

EMC services appetite guide

Helping you place more services business.

At EMC Insurance, we know the services industry—and we're committed to making it easier for you to write business with us.

We offer a broad appetite, targeted coverages, and industry-specific risk control resources to bring real value to your clients. This guide provides a clear look at the services classifications we're ready to take on, so you can quickly find the right fit for your accounts.

Lines of business

- General liability
- Commercial auto
- Property
- Inland marine
- Workers' compensation
- Cyber liability
- Umbrella

Underwriting considerations

EMC provides competitively priced, customized coverage designed for the unique needs of services policyholders. To be a strong fit, businesses should typically meet the following criteria:

- At least three years in business
- No history of bankruptcy
- Three years of hard copy loss runs
- No prior cancellation or non-renewal due to loss or payment history
- Completed questionnaire submitted with the application when applicable
- Proper risk transfer practices in place, where applicable
- Prior coverage must be with a standard carrier (no prior E&S)
- Snow and ice removal procedures, if applicable
- Adequate fire extinguishers for operations
- Lease agreements in place, when applicable
- Controlled property hazards
- No monoline property
- Fleet safety

Services categories we'll consider:

- Auto repair
- Banks and insurance
- Business services
- Funeral services
- Printing
- Professional services offices
- Barber shops and hair salons
- Shoe repair
- Photography services
- Miscellaneous repair services

Appetite guide

Classes marked in yellow will typically require additional underwriting due to their higher-risk nature. Classes in the red are generally ineligible.

Class eligibility:  Acceptable  Will consider  Not a market

Description	Eligibility			Class code
				
Advertising sign companies—outdoor			✗	90089
Alarms—security systems and monitoring			✗	91130
Analytical chemists		●		91135
Apartment buildings—garden			✗	60011
Apartment buildings—NOC			✗	60010
Apartment buildings or hotels time-sharing—four stories or more			✗	60013
Apartment buildings or hotels time-sharing—less than four stories			✗	60012
Apartment hotels—four stories or more			✗	60016
Apartment hotels—less than four stories			✗	60015
Appliance and accessories installation, service, or repair—commercial		●		91150
Appliance and accessories installation, service, or repair—residential		●		91155
Armored car service companies			✗	91160
Auctioneers—on premises owned or rented by the insured		●		91179
Auctioneers—sales conducted away from the insured’s premises		●		91177
Automobile quick lubrication services	✓			10072
Automobile renting or leasing companies			✗	60035
Automobile repair or service shop—NOC	✓			10073
Automobile repair shops—self-service			✗	10075
Barber shops	✓			10113
Beauty parlors and hair styling salons	✓			10115
Bed and breakfast			✗	45210
Blood banks—not-for-profit only			✗	40102
Blood banks—other than not-for-profit			✗	40101
Boarding or rooming houses			✗	61000
Boiler inspection, installation, cleaning, or repair		●		91250
Bookbinding—not-for-profit only	✓			51517
Bookbinding—other than not-for-profit	✓			51516
Boy or girl scout councils			✗	41001
Buildings or premises—bank and other financial institutions	✓			61223
Buildings or premises—bank or office, mercantile, or manufacturing (lessor’s risk only), maintained by the insured—not-for-profit only		●		61218
Buildings or premises—bank or office, mercantile, or manufacturing (lessor’s risk only), maintained by the insured—other than not-for-profit		●		61217
Buildings or premises—bank or office, mercantile, or manufacturing (lessor’s risk only)—not-for-profit only		●		61216
Buildings or premises—bank or office, mercantile, or manufacturing (lessor’s risk only)—other than not-for-profit		●		61212

