

EMC's Countrywide Appetite Guide

Clarity and confidence, all in one guide.



Making your job easier

We're *Keeping insurance human*® by working together to provide clarity and streamline your experience. This appetite guide is designed to make writing business with us as easy as possible, providing you with a comprehensive look at the segments and risks we're ready to take on.





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Appetite guide

Classes in the "Will consider" category typically require more underwriter involvement due to the higher hazard nature of operations.

Class eligibility:  Acceptable  Will consider  Not a market

Segment	Business type(s)	BOP	Auto	Workers' comp	Umbrella	General liability	Property	Inland marine
Construction	Bridge, tunnel, elevated highway construction	✗	✗	✗	✗	✗	✗	✗
	Carpentry	✗	✓	✓	✓	✓	✓	✓
	Concrete	✗	✓	✓	✓	✓	✓	✓
	Driveway/parking lot paving	✗	✓	✓	✓	✓	✓	✓
	Electrical work within buildings	✗	✓	✓	✓	✓	✓	✓
	Electrical apparatus installation, service, and repair	✗	✓	✓	✓	✓	✓	✓
	Excavation	✗	✓	✓	✓	✓	✓	✓
	Fence erection contractors	✗	✓	✓	✓	✓	✓	✓
	Flooring contractors	✗	✓	✓	✓	✓	✓	✓
	General contractors — commercial	✗	✓	✓	✓	✓	✓	✓
	General contractors — residential	✗	✓	✓	✓	✓	✓	✓
	Glass and glazing work	✗	✓	✓	✓	✓	✓	✓
	Heavy construction — NEC	✗	✗	✗	✗	✗	✗	✗
	Janitorial	✗	✓	✓	✓	✓	✓	✓
	Landscape services	✗	✓	✓	✓	✓	✓	✓
	Masonry, stonework, and plastering	✗	✓	✓	✓	✓	✓	✓
	Painting and paper hanging	✗	✓	✓	✓	✓	✓	✓
	Plumbing, heating, and air conditioning	✗	●	●	●	●	●	●
	Roofing — commercial	✗	✓	✗	✗	✓	✓	✓
	Roofing — residential	✗	✗	✗	✗	✗	✗	✗
	Siding	✗	✓	✓	✓	✓	✓	✓
	Street and road construction	✗	✓	✓	✓	✓	✓	✓
	Structural steel erection	✗	✓	✓	✓	✓	✓	✓
	Water sewer contractors	✗	✓	✓	✓	✓	✓	✓
	Water well drilling	✗	✓	✓	✓	✓	✓	✓
Manufacturing	Apparel and textiles	✗	●	●	●	●	●	●
	Automobile parts manufacturing — non-operational, non-critical	✗	●	●	●	●	●	●
	Beer, ale, and malt beverage	✗	✓	✓	✓	✓	✓	✓
	Chemical and allied products	✗	✗	✗	✗	✗	✗	✗
	Electronic equipment components	✗	●	●	●	●	●	●
	Electroplating	✗	✗	✗	✗	✗	✗	✗
	Fabricated metals — other	✗	✓	✓	✓	✓	✓	✓
	Fabricated metals — structural products	✗	●	●	●	●	●	●
	Food and kindred products	✗	●	●	●	●	●	●

