelry, Watches, Watch Cases
Leather Goods
Medical Devices
Office Machines
Plastic, Rubber and Paper Goods
Prescription Medications
Protein Bars
Signs
Spices
Topical/Cortisone Creams
Umbrellas & Canes
Vaccinations
Vitamin Manufacturing
Weight Loss Supplements
Wigs or Hair Pieces
Windows & Doors
Wood Products & Pallets

Builder's Risk & Vacant

Building Renovation
Course of Construction
Land Leased to Others
Landowner Risks
Owners & Contractors Protection
Vacant Buildings
Vacant Land

Distributors & Wholesalers

Appliance Distributors - household
Auto Parts & Supplies
Barber or Beauty Shop Supplies
Beer, Wine & Liquor
Beverage Distributors
Building Material Distributors
Cleaning Supplies
Clothing or Wearing Apparel
Electrical Equipment Distributors
Fabric Distributors
Floor Covering Distributors
Frozen Food Distributors
Fruits, Nuts or Vegetables
Fur - Garment & Pelts - Distributors
Furniture
Grocery Distributors
Hardware and Tool Distributors
Meat, Poultry, Seafood Distributors
Newspapers or Magazines
Paper, Plastic, or Rubber Goods
Printers or Electrotypers Suppliers
Sporting Goods or Athletic Equipment
Toy Distributors
Warehouses

Bars/Restaurants/Food Service

Bars
Breweries
Cafes/Coffee Shops
Catering
Comedy Clubs
Deli's
Donut Shops
Fast Food
Fine Dining
Food Trucks
Ice Cream Shops
Lounges
Pizza Parlors
Restaurants
Taverns

TARGET COMMERCIAL & NON-PROFIT CLASSES

Social Services/Non-Profits

Chamber of Commerce
Charitable Organizations
Counseling
Cultural Clubs/Centers
Family Shelters
Food Banks/Soup Kitchens
Fraternal Clubs
Group Homes
In Home Caregivers
Job Skills Training
Non-Profit D&O
Non-Profit Organizations
Organized Clubs
Park Rangers
Trade Associations/Organizations
Senior Centers
Sport Leagues
Substance Abuse

Schools

Art Classes
Bartender Training
Cooking Schools
Drama & Theater
Fitness Trainers
Language Schools
Learning Academies
Martial Arts
Music Lessons
Religious Schools
Schools
Swim Schools
Tennis Camp
Training Schools
Tutoring Centers/Programs

Property/Habitational

1-4 Family Dwellings
Apartments
Auto Repair Shop Tenants
Buildings with Small Restaurants
Business Parks
Community Associations
Condominiums
HOAs
Industrial Buildings
Lessors Risk
Mini Condos
Mixed Use Buildings
Mobile Home Parks
Partially Vacant Buildings
PUDs
Professional Offices
Shopping Centers
Warehouse Tenants

Retail Stores & Services

Body Piercing Shops
Concessionaires
Dry Cleaning & Alterations
Electronic & Video Stores Fitness Centers
Laundry Services
Networking Group
Parking Lots
Parking Structures
Pet Care & Sales
Pet Therapy
Photography
Production, Media & Broadcasting
Sporting Goods
Tattoo Parlors
Thrift Stores
Yoga Centers
Vendors
Warehouses

Churches

All Mainstream Denominations Churches
Church Plants
Houses of Worship
Mosques
Non-denominational/Independent
Owner-occupied/Tenant-based
Prison Ministry Involvement
Spiritual Living Centers
Start-up Organizations
Storefronts
Synagogues
Temples

Special Events

Baby Showers
Company Parties
Concerts
Concessionaires
Conventions
Exhibits
Festivals
Fundraisers
Parades
Parties/Social Events
Theatrical Performances
Trade Shows
Vendors
Weddings/Receptions

Entertainment & Leisure

Amusement/Gaming Centers
Arts & Culture
Bands/Performers
Boat Clubs
Botanical Gardens
Choirs
Comedians
Dancers/Performers
Entertainment Clubs
Film Festivals
Libraries
Meditation Centers
Museums
Outdoor Recreation
Performing Arts
Sport Camps, Clinics & Leagues
Swim Clubs
Theaters/Theatrical Groups

