



Middle Market – Agent Quick Reference: Appetite Guide

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This document provides a sampling of Middle Market’s appetite for midsize businesses (Regional variations may apply). Please contact your Middle Market Underwriter, Marine Underwriter, Technology Practice Underwriter or Construction Practice Leader for more information or to submit accounts for quotation.

Industry / Product	Target Customers	
<p>Business Services Our comprehensive insurance solution helps properly protect Business Services companies with standard-lines and specialized P&C coverages.</p>	<ul style="list-style-type: none"> ▪ Accountants ▪ Ad Agencies ▪ Architects ▪ Business Consultants ▪ Engineers 	<ul style="list-style-type: none"> ▪ Insurance Agents ▪ Management Consultants ▪ Professional Associations ▪ Research Organizations ▪ Travel Agencies
<p>Communications Our comprehensive insurance solution helps properly protect Communications Firms with standard-lines and specialized P&C coverages.</p>	<ul style="list-style-type: none"> ▪ Broadcasters – Cable, Radio and Television ▪ Publishers – Newspapers, Magazines, Books, Directories and others 	<ul style="list-style-type: none"> ▪ Motion Picture Distribution and Allied Services – Film Processors, Production, Distribution, Booking Agencies, Film Libraries
<p>Construction Our comprehensive insurance solution helps properly protect Construction Contractors with standard-lines and specialized P&C coverages including limited pollution, owners & contractors’ protective liability, marine and bond.</p>	<p>Special Trade Contractors</p> <ul style="list-style-type: none"> ▪ Concrete Work ▪ Driveway, Parking & Paving ▪ Drywall / Plastering ▪ Electrical ▪ HVAC ▪ Plumbing 	<p>Heavy Trade & General Contractors</p> <ul style="list-style-type: none"> ▪ Bridges ▪ Cable Installation & Repair ▪ Concrete Construction ▪ Industrial Piping ▪ Iron & Steel Erection ▪ Millwright & Riggers ▪ Street & Road
<p>Financial Services Our comprehensive insurance solution helps properly protect Financial Institutions with standard-lines and specialized P&C coverages including mortgage protection and OREO for Lending Institutions.</p>	<p>Lending Institutions</p> <ul style="list-style-type: none"> ▪ Community Banks ▪ Credit Unions ▪ Mortgage Bankers <p>Insurance Companies</p> <ul style="list-style-type: none"> ▪ Life ▪ Property & Casualty ▪ Accident & Health ▪ Title 	<p>Investment Firms</p> <ul style="list-style-type: none"> ▪ Investment Advisors ▪ Venture Capitalists, Private Equity, & Hedge Funds ▪ Management Investment Offices ▪ Security Broker/Dealers
<p>Healthcare Our property & casualty insurance solution helps properly protect Healthcare businesses with standard-lines and specialized P&C coverages including workers compensation and management liability. <i>Note: Medical malpractice coverage is not available; For inpatient facilities, workers’ compensation availability varies by state; for nursing home facilities, general liability, professional liability and umbrella coverages are available on a non-admitted basis, availability varies by state.</i></p>	<p>Outpatient Group Practices</p> <ul style="list-style-type: none"> ▪ Audiologists ▪ Chiropractors ▪ Dentists ▪ Dieticians ▪ Occupational and Physical Therapists ▪ Optometrists ▪ Osteopathy ▪ Podiatrists 	<p>Outpatient Medical Laboratories & Facilities</p> <ul style="list-style-type: none"> ▪ Dental Laboratories ▪ Gastrointestinal Centers ▪ Imaging Centers ▪ Kidney Dialysis Centers ▪ Outpatient Surgery <p>Inpatient Facilities</p> <ul style="list-style-type: none"> ▪ Hospitals ▪ Long-Term Care Facilities ▪ Nursing Home Facilities
<p>Inland and Ocean Marine Our comprehensive marine insurance solutions help properly protect a wide variety of industry customers with specialized coverages including builder’s risk, contractor’s equipment, ocean cargo, motor truck cargo, warehouse legal liability, hull and P&I and other customized programs.</p>	<ul style="list-style-type: none"> ▪ Contractors ▪ Trucking Companies ▪ Importer/Exporters ▪ Freight Forwarders 	<ul style="list-style-type: none"> ▪ Manufacturers ▪ Wholesaler-Distributors ▪ Solar, Wind and Geothermal Energy: Contractors/Developers and Producers/Operators

