

EMC appetite

This target appetite list is intended to provide a view of the classes EMC is actively pursuing in six key segments: Contractors, manufacturing, retail, services, specialty, and wholesale. Although most classes are available countrywide, there are some exceptions by state. Individual risk characteristics will be reviewed and considered for acceptability. Please visit with your local EMC branch underwriter or sales team member for more details.

Contractors

Carpentry

- (17) Special trade contractors
 - (1751) Carpentering

Concrete

- (1771) Driveway, parking lot, sidewalk

Electrical work

- (17) Special trade contractors
 - (1731) Electrical work, communication equipment installation
 - (1796) Installing building equipment — NEC

Excavation

- (17) Special trade contractors
 - (1794) Excavation and foundation work

Floor work

- (17) Special trade contractors
 - (1752) Floor laying and floor work — NEC

General contractors — commercial

- (15) General building contractors
 - (1542) Nonresidential construction — NEC

General contractors — residential*

- (15) General building contractors
 - (1521) Single-family housing contractors
 - (1522) Residential contractors except single families
 - (1531) Operative builders

Glass and glazing work

- (17) Special trade contractors
 - (1793) Glass and glazing work

Janitorial

- (73) Business Services
 - (7349) Building maintenance services — NEC

Landscape services

- (07) Agricultural services
 - (0781) Landscape counseling and planning
 - (0782) Lawn and garden services

Masonry, stonework, and plastering

- (17) Special trade contractors
 - (1741) Masonry and other stonework
 - (1742) Plastering, drywall, and insulation
 - (1743) Marble and mosaics

Painting and paper hanging

- (17) Special trade contractors
 - (1721) Painting, paper hanging, and decorating

Water well drilling

- (17) Special trade contractors
 - (1781) Water well drilling

Manufacturing

Apparel and textiles

- (22) Textile mill products
 - (2273) Carpets and rugs
- (23) Apparel and other textile products
 - (2311) Men's and boy's suits and coats
 - (2331) Women's and misses' blouses
 - (2339) Women's and misses' outerwear — NEC

- (2389) Apparel and accessories — NEC
- (2393) Textile bags
- (2396) Automotive and apparel trimmings
- (2399) Fabricated textile products — NEC

Distilled beverages

- (20) Food and kindred products
 - (2082) Malt beverages
 - (2083) Malt
 - (2084) Wines
 - (2086) Bottled and canned soft drinks
 - (2087) Flavoring extracts and syrups — NEC

Fabricated metals — other

- (34) Fabricated metal products
 - (3412) Metal barrels, drums, and pails
 - (3421) Cutlery
 - (3423) Hand and edge tools — NEC
 - (3429) Hardware — NEC
 - (3432) Plumbing fixture fitting
 - (3433) Heating equipment, except electric
 - (3452) Bolts, nuts, rivets, and washers
 - (3469) Metal stampings — NEC
 - (3491) Industrial valves
 - (3493) Steel springs, except wire
 - (3494) Valves and pipe fittings — NEC
 - (3496) Miscellaneous fabricated wire products
 - (3498) Fabricated pipe and fittings
 - (3499) Fabricated metal products — NEC

*No condos, townhomes, and tract home building.

Manufacturing (continued)

Fabricated metals—structural products

- (34) Fabricated metal products
 - (3441) Fabricated structural metal
 - (3442) Metal doors, sash, and trim
 - (3443) Fabricated plate work
 - (3444) Sheet metal work
 - (3446) Architectural metal work
 - (3448) Prefabricated metal buildings
 - (3449) Miscellaneous metal work

Food and kindred products

- (20) Food and kindred products
 - (2024) Ice cream and frozen desserts
 - (2032) Canned specialties
 - (2033) Canned fruits and vegetables
 - (2034) Dehydrated fruits, vegetables, and soups
 - (2035) Pickles, sauces, and salad dressing
 - (2038) Frozen specialties—NEC
 - (2052) Cookies and crackers
 - (2064) Confectionery products
 - (2066) Chocolate and cocoa products
 - (2098) Macaroni and spaghetti
 - (2099) Food preparations—NEC

Furniture and fixtures

- (25) Furniture and fixtures
 - (2512) Upholstered household furniture
 - (2514) Metal household furniture
 - (2517) Wood television and radio cabinets
 - (2519) Household furniture—NEC
 - (2521) Wood office furniture
 - (2522) Office furniture—except wood
 - (2541) Wood partitions and fixtures
 - (2542) Partitions and fixtures—except wood
 - (2591) Drapery hardware, blinds, and shades
 - (2599) Furniture and fixtures—NEC

Industrial machinery

- (35) Industrial commercial machinery and computers
 - (3524) Lawn and garden equipment
 - (3541) Machine tools, metal cutting types
 - (3542) Machine tools, metal forming types
 - (3543) Industrial patterns

