

New commercial business highlights

Fourth Quarter 2024

Denver Office, West Region

New Business Email: Denver.newapps@emcins.com

Endorsement Email: Denver.clendorsements@emcins.com

New business written			
Type of Account	Written Premium	Type of Account	Written Premium
Electrical Work	\$245,251	Carpentry Work	\$81,205
Lawn and Garden Services	\$193,687	Refrigeration Equipment and Supplies	\$55,174
Nonresidential Construction	\$135,532	Water, Sewer and Utility Lines	\$48,078
Lumber and Other Building Materials	\$114,627	Candy Products	\$44,562
Auto and Home Supply Stores	\$110,974	Car Washes	\$42,501
Building Maintenance Services	\$92,636	Water Well Drilling	\$40,111
Wood Kitchen Cabinets	\$86,211	Single-Family Housing & Construction	\$36,772
Excavation Work	\$83,030	Terrazzo, Tile Marble, Mosaic Work	\$31,865

Businessowners	Top specialty programs
Auto Services	Manufacturing
Convenience Stores	Contractors
Liquor Store	Wholesale Distribution
Retail	Breweries and Wineries
Restaurants w/ Limited Cooking	Water Well Drillers

EMC Appetite List

As an EMC agent, staying ahead of market trends and understanding your carriers' preferences is crucial. To meet this need, we're excited to introduce the EMC Appetite List- a powerful tool designed to enhance your understanding of what we can write for you. It highlights approximately 300 classes across six key segments.

Here's how the EMC Appetite List equips you with the tools you need:

- **Clarity:** No more guessing games. The list provides clear direction on the types of risks. EMC wants to grow. You'll know exactly which classes are within our appetite.
- **Efficiency:** By concentrating on these preferred classes, we streamline the underwriting process.
- **Confidence:** Armed with this information, you can approach customers confidently, with the right products within EMC's appetite.

[Click here](#) to access the latest Appetite Guide.

I have also included a link for more information on our Contractor Program, [here](#) and [here](#). And a link for our Manufacturing Program, [here](#) and [here](#).

Questions? Please reach out to your Territory Manager or Underwriter.