TARGET PROFESSIONAL LIABILITY CLASSES

Attorneys/Lawyers

Solo practitioners
Employed Lawyers
Start-up, new firms
Firms that have previous claims
Lawyers being non-renewed
Lawyers already written in the E&S market
100% Applicant Owned Title Agency
Cannabis Lawyers
Firms with up to 35 professionals

Medical/Dental

Non-standard Doctors
General Dentists
Orthodontists
Periodontists
Endodontists
Oral Maxillofacial Surgeons

Real Estate

Property manager
Archaeological/Historical consultant
Closing service
Lien filing service
Mortgage field inspector
Notary
Property preservationist
Real estate agent
Real estate consultant
Relocation service
Reserve study consultant
Urban planner

Financial/Insurance

Appraiser (non-real estate)
Auctioneer (non-real estate)
Bill payment service
Billing service
Bookkeeper
Claims adjuster
Collection agency
Construction loan monitor
Damage appraiser
Financial planner
Insurance agent
Insurance inspector
Insurance risk manager
Social security claimant representative
Subrogation consultant
Tax preparer

Allied Health

Outpatient

Clinics
Home healthcare agencies
Medical imaging
Medical testing labs
Pharmacies
Physical therapy
Speech therapy

Social Services

Adoption/foster care agencies
Community support
Group homes
Homeless shelters

Inpatient

Behavioral/Psychiatric care
Group homes
Residential drug treatment

Anti-aging and Holistic

Acupuncture
Chiropractic
Day spas
Hormone therapy
Medical spas
Weight management

Senior Services

Adult day care
Assisted living
Independent living
Medical transportation

Consulting

Benefits consultant
Cost containment consultant
Diversity & Inclusion consultant
Fundraising consultant
Human resources consultant
Management consultant
Organizational consultant
Statistical consultant

Athletic

Fitness instructor
Personal trainer
Sports instructor
Triathlon coach

Architects & Engineers, Construction Managers, Contractors Professional Liability

Landscape architects
Landscape contractors
Mechanical engineers
Civil engineers
Construction safety consultants
Control system integrators
Design build firms
Electrical engineers
Acoustical engineers
Architects
Building code inspectors
Building commissioning
Energy consultants
Environmental consultants
Environmental engineers
General contractors
HVAC engineers
Installation training
Interior designers
Real estate developers
Seismological consultants
Welding inspectors
Agency construction managers
Artisan/subcontractors

Technology

App developer
Computer consultant
Computer repair
Custom software development
Disaster recovery
Electronics recycling
Equipment evaluation/Selection hosting
Managed service provider
Network cabling/wiring
Network/Computer security
Network architecture/design
Software-as-a-service (SaaS)
System/Network evaluation
Technical project management
Telecommunications
Web analytics
Website development
Wireless installation/configuration

TARGET PROFESSIONAL LIABILITY CLASSES

Data/Information

Cloud provider
Colocation service
Copy service
Data backup
Data/Records imaging, warehousing or storage
Document destruction
Document management
Records management

Media, marketing and creative

Advertising agency
Animation
Audio/Visual consultant
Digital marketing
Graphic designer
Lead generation service
Marketing consultant
Photographer
Printer
Print broker
Production consultant
Public relations consultant
Social media marketer
Talent agency
Telemarketing service
Videographer
Video production
Web advertiser

Administration/Communication

Answering service
Association manager
Coding service
Courier/Messenger service
Grant writing service
Interpreter
Fulfillment service
Mailing service
Medical transcriptionist
Office administration/assistant
Office support service
Translator

Training/Education

Coaching service
Educational consultant
Emergency training consultant
EMT training service
First aid/CPR instructor
Health educator
Safety trainer
Seminar conductor
Testing service
Training specialist
Tutor/Teacher

Staffing/Employment

Employment agency
Executive search firm
Referral service
Resume service

Technical/Compliance

Audit service
Compliance consultant
Election monitoring service
OSHA compliance consultant
Safety inspector
Technical writer

Green/Energy

Arborist/Forestry consultant
Agricultural consultant
Biological consultant
Ecological consultant
Energy consultant
Green building consultant
Horticultural consultant
Meteorological consultant
Oenological/Viticultural consultant