- (3544) Special dies, tools, jigs, and fixtures
- (3545) Machines tool accessories
- (3546) Power driven hand tools
- (3556) Food products machinery
- (3559) Special industry machinery—NEC
- (3561) Pumps and pumping equipment—except fluid power pump
- (3565) Packaging machinery
- (3569) General industrial machinery—NEC
- (3585) Refrigeration and heating equipment
- (3589) Service industry machinery—NEC
- (3599) Machinery except electrical—NEC

Lumber and wood products

- (24) Lumber and wood products
 - (2426) Hardwood dimension and flooring
 - (2431) Millwork
 - (2434) Wood kitchen cabinets
 - (2452) Prefabricated wood buildings
 - (2499) Wood products—NEC

Manufacturing—NOC

- (31) Leather and leather products
 - (3149) Footwear, except rubber—NEC
- (38) Instruments and related products
 - (3821) Laboratory apparatus and furniture
 - (3829) Measuring and controlling devices—NEC
- (39) Miscellaneous manufacturing industries
 - (3949) Sporting and athletic goods—NEC
 - (3993) Signs and advertising displays
 - (3996) Hard surface floor coverings
 - (3999) Manufacturing industries—NEC

Manufacturing of electrical components

- (36) Electronic equipment and components
 - (3613) Switchgear and switchboard apparatus
 - (3635) Household vacuum cleaners
 - (3639) Household appliances—NEC
 - (3645) Residential lighting fixtures
 - (3646) Commercial lighting fixtures

- (3651) Radio and television receiving sets
- (3661) Telephone and telegraph apparatus
- (3669) Communications equipment—NEC
- (3679) Electronic components—NEC
- (3699) Electrical equipment and supplies—NEC

Primary metals

- (33) Primary metal industries
 - (3315) Steel wire and related products

Rubber and plastics products

- (30) Rubber and miscellaneous plastics products
 - (3053) Gaskets, packing, and sealing devices
 - (3069) Fabricated rubber products—NEC
 - (3081) Unsupported sheet and film
 - (3084) Pipe
 - (3085) Bottles
 - (3088) Plumbing fixtures
 - (3089) Plastics products—NEC

Retail

Apparel and accessories

- (56) Apparel and accessory stores
 - (5611) Men's and boys' clothing and furnishings
 - (5621) Women's ready-to-wear stores
 - (5632) Women's accessory and specialty stores
 - (5641) Children's and infants' wear stores
 - (5651) Family clothing stores
 - (5661) Shoe stores
 - (5699) Miscellaneous apparel and accessories stores

Building materials and garden supplies

- (52) Retail building materials and garden supplies
 - (5211) Lumber and other building material retail
 - (5231) Paint, glass, and wallpaper stores
 - (5251) Hardware stores
 - (5261) Retail nurseries and garden stores
 - (5271) Mobile home dealers retail

Retail (continued)

Drug stores

- (59) Miscellaneous retail stores
 - (5912) Drug stores and proprietary stores

General retail stores

- (55) Gasoline service stations
 - (5531) Auto supply stores
- (53) General merchandise stores
 - (5311) Department stores
 - (5331) Variety stores
 - (5399) Miscellaneous general merchandise stores
- (59) Miscellaneous retail stores
 - (5941) Sporting goods and bicycle shops
 - (5942) Book stores
 - (5943) Stationery stores
 - (5945) Hobby, toy, and game shops
 - (5946) Camera and photographic supply stores
 - (5947) Gift, novelty, and souvenir shops
 - (5948) Luggage and leather goods stores
 - (5949) Sewing, needlework, and piece goods
 - (5961) Mail order houses
 - (5962) Vending machine operators
 - (5963) Direct selling organizations
 - (5992) Florists retail
 - (5993) Cigar stores and stands
 - (5994) News dealers and newsstands
 - (5995) Opticians' stores
 - (5999) Miscellaneous retail stores—NEC

Liquor stores

- (59) Miscellaneous retail stores
 - (5921) Liquor stores

Services

Automotive services—repair

- (75) Auto repair services and garages

Banks, insurance, and investments

- (63) Insurance carriers
- (64) Insurance agents, brokers, and services

Business services

- (73) Business services
 - (7311) Advertising agencies
 - (7312) Outdoor advertising services
 - (7313) Radio, television, and publishers representatives

- (7319) Advertising—NEC
- (7322) Adjustment and collection services
- (7323) Credit reporting
- (7331) Direct mail advertising services
- (7334) Photocopying and duplicating services
- (7335) Commercial photography
- (7336) Commercial art and graphic design
- (7338) Stenographic and court reporting services
- (7363) Help supply services
- (7371) Custom computer programming services
- (7372) Prepackaged computer software
- (7373) Computer integrated system design
- (7374) Computer processing and data preparation services
- (7378) Computer maintenance and repair
- (7379) Computer related services—NEC
- (7384) Photo finishing laboratories
- (7389) Business services—NEC