Description	Eligibility			Class code
	✓	●	✗	
Buildings or premises—office, not-for-profit, NOC	✓			61227
Buildings or premises—office, other than not-for-profit—NOC	✓			61226
Buildings or premises—office, premises occupied by employees of the insured—not-for-profit only	✓			61225
Buildings or premises—office, premises occupied by employees of the insured—other than not-for-profit	✓			61224
Campgrounds—not-for-profit			✗	10332
Campgrounds—other than not-for-profit			✗	10331
Camps—for profit			✗	41421
Camps—not-for-profit			✗	41422
Car washes—other than self-service		●		10367
Car washes—self service			✗	10368
Carpet, rug, or upholstery cleaning—shop only			✗	11007
Carpet, rug, furniture, or upholstery cleaning—on customer’s premises	✓			91405
Cemeteries—other than not-for-profit	✓			41603
Chairs—rented to others		●		11052
Churches or other houses of worship			✗	41650
Clubs—civic, service, or social		●		41669
Computer consulting or programming	✓			41675
Computer data processing—operations	✓			43151
Computer data processing—time sharing			✗	43152
Computer service or repair	✓			91555
Concessionaires—checkroom, shoeshine, or toilet in hotels, restaurants, railroad stations, etc		●		11167
Concessionaires—NOC		●		11168
Concrete or cement distributing towers—rented to others; installation, repair, or removal operations only			✗	91562
Condominiums—commercial; bank or mercantile, manufacturing, or office (association risk only)		●		62000
Condominiums—commercial shopping centers (association risk only)		●		62001
Condominiums—commercial warehouses, manufacturing, or private (association risk only)		●		62002
Condominiums—residential (association risk only)			✗	62003
Construction or project manager			✗	41620
Consultants—NOC	✓			41677
Contractors equipment—cranes, derricks, power shovels; rented to others with operators			✗	11201
Contractors equipment—cranes, derricks, power shovels; rented to others without operators			✗	11202
Contractors equipment—earth moving equipment other than cranes, derricks, and power shovels; rented to others with operators			✗	11205
Contractors equipment—earth moving equipment other than cranes, derricks, and power shovels; rented to others without operators		●		11206
Contractors equipment—excluding automobiles; rented to others with operators—NOC			✗	11207
Contractors equipment—excluding automobiles; rented to others without operators		●		11208
Contractors equipment—hod or material platform hoists and equipment incidental thereto; rented to others with operators			✗	11209
Contractors equipment—hod or material platform hoists and equipment incidental thereto; rented to others without operators			✗	11210

Description	Eligibility			Class code
	✓	●	✗	
Contractors equipment—ladders, scaffolds, scaffolding, sidewalk bridges, towers, and equipment incidental thereto; rented to others			✗	11211
Contractors equipment—scaffolds, sidewalk bridges, hod or material hoists towers; rented to others—installation, repair or removal operations only			✗	11212
Contractors equipment—steam boilers, compressors, air pressure tanks, pneumatic tools, and equipment incidental thereto; rented to others with operators			✗	11213
Contractors equipment—steam boilers, compressors, air pressure tanks, pneumatic tools, and equipment incidental thereto; rented to others without operators			✗	11214
Convents or monasteries			✗	41680
Copying and duplicating services—retail	✓			11222
Crematories—not-for-profit only (standalone)			✗	41697
Crematories—other than not-for-profit (standalone)			✗	41696
Dental laboratories		●		12014
Dentist office	✓			66561
Detective or investigative agencies—private			✗	91636
Diagnostic testing laboratories			✗	46112
Diving—marine			✗	91666
Draftsmen	✓			91805
Dude ranches			✗	43117
Dwellings—four-family (lessor's risk only)			✗	63013
Dwellings—one-family (lessor's risk only)			✗	63010
Dwellings—three-family (lessor's risk only)			✗	63012
Dwellings—two-family (lessor's risk only)			✗	63011
Employment agencies			✗	43200
Engineers or architects—consulting; not engaged in actual construction	✓			92663
Engraving	✓			52660
Event, party, or wedding planners	✓			44280
Exhibition or convention buildings—not-for-profit only			✗	63216
Exhibition or convention buildings—other than not-for-profit			✗	63215
Exhibitions—in buildings; not-for-profit only—NOC			✗	63218
Exhibitions—in buildings; other than not-for-profit—NOC			✗	63217
Fair grounds—nonoperating season			✗	43517
Fairs—outside (operator's risk only)			✗	43518
Formal wear or costumes—rented to others	✓			12927
Freight forwarders or handlers—other than packing, handling, or shipping explosives, or ammunition under contract—NOC			✗	94617
Freight forwarders or handlers—packing, handling, or shipping explosives, or ammunition under contract			✗	94638
Fumigating			✗	43860
Funeral homes or chapels	✓			43889
Grain elevator operations			✗	95455
Gunsmiths			✗	95620
Halls—not-for-profit only			✗	44277