Spa/Salon

Aesthetician
Aroma therapist
Beautyician/
Barber
Cosmetologist
Day spa (non-medical)
Massage therapist
Nail technician
Reiki practitioner

Design/Build

Exhibit designer
Interior designer
Landscape architect
Lighting design consultant

Event/Concierge

Caterer
Cleaning service
Concierge service
Concert and event promoter
Disc jockey
Event/Meeting planner
Florist
Pet groomer/sitter/walker
Wedding planner/coordinator

Travel/Transportation

Auto tags service
Motor vehicle registrar
Tour operator
Traffic/Parking consultant
Transportation consultant
Travel agent

Legal/Investigative

Accident reconstructionist
Arbitrator
Background check/screening
Court reporter
Expert witness
Lobbyist
Mediator
Paralegal
Process server
Registered agent

Educational/Cognitive therapy

Applied behavior analyst
Behavioral therapist
Bio feedback practitioner
Learning disability consultant
Neurofeedback practitioner
School guidance counselor
School psychologist
Speech therapist
Speech language pathologist

Healthcare

EEG technician/technologist
Patient intake technician
Radiographer
Sonographer
Ergonomic consultant

Mental Health

Addiction counselor
Anger management counselor
Anxiety counselor
Art/Dance/Drama/Music counselor
Career counselor
Educational psychologist
Grief/Loss/Death counselor
Horticultural therapist
Mental health therapist
Parenting counselor
Pastoral counselor
Pet/Animal therapist
Self esteem counselor
Sleep counselor
Social worker
Sports psychologist
Stress counselor
Wellness counselor

Physical Health

Audiologist
Corrective therapist
Dental assistant
Dental hygienist
Dietician
Hellerwork practitioner
Home health aide (non-medical)
Lactation consultant
Occupational therapist
Optician
Optometric assistant
Nutritionist
Physical therapist
Pedorthist
Radiologic technologist
Recreational therapist
Rehabilitation counselor
Rolfing
Structural body worker

TARGET WORKERS COMPENSATION CLASSES

Automotive

Audio Shops
Auto Body Shops
Auto Customization
Auto Repair Shops
Auto Accessory Shops
Auto Part Shops
Auto Specialty Shops
Classic Car Shops
Collision Centers
Fabrication Shops
Full Service Shops
Gasoline Stations
Muffler Shops
Painting
Quick Lube Shops
Service Stations
Smog Stations
Tire Shops
Tire Service Centers
Truck Repair Shops
Truckers
Upholstery
Used Car Dealerships
Wheel Repair Shops

Retail Services

Animal Grooming/Training
Animal Hospitals/Vet
Beauty/Barber Shops
Catering Services
Distributors
Dry Cleaning
Engraving
Funeral Homes
Laundromats (Self-Service)
Lawn Mower Repair
Locksmiths
Mail Box or Packaging
Moving Services
Parlors Fitness Centers
Printing Shops
Recording Studios
Spas & Salons Massage
Tailors
Tanning Salons
Taxidermists
Translating Services
X-Ray or Image Labs
Yoga Centers

Contractors

Building/Roofing Prep (No Install)
Cabinets
Cable Installation
Carpentry
Cleaning Services
Communication Cabling
Concrete
Electrician/Wiring
Engineers
Flooring
Glazing/Reglazing
Hardwood Floor Installation
HVAC
Insulation Work
Janitorial
Landscapers
Masonry
Painting
Parking/Sidewalk Repair
Plumbing
Powder Coating
Remodeling
Security/Alarm Installation
Sewer Work
Sheet Metal
Sprinkler Installation Swimming
Pools
Tile
Windows/Tinting

Community Associations - Payroll & No Payroll

Condominiums
HOAs
Mobile Home Parks
PUDs
Townhouses

Habitational

Apartment Complexes
Bed & Breakfasts
Hotel/Motels
Mobile Home Parks

Food/Beverage Related

Bakeries
Bars/Taverns/Nightclubs
Beverage Stores
Breweries
Buffets
Catering Companies
Coffee Shops
Convenience Stores
Fast Food Restaurants
Fine Dining
Frozen Yogurt Shops
Fruit/Vegetable Stores
Grocery Stores
Ice Cream Shops
Juice Bars
Local Delivery OK
Liquor Stores
Pizza Parlors/Delivery
Sit Down Restaurants
Sub/Sandwich Shops
Take-Out Only Establishments
Wineries/Vineyards