Segment	Business type(s)	BOP	Auto	Workers' comp	Umbrella	General liability	Property	Inland marine
Manufacturing (continued)	Furniture and fixtures	×	●	●	●	●	●	●
	Industrial machinery	×	●	●	●	●	●	●
	Instruments and related products	×	●	●	●	●	●	●
	Leather and leather products manufacturing	×	●	●	●	●	●	●
	Liquor manufacturing	×	●	●	●	●	×	×
	Lumber and wood products	×	●	●	●	●	●	●
	Machine shops	×	✓	✓	✓	✓	✓	✓
	Manufacturing — NOC	×	●	●	●	●	●	●
	Manufacturing of electrical components	×	●	●	●	●	●	●
	Paper and allied products	×	●	●	●	●	●	●
	Petroleum refining	×	×	×	×	×	×	×
	Rubber and plastics products	×	●	●	●	●	●	●
	Sand and gravel hauling	×	×	×	×	×	×	×
	Sporting and athletic goods manufacturing	×	●	●	●	●	●	●
	Sign manufacturing	×	✓	✓	✓	✓	✓	✓
	Tobacco products manufacturing	×	×	×	×	×	×	×
	Tool manufacturing	×	✓	✓	✓	✓	✓	✓
	Transportation equipment manufacturing	×	×	×	×	×	×	×
	Wire drawing	×	✓	✓	✓	✓	✓	✓
Retail	Apparel and accessories	✓	✓	✓	✓	✓	✓	✓
	Building materials and garden supplies	✓	✓	✓	✓	✓	✓	✓
	Drug stores	✓	✓	✓	✓	✓	✓	✓
	Fuel oil dealers	×	●	●	●	●	●	●
	Furniture and home furnishings	●	●	●	●	●	●	●
	Gas stations	●	●	●	●	●	●	●
	General retail stores	✓	✓	✓	✓	✓	✓	✓
	Grocery stores	●	●	●	●	●	●	●
	Liquor stores	✓	✓	✓	✓	✓	✓	✓
	Petroleum and petroleum products	×	●	●	●	●	●	●
	Restaurants	●	●	●	●	●	●	●
Services	Architects and engineers	✓	✓	✓	✓	✓	✓	✓
	Attorneys' offices	✓	✓	✓	✓	✓	✓	✓
	Automotive services — repair	✓	✓	✓	✓	✓	✓	✓
	Banks, insurance, and investments	✓	✓	✓	✓	✓	✓	✓
	Business services	✓	✓	✓	✓	✓	✓	✓
	Car washes	●	●	●	●	●	●	●
	Cold storage facilities	×	×	×	×	×	×	×
	Commercial building operators — LRO	×	●	●	●	●	●	●
	Disinfecting and exterminating	×	×	×	×	×	×	×
	Equipment rental and leasing	×	●	●	●	●	●	●

Segment	Business type(s)	BOP	Auto	Workers' comp	Umbrella	General liability	Property	Inland marine
Services (continued)	Funeral services	✓	✓	✓	✓	✓	✓	✓
	General warehousing (excludes mini/self-storage facilities)	✗	●	●	●	●	●	●
	Hotels and motels	✗	✗	✗	✗	✗	✗	✗
	Health care facilities—hospitals and nursing homes	✗	✗	✗	✗	✗	✗	✗
	Laundries and dry cleaning	✗	✗	✗	✗	✗	✗	✗
	Medical and dental offices	✓	✓	✓	✓	✓	✓	✓
	Membership organizations—business or civic organizations	✓	✓	✓	✓	✓	✓	✓
	Membership organizations—social or fraternal organizations	✗	✗	✗	✗	✗	✗	✗
	Mini (self) storage facilities	✗	✗	✗	✗	✗	✗	✗
	Printing and publishing	✓	✓	✓	✓	✓	✓	✓
	Residential building operators	✗	✗	✗	✗	✗	✗	✗
	Real estate agents	✓	✓	✓	✓	✓	✓	✓
	Repair services—NOC	✓	✓	✓	✓	✓	✓	✓
	Services—NOC	✓	✓	✓	●	●	✓	✓
Specialty	Boat, RV, and motorcycle dealers	✗	✓	✓	✓	✓	✓	✓
	Local trucking without storage	✗	●	✗	✗	●	●	●
	All other trucking and transportation	✗	✗	✗	✗	✗	✗	✗
	Cut stone and stone products manufacturing	✗	●	✗	●	●	●	●
	Concrete block and brick manufacturing	✗	●	✗	●	●	●	●
	Ready mix concrete	✗	●	✗	✗	●	●	●
	Agricultural services	✗	✗	✗	✗	✗	✗	✗
	Gas and oil—roustabout work	✗	●	●	●	●	●	●
	Garbage haulers	✗	●	●	●	●	●	●
	Amusement and recreation, including public and private golf courses	✗	✗	✗	✗	✗	✗	✗
	New car dealerships*	✗	●	●	●	●	●	●
	Used car dealerships	✗	✗	✗	✗	✗	✗	✗
	Social services, including daycare	✗	✗	✗	✗	✗	✗	✗
	Communication and broadcasting	✗	✓	✓	✓	✓	✓	✓
Wholesale	Appliance wholesaling	●	✓	✓	●	●	✓	✓
	Beer, wine, and distilled beverages	✗	✓	✓	✓	✓	✓	
	Chemical and allied products	✗	✗	✗	✗	✗	✗	✗
	Construction equipment wholesale	✓	✓	✓	✓	✓	✓	✓
	Confectionery wholesaling	✓	✓	✓	✓	✓	✓	✓
	Dairy products wholesaling	●	●	✓	●	●	✓	✓
	Construction materials	✗	✓	✓	✓	✓	✓	✓
	Electrical, heating, and plumbing equipment	✗	✓	✓	✓	✓	✓	✓
	Electronic parts and equipment	✗	✓	✓	●	●	✓	✓