Description	Eligibility			Class code
	✓	●	✗	
Halls—other than not-for-profit			✗	44276
Health care facilities—alcohol and drug; not-for-profit only			✗	44428
Health care facilities—alcohol and drug; other than not-for-profit			✗	44427
Health care facilities—clinics, dispensaries, or infirmaries treating outpatients only; no regular bed and board facilities; not-for-profit only			✗	44440
Health care facilities—clinics, dispensaries, or infirmaries treating outpatients only; no regular bed and board facilities; other than not-for-profit			✗	44439
Health care facilities—convalescent or nursing homes, not mental or psychopathic institutions; not-for-profit only			✗	44430
Health care facilities—convalescent or nursing homes, not mental or psychopathic institutions; other than not-for-profit			✗	44429
Health care facilities—homes for the aged; not-for-profit only			✗	44432
Health care facilities—homes for the aged; other than not-for-profit			✗	44431
Health care facilities—homes for the physically handicapped or orphaned; not-for-profit only			✗	44434
Health care facilities—homes for the physically handicapped or orphaned; other than not-for-profit			✗	44433
Health care facilities—hospitals; not-for-profit only			✗	44436
Health care facilities—hospitals; other than not-for-profit			✗	44435
Health care facilities—mental and psychopathic institutions; not-for-profit only			✗	44438
Health care facilities—mental and psychopathic institutions; other than not-for-profit			✗	44437
Home health care services—not-for-profit only			✗	44500
Home health care services—other than not-for-profit			✗	44501
Hotels and motels—four stories or more (lessor's risk only)			✗	64075
Hotels and motels—less than four stories (lessor's risk only)			✗	64074
Hotels and motels—with pools or beaches—four stories or more			✗	45191
Hotels and motels—with pools or beaches—less than four stories			✗	45190
Hotels and motels—without pools or beaches—four stories or more			✗	45193
Hotels and motels—without pools or beaches—less than four stories			✗	45192
Housing projects—federal, state, local			✗	64005
Inspection and appraisal companies—inspecting for insurance or valuation purposes	✓			96317
Insurance agents	✓			45334
Internet auctions			✗	16751
Labor union offices			✗	65007
Laboratories—research, development, or testing; not-for-profit only		●		97003
Laboratories—research, development, or testing; other than not-for-profit		●		97002
Land—occupied by persons other than the insured for business purposes (lessor's risk only)			✗	45539
Laundries and dry cleaners—self-service			✗	14731
Laundry and dry cleaning or dyeing receiving stations			✗	14732
Laundry and dry-cleaning plants			✗	45678
Laundry and dry-cleaning stores			✗	14733
Laundry rental service			✗	14734
Lawyers offices—not-for-profit only	✓			66123
Lawyers offices—other than not-for-profit	✓			66122
Locksmiths	✓			14913

Description	Eligibility			Class code
	✓	●	✗	
Mailbox or packaging stores	✓			15070
Mailing or addressing companies	✓			45937
Marine appraisers or surveyors			✗	97308
Markets—not open air; not-for-profit only (lessor’s risk only)			✗	15120
Markets—not open air; other than not-for-profit (lessor’s risk only)			✗	15119
Markets—open air; not-for-profit only (lessor’s risk only)			✗	15124
Markets—open air; other than not-for-profit (lessor’s risk only)			✗	15123
Mausoleums—not-for-profit only	✓			46005
Mausoleums—other than not-for-profit	✓			46004
Medical offices	✓			66561
Medical, hospital, and surgical equipment and supplies—rented to others			✗	15300
Mobile home parks or courts		●		46202
Model homes			✗	46362
Motion pictures—development of negatives, printing, and all subsequent operations			✗	98090
Motion pictures—film distribution or exchanges; not located at motion picture studios			✗	98091
Motion pictures—production; studios or outside—all operations prior to the development			✗	98092
Nail salons	✓			15600
Parking—private			✗	46622
Parking—public; not open air			✗	46603
Parking—public; open air			✗	46604
Parking—public; shopping centers—maintained by insured (lessor’s risk only)			✗	46607
Parking—public; shopping centers—maintained by lessee (lessor’s risk only)			✗	46606
Pest control services			✗	43470
Photo finishing laboratories	✓			57997
Photographers	✓			16471
Piano tuning	✓			98405
Political campaign headquarters or offices			✗	46822
Portable toilet rentals		●		19061
Printing—not-for-profit only	✓			48509
Printing—other than not-for-profit	✓			58408
Professional and trade associations—no buildings or premises owned or leased except as offices; not-for-profit only	✓			46882
Professional and trade associations—no buildings or premises owned or leased except as offices; other than not-for-profit	✓			46881
Publishers—books or magazines; not-for-profit only			✗	58457
Publishers—books or magazines; other than not-for-profit			✗	58456
Publishers—newspapers; not-for-profit only			✗	58459
Publishers—newspapers; other than not-for-profit			✗	58458
Racetracks—motorized vehicles (lessor’s risk only)			✗	46913
Racing—lessor’s risk only—NOC			✗	46914
Real estate agents	✓			47050

