

## New commercial business highlights

Fourth Quarter 2024

### Charlotte Branch

New Business Email: [charlotte.CLunderwriting@emcins.com](mailto:charlotte.CLunderwriting@emcins.com)

Endorsement Email: [charlotte.CLendorsements@emcins.com](mailto:charlotte.CLendorsements@emcins.com)

#### New business written

Type of Account	Written Premium	Type of Account	Written Premium
Commercial Printer	\$216,142	Testing Equipment Manufacturer	\$52,669
Sporting Goods Wholesaler	\$213,682	Petroleum Dealer	\$38,995
Electrical Contractor	\$194,529	Brewery	\$33,087
Petroleum Dealer	\$148,979	Convenience Stores	\$30,864
Sign Manufacturer	\$111,936	Metal Goods Manufacturer	\$29,584
Brewery	\$57,716	Janitorial Contractor	\$22,265
HVAC Equipment Distributor	\$56,998	Golf Cart Dealer	\$19,694
Driveway, Parking Lot, Sidewalk Paving	\$54,927		

\*South Carolina Excluded

#### 2024 New Business by Segment

Construction \$4.3M  
Wholesale \$2.2M  
Retail \$1M  
Manufacturing \$1M  
Service \$960K  
Specialty \$315K

#### 2024 Top Segment Classes

Construction - Excavation (1794)\*  
Wholesale - Groceries & Related Products, NEC (5149)  
Retail - Hardware Stores (5251)  
Manufacturing - Malt Beverages (2082)  
Service - General Automotive Repair Shops (7538)  
Specialty - Recreational Vehicle Dealers (5561) **\*\*golf cart dealers\*\***

\*Excluded in SC

#### Expert resources for EMC programs

As industry segment market experts, we're here to help you uncover new opportunities and exceed your customers' expectations. That's why we simplified the process of selling the EMC Manufacturing Program and Contractors Program by providing essential resources. Work smarter, not harder, with appetite guides and marketing materials found in the [Manufacturing Insurance Agent Toolkit](#) and [Contractors Agent Toolkit](#).

#### EMC Appetite List - You asked, we answered

We are excited to introduce the new [EMC Appetite List](#), a resource designed to enhance your understanding of our offerings. This comprehensive list highlights approximately 300 classes across six key business segments: contractors, manufacturing, retail, services, wholesale, and specialty.

#### Stay connected with the Charlotte Branch

Visit our webpage at [emcinsurance.com/branch/charlotte](http://emcinsurance.com/branch/charlotte) to find branch contacts, important announcements, hit lists, featured program information, and more! As your local branch, we understand your needs. That's why we're able to deliver the right solutions every time.