Retail Merchants

Accessory Shops
Book Stores
CD, Software, Video Stores
Cell Phone Retail Chain
Department Stores
Eyewear Store
Fashion Stores
Florists
General Stores
Hardware Stores
Home Furnishing Stores
Hose & Rubber Product Stores
Lighting Fixture Stores
Office Supply Stores
Pet Stores
Pharmacies
Record Stores
Seed Stores
Smoke Shops
Surf Shops
Towel or Toilet Supply Stores
Trading Companies
Warehouses
Wholesalers

TARGET WORKERS COMPENSATION CLASSES

Medical

Acupuncture
Addiction Centers
Cardiology
Chiropractors
Convalescent or Nursing Home
Dental Laboratories
Dentist Office
Group Homes
Medical Clinics
Nursing Homes
Pediatrics
Pet Care
Pharmacies
Physicians
Primary Care
Retirement Living Centers
Speech Pathology
Surgery Centers/Surgeons
Therapy Centers
Traveling Healthcare
Urgent Care Centers

Social Services/Non-Profit

Boy and Girl Scout Councils
Camps
Chamber of Commerce
Churches
Houses of Worship
Libraries
Mosques
Non Profit/Social Service Organizations
Social Clubs
Sports Clubs
Synagogues
Trade Associations
Temples

Entertainment, Sports, Leisure

Arcades/Billiard Halls
Batting Cages
Bowling Alleys/Centers
Country Clubs/Golf Courses
Driving Ranges/Mini Golf
Gyms
Ice/Roller Skating Rinks
Libraries
Movie Theaters
Museums
Tennis Clubs

Other

Aviation - air traffic controllers
Blacksmith
Casino Gambling
Dairy Farms

Manufacturing

Automotive Related
Bakeries
Breweries
Cabinets
Clothing/Textiles
Computers/Technology
Dental Products
Food or Beverage
Furniture
Jewelry
Leather Goods
Lighting Fixtures (Electric or Gas)
Luggage
Machine Shops
Marble
Metal Products
Musical Instruments
Nuts, Bolts, Screws
Papers/Plastics
Plumbers' Supplies
Rubber Goods
Tobacco
Tools
Vitamin or Supplements
Wire Goods
Wood Products

Schools

Beauty Schools
Childcare/Day Care
Coding Schools
Community Centers
Dance Schools
Elementary Schools
High Schools
K-12
Kindergarten
Math & Reading Centers
Middle Schools
Pre-K/Preschools
Private Schools
Superintendents
Tutoring Centers
Universities/Colleges
Vocational Schools

Tobacco Related

Hookah Lounges
Smoke Shops
Tobacco Manufacturing
Tobacco Warehousing
Vape Shops

Professional Offices/Services

Accountants
Advertising/Marketing Companies
Analytical or Testing Labs
Appraisers
Architects
Auditors
Banking & Investment Firms Bookkeepers
Clerical Office/Telecommuters
Collection Agencies
Computer Consulting/Data Processing
Consultants
Credit Counseling
Computer Programming
Employment Agencies
Engineering Groups
Financial/Investment Services
Graphic Design
Inspectors
Insurance Agencies/Companies
Interior Decorators
Lawyers/Attorneys
Mortgage Brokers
Notaries
Property Management
Real Estate Agents
Recruiters
Software Development
Stockbrokers
Tax Services
Ticket/Travel Agencies
Transcription Services
Web Developers

Wholesalers & Distributors

Art Supplies
Auto Parts & Supplies
Beauty & Barber Shop Supplies
Beverages, Coffee, Dairy Products Books and Printers
Building Materials, Painting Supplies
Cameras, Cell Phones, Computers
Clothing, Fabric, Shoes
Electronics/Software
Food (Frozen, Fruits, Veg, Groceries, Etc.)
Jewelry
Leather Goods
Pet Supplies
Refrigeration Systems or Equipment
Sporting Goods
Stationery or Paper Products
Tobacco Products
Toys
Trophies

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