Description	Eligibility			Class code
	✓	●	✗	
Real estate development property	✓	●	✗	47051
Real estate property managed	✓	●	✗	47052
Rental stores—machinery or equipment; rented to others on a long-term basis	✓	●	✗	16723
Rental stores—NOC	✓	●	✗	16722
Sales or service organizations	✓	●	✗	47367
Security and patrol agencies	✓	●	✗	98751
Septic tank cleaning	✓	●	✗	98805
Ship ceiling or scaling	✓	●	✗	98914
Shoe repair shops	✓	●	✗	18109
Shopping centers—buildings, or premises not occupied by the insured (lessor's risk only)	✓	●	✗	67635
Shopping centers—indoor malls, buildings, or premises not occupied by the insured (lessor's risk only)	✓	●	✗	67634
Solar energy systems—existence hazard only (lessor's risk only)	✓	●	✗	97502
Spas or personal enhancement facilities	✓	●	✗	18200
Sun tanning salons	✓	●	✗	48808
Tattoo parlors	✓	●	✗	18570
Taxidermists	✓	●	✗	49005
Teleproduction studios (includes online streaming content such as YouTube)	✓	●	✗	99620
Tents or canopies—loaned or rented to others	✓	●	✗	49111
Theaters—drive-in	✓	●	✗	49181
Theaters—motion pictures	✓	●	✗	49183
Tire—retreading or recapping	✓	●	✗	46239
Toll bridges	✓	●	✗	49292
Towers—telecommunication; existence hazard only (lessor's risk only)	✓	●	✗	49305
Townhouse or homeowner associations (association risk only)	✓	●	✗	68500
Trailer rental agencies (specialty segment classification)	✓	●	✗	19796
Travel agency tours	✓	●	✗	49333
Upholstering—NOC	✓	●	✗	99826
Upholstering—shop only	✓	●	✗	99827
Vacant buildings—factories	✓	●	✗	68604
Vacant buildings—not factories; not-for-profit only	✓	●	✗	68607
Vacant buildings—not factories; other than not-for-profit	✓	●	✗	68606
Vacant land—not-for-profit only	✓	●	✗	49452
Vacant land—other than not-for-profit	✓	●	✗	49451
Veterinary services	✓	●	✗	99851
Warehouse—cold individual storage lockers	✓	●	✗	49763
Warehouse—cold storage; public	✓	●	✗	99917
Warehouse—NOC	✓	●	✗	99938
Warehouses—mini-warehouses	✓	●	✗	18991
Warehouses—occupied by multiple interests (lessor's risk only)	✓	●	✗	68702
Warehouses—occupied by single interest (lessor's risk only)	✓	●	✗	68703

Description	Eligibility			Class code
	✓	●	✗	
Warehouses—private; not-for-profit only	✓	●	✗	68707
Warehouses—private; other than not-for-profit	✓	●	✗	68706
Washing machines, dryers, or ironers—coin meter type	✓	●	✗	19007
Water softening equipment—rented to others	✓	●	✗	19051
Web site designers	✓	●	✗	96930
Wharf and waterfront property—not occupied by the insured (lessor’s risk only)	✓	●	✗	49802
Wind turbines—existence hazard only (lessor’s risk only)	✓	●	✗	97504
Window decorating	✓	●	✗	49840
Youth recreation programs—not-for-profit only	✓	●	✗	49891
Youth recreation programs—other than not-for-profit	✓	●	✗	49890

Ineligible risks

We are not a market for businesses with the following exposures or industries:

- Adult industry
- Alarm monitoring
- Apartments
- Cannabis
- Firearms
- Hotel or motels
- Military, aviation, or aerospace
- Laundry or dry cleaning
- Life safety equipment—fire protection, emergency equipment, critical medical equipment, fall protection
- Pest control
- Tattoo or sun tanning parlors
- Tire retreading
- Vacant buildings

Exceptional service, every time

With EMC, you get the best of both worlds—a national company with a local heart. We’re committed to providing responsive, solutions-focused service to help you and your customers succeed.

Here’s what you can expect when you partner with us:

- Account-based underwriting: We take the time to listen, understand, and make informed decisions
- Fast, thoughtful decisions: Our underwriters are responsive and solutions-driven
- Consistent, thorough underwriting: Helping you protect your customers with confidence
- Marketing support: Tools and resources to help you grow your business
- Risk improvement services: Built-in loss control support to help protect your customers’ bottom line (and yours)
- Trusted claims support: A 4.6 claims experience score* means we have your customers’ backs when it matters most



717 Mulberry Street
Des Moines, IA 50309

515-280-2511
800-447-2295

emcinsurance.com



*Based on 2024 data.

Disclaimer: The chart above indicates general acceptability by class; it does not guarantee acceptance of individual risks. All risks must align with EMC underwriting guidelines.

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

©Employers Mutual Casualty Company 2025. All rights reserved. MK8595 (11-25)