Funeral services

- (72) Personal services
 - (7261) Funeral service and crematories

Membership organizations

- (86) Membership organization
 - (8611) Business associations
 - (8621) Professional organizations
 - (8641) Civic and social associations
 - (8699) Membership organizations—NEC

Printing and publishing

- (2732) Book printing
- (2752) Commercial printing—lithographic
- (2754) Commercial printing—gravure
- (2759) Commercial printing—NEC
- (2761) Manifold business forms
- (2771) Greeting card publishing
- (2789) Bookbinding and related work
- (2791) Typesetting
- (2796) Platemaking

Professional services—medical

- (80) Health services

- (8011) Offices and clinics of doctors of medicine
- (8021) Offices and clinics of dentists
- (8031) Offices of osteopathic physicians
- (8041) Offices and clinics of chiropractors
- (8042) Optometrists' offices
- (8043) Offices of podiatrists
- (8049) Health practitioners' offices—NEC
- (8071) Medical laboratories
- (8072) Dental laboratories
- (8092) Kidney dialysis centers
- (8099) Health and allied services—NEC

Professional services—other than medical

- (87) Engineer, accounting, research, management, and relations services
 - (8711) Engineering services
 - (8712) Architectural services
 - (8713) Surveying services
 - (8721) Accounting, auditing, and bookkeeping services
 - (8731) Commercial, physical, and biological research
 - (8732) Commercial, economic, sociological, and educational research
 - (8733) Noncommercial research organizations
 - (8734) Testing laboratories
 - (8741) Management services
 - (8742) Management consulting services
 - (8743) Public relations services
 - (8744) Facilities support management services
 - (8748) Business consulting services—NEC
- (72) Personal services
 - (7217) Carpet, rug, upholstery cleaning
 - (7291) Tax return preparation service
 - (7299) Miscellaneous personal services
- (81) Legal services
 - (8111) Legal services

Real estate services

- (65) Real estate
 - (6531) Real estate agents, managers
 - (6541) Title abstract offices

Services (continued)

Repair services

- (76) Miscellaneous repair services
 - (7622) Radio and television repair
 - (7623) Refrigeration service and repair
 - (7629) Electrical repair shops—NEC
 - (7631) Watch, clock, and jewelry repair
 - (7641) Reupholstery and furniture repair
 - (7692) Welding repair
 - (7694) Armature rewinding shops
 - (7699) Repair services—NEC

Services—NOC

- (72) Personal services
 - (7221) Photographic studios—portrait
 - (7231) Beauty shops
 - (7241) Barber shops
 - (7251) Shoe repair and shoeshine parlors

Specialty

Boat, RV, and motorcycle dealers

- (55) Automotive dealers and service stations
 - (5551) Boat dealers retail
 - (5561) Recreation vehicle dealers

Communication and broadcasting

- (48) Communication
 - (4812) Radiotelephone communications services
 - (4813) Telephone communications, except radiotelephone
 - (4822) Telegraph and other message communications
 - (4899) Communication services—NEC

Wholesale

Beer, wine, and distilled beverages

- (51) Wholesale trade nondurable goods
 - (5181) Beer and ale wholesaling
 - (5182) Wines and distilled beverage wholesaling

Durable goods—construction materials

- (50) Wholesale trade durable goods
 - (5032) Brick, stone, and related products
 - (5039) Construction materials, wholesale—NEC

Durable goods—electrical, heating, and plumbing equipment

- (50) Wholesale trade durable goods
 - (5063) Electrical power equipment wholesaling
 - (5065) Electronic parts and equipment wholesaling
 - (5074) Plumbing and heating equipment wholesaling

Durable goods—machinery, equipment, and supplies

- (50) Wholesale trade durable goods
 - (5082) Construction and mining machines wholesaling
 - (5084) Industrial machinery and equipment wholesaling
 - (5085) Industrial supplies wholesaling
 - (5087) Service establishment equipment wholesaling

Durable goods—other

- (50) Wholesale trade durable goods
 - (5043) Photographic equipment wholesaling
 - (5044) Office equipment

- (5045) Computers and computer peripheral equipment and software
- (5049) Professional equipment—NEC
- (5091) Sporting and recreational goods wholesaling

Groceries & related products

- (51) Wholesale trade nondurable goods
 - (5149) Groceries and related products—NEC

Nondurable goods—other

- (51) Wholesale trade nondurable goods
 - (5131) Piece goods and notions
 - (5136) Men's clothing and furnishings wholesaling
 - (5137) Women's and children's clothing wholesaling
 - (5139) Footwear wholesaling
 - (5153) Grain wholesaling
 - (5159) Farm-product raw materials—NEC
 - (5162) Plastic materials
 - (5191) Farm supplies wholesaling
 - (5193) Flowers and florists supplies



717 Mulberry Street
Des Moines, IA 50309

515-280-2511
800-447-2295

emcinsurance.com



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