*New business eligibility subject to capacity.

Segment	Business type(s)	BOP	Auto	Workers' comp	Umbrella	General liability	Property	Inland marine
Wholesale (continued)	Electrical power equipment	✗	●	●	●	●	●	●
	Farm machinery and equipment wholesaling	✗	●	●	●	●	●	●
	Fresh fruits and vegetables wholesaling	●	●	●	●	●	●	●
	Frozen foods wholesaling	✗	●	●	●	●	●	●
	Furniture and home furnishings	✗	●	✓	✓	✓	●	●
	Groceries and related products — NEC	●	●	●	●	●	●	●
	Hardware wholesaling	✓	✓	✓	✓	✓	✓	✓
	Industrial machinery and equipment	✗	●	●	●	●	●	●
	Meat and meat products	✗	✗	✗	✗	✗	✗	✗
	Medical and hospital equipment	✗	●	●	✗	✗	●	●
	Motor vehicle parts and supplies — new	✗	●	●	●	●	●	●
	Office equipment	✓	✓	✓	✓	✓	✓	✓
	Poultry and poultry products	✗	✗	✗	✗	✗	✗	✗
	Plumbing and heating equipment	✗	✓	✓	✓	✓	✓	✓
	Seafood products	✗	✗	✗	✗	✗	✗	✗
	Service establishment equipment wholesaling	✗	✓	✓	✓	✓	✓	✓
	Solar energy equipment dealers	✗	✗	✗	✗	✗	✗	✗
	Sporting and recreational goods	✗	✓	✓	●	●	✓	✓
	Telecommunications equipment	✗	✓	✓	✓	✓	✓	✓
	Transportation equipment wholesaling	✗	✗	✗	✗	✗	✗	✗
	Tires and tubes wholesaling	✗	✗	✗	✗	✗	✗	✗
Public entities	Colleges and universities	✗	●	●	●	●	●	●
	Community and junior colleges (no dormitories)	✗	✓	✓	✓	✓	✓	✓
	Vocational schools	✗	✓	✓	✓	✓	✓	✓
	Elementary and secondary schools	✗	✓	✓	✓	✓	✓	✓
	Cities, townships, boroughs (population up to 25,000)	✗	✓	✓	✓	✓	✓	✓
	Municipalities — counties (population up to 75,000)	✗	✓	✓	✓	✓	✓	✓
	Schools and educational services — NEC	✗	✓	✓	✓	✓	✓	✓
	Water supply services	✗	✓	✓	✓	✓	✓	✓

Note: 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 underwriter or sales team member for more details.



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When you choose EMC, you're not just choosing an insurance carrier. You're choosing a team of experts committed to helping you succeed. Together, we bring local knowledge, industry-leading safety services, and the experience needed to serve your customers' unique needs. We're here to support you and make it easier for you to do what you do best.



717 Mulberry Street
Des Moines, IA 50309

515-280-2511
800-447-2295

emcinsurance.com


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