Industry / Product	Target Customers	
<p>Janitorial / Building & Cleaning Maintenance Our comprehensive insurance solution helps properly protect Janitorial Services Companies with standard-lines and specialized P&C coverages including lost keys, amended property damage liability and limited pollution.</p>	<p>General Cleaning (Vacuuming, dusting, wastebasket trash pickup, restroom cleanup)</p> <ul style="list-style-type: none"> ▪ Residential ▪ Commercial ▪ Industrial Establishments 	
<p>Law Firms Our comprehensive insurance solution helps properly protect Law Firms with standard-lines and specialized P&C coverages including errors & omissions.</p>	<p>Legal Services</p> <ul style="list-style-type: none"> ▪ Individuals ▪ Businesses ▪ Government ▪ Non-profit Organizations 	
<p>Metal Manufacturers Our comprehensive insurance solution helps properly protect Metal Manufacturers with standard-lines and specialized P&C coverages including manufacturers' E&O, tough product liability, product recall and marine.</p>	<p>Fabricated Metal Products</p> <ul style="list-style-type: none"> ▪ Wire Drawing ▪ Metal Pipe ▪ Tool & Die <p>Industrial Machinery & Equipment</p> <ul style="list-style-type: none"> ▪ Engines & Turbines ▪ Industrial Machinery ▪ Machine Shops 	<p>Electronic & Electrical Equipment</p> <ul style="list-style-type: none"> ▪ Electrical Industrial Apparatus ▪ Household Appliances <p>Transportation Equipment</p> <ul style="list-style-type: none"> ▪ Auto Parts <p>Miscellaneous</p> <ul style="list-style-type: none"> ▪ Musical Instruments ▪ Partitions and Store Fixtures
<p>Plastics Manufacturers Our comprehensive insurance solution helps properly protect Plastic Manufacturers with standard-lines and specialized P&C coverages including manufacturers' E&O, tough product liability and product recall and marine.</p>	<ul style="list-style-type: none"> ▪ Auto Parts ▪ Containers & Bottles ▪ Pipe, Tube & Fittings 	<ul style="list-style-type: none"> ▪ Plastic Component Parts (nuts, bolts, washers rivets) ▪ Plumbing Fixtures
<p>Food Processors Our comprehensive insurance solution helps properly protect Food Processors with standard-lines and specialized P&C coverages including product recall and marine.</p>	<ul style="list-style-type: none"> ▪ Bakery Products ▪ Beverages ▪ Canned, Frozen and Preserved Fruits & Vegetables ▪ Dairy Products 	<ul style="list-style-type: none"> ▪ Pasta Products ▪ Potato Chips, Corn Chips and Similar Snacks ▪ Sugar & Confectioner Products
<p>Printers Our comprehensive insurance solution helps properly protect Printers with standard-lines and specialized P&C coverages including errors & omissions.</p>	<ul style="list-style-type: none"> ▪ Book Printing & Binding ▪ Commercial Art and Design ▪ Commercial Printing – Lithographic, Gravure ▪ Commercial Photography 	<ul style="list-style-type: none"> ▪ Greeting Cards ▪ Manifold Business Forms ▪ Plate making and related services ▪ Photocopying and Duplicating ▪ Typesetting
<p>Private Education Our comprehensive insurance solution helps properly protect Private Education Institutions with standard-lines and specialized P&C coverages including Educators Legal Liability and Limited Liability Coverage for Negligence Related to Sexual Abuse or Molestation.</p>	<ul style="list-style-type: none"> ▪ Private, Non-profit Elementary and Secondary Schools (K-12) ▪ Sectarian and Non-Sectarian Schools ▪ Boarding and Day Schools ▪ Charter Schools (subject to state availability) 	
<p>Real Estate Our comprehensive insurance solution helps properly protect Commercial Real Estate companies with standard-lines and specialized P&C coverages including asset protection, newly formed limited liability companies and marine.</p>	<p>Commercial Property Owners</p> <ul style="list-style-type: none"> ▪ Office ▪ Retail ▪ Industrial properties 	<p>Property Management Companies <i>(who contract with owners of real estate to manage and purchase insurance)</i></p>
<p>Technology Our comprehensive insurance solution helps properly protect Technology and Life Sciences Companies with standard-lines and specialized P&C coverages including professional & management liability and marine.</p>	<ul style="list-style-type: none"> ▪ Electronics Manufacturing ▪ Biotechnology ▪ Medical Technology and Devices ▪ Pharmaceutical R&D and Manufacturing 	<ul style="list-style-type: none"> ▪ Software, Hardware and Computer-related Services ▪ Telecommunication equipment ▪ Internet and Telecommunications Service Providers
<p>Wholesaler-Distributors Our comprehensive insurance solution helps properly protect Wholesaler-Distributors with standard-lines and specialized P&C coverages including product recall and marine.</p>	<ul style="list-style-type: none"> ▪ Apparel ▪ Electrical Goods ▪ Hardware & Plumbing Equipment ▪ Heating and Air Conditioning Equipment 	<ul style="list-style-type: none"> ▪ Machinery Equipment & Supplies ▪ Miscellaneous Durable Goods ▪ Miscellaneous Non-Durable Goods ▪ Motor Vehicle Parts ▪ Professional & Commercial Equipment

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