

EMC specialty appetite guide

Clarity and confidence, all in one place.

At EMC Insurance, we recognize that specialized risk classes require tailored solutions. From niche markets to emerging industries, EMC delivers the expertise, flexibility, and coverage options your clients need.

Why write with EMC?

We make it easy for agents to place business confidently. Here's why:

- **Local expertise, global standards:** Our underwriters know your market and your customers
- **Fast and consistent:** Turnaround times that keep your business moving
- **Customizable solutions:** Coverage that fits your customers' unique needs
- **Innovative and adaptive:** Tools, data, and insights to help you stay ahead
- **Partnership mindset:** We're invested in your success and in the long-term health of your customers' businesses

What sets us apart

We go beyond underwriting:

- **Relationship-driven:** Partnering with agents to grow your business
- **Portfolio focus:** Deep commitment to the classes we write
- **Cross-functional strength:** Alignment with claims, loss control, actuarial, and underwriting teams
- **Proactive risk management:** Services designed to protect customers and their ROI
- **Data-driven insights:** Ability to pivot and adjust to market conditions quickly
- **Market stability and discipline:** Consistency you can rely on



Appetite by class

Classes marked in yellow will typically require more underwriter involvement due to the higher hazard nature of operations. Classes in the red are generally unacceptable.

Class eligibility:  Acceptable  Will consider  Not a market

Business type(s)	Auto	Workers' comp	Umbrella	General liability	Property	Inland marine
Boat, RV, and motorcycle dealers	✓	✓	✓	✓	✓	✓
Petroleum marketers	✓	✓	✓	✓	✓	✓
Fuel oil dealers	✓	✓	✓	✓	✓	✓
Telecommunications	✓	✓	✓	✓	✓	✓
Local trucking without storage	●	✗	✗	●	●	●
Cut stone and stone products manufacturing	●	✗	●	●	●	●
Concrete block and brick manufacturing	●	✗	●	●	●	●
Pre-cast concrete manufacturing—excluding block and brick	●	✗	●	●	●	●
Ready mix concrete	●	●	●	●	●	●
Gas and oil—roustabout contractors	●	●	●	●	●	●
Local garbage haulers	●	●	●	●	●	●
New car dealerships*	●	●	●	●	●	●
All other trucking and transportation	✗	✗	✗	✗	✗	✗
Amusement and recreation—including public and private golf courses	✗	✗	✗	✗	✗	✗
Agricultural services	✗	✗	✗	✗	✗	✗
Used car dealerships	✗	✗	✗	✗	✗	✗
Social services—including daycare	✗	✗	✗	✗	✗	✗

*New business eligibility subject to capacity.

Target classes

Petroleum marketers/Fuel oil dealers

Target appetite: Fuel oil, kerosene, LPG distributors, bulk storage, bulk fuel delivery, farm/home/industrial delivery, lubricant distributors

Ineligible operations: Oil recycling operations, crude oil refining, drilling or fracking, hydrogen or compressed gases (except LPG), long-haul delivery

Special Requirements: LPG procedures—out-of-gas, PERC training every 3 years, duty to warn mailings annually

Boat/RV/Motorcycle dealers

Target appetite: Inland boat dealers (<50ft), RVs (travel trailers), motorcycle dealers (motorcycles, motorized bikes, ATVs, UTVs, mopeds)

Ineligible operations: Marinas, boat dealers on water, bus dealers, utility/semi trailers

Cut stone and stone products manufacturing

Target appetite: Cutting, shaping, finishing: granite, marble, limestone, slate, other stone materials

Ineligible operations: Quarry operations

Gas and oil

Target appetite: Contractor operations (excavating, grading street/road, fencing, backhoe operations, road maintenance, painting, etc.), burying pipelines, setting platform (attaching horsehead and installation of pumps), pipe installation less than 4", pumper and gauge installation, salt water hauling, setting battery tanks, setting frac tanks, waterline installation

Ineligible operations: Down the hole work, work performed on a drilling rig, any part of the drilling process, assistance in the fracking process, electronic pipe installation, electrostatic testing, gas or oil drilling, hot shot operations, instrumentation down the hole (testing or reading), oilfield consultant, pipeline installation over 4", well ownership

Local garbage haulers and street sweepers

Target appetite: Residential and commercial collection, street sweeping services, 100% rolloff dumpster collection

Ineligible operations: Industrial waste hauling, hazardous materials, landfill operations, recycling plants, transfer stations

Local trucking—without storage

Target appetite: General freight, retailers, manufacturers, distributors

Ineligible operations: Long-haul trucking, sand/gravel hauling, moving companies

Mix-in-transit concrete manufacturing

Target appetite: Concrete for commercial buildings, driveways, patios, sidewalks, decorative concrete, single-family dwellings

Ineligible operations: Highways, bridges, airport runways, condo/townhomes, tract homes, wind turbines, power plants, substations

New car dealerships*

Target appetite: Franchised auto dealers, 60% new vs. 40% used sales

Ineligible operations: Used car dealers

Telecommunications

Target appetite: Internet service providers, internet access operations

Ineligible operations: Tower construction/repair, security, alarm monitoring

Concrete block and brick manufacturing

Target appetite: Architectural block, concrete bricks, paving block, cinder blocks

Ineligible operations: Large retaining wall systems, quarry operations, adobe brick manufacturing



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*New business eligibility subject to capacity.

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.

This resource is intended to provide additional information to EMC agents and is not intended for distribution to policyholders.

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