

EMC wholesale appetite guide

Helping you place more wholesale business

At EMC Insurance, we know the wholesale industry—and we're committed to making it easier for you to write business with us. Our Wholesale Program offers a broad appetite, targeted coverages, and industry-specific loss control resources to bring real value to your clients.

This guide provides a clear look at the wholesale 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

For accounts to be a strong fit, we typically look for:

- A fleet safety and maintenance program
- Telematics for fleets more than 25 units
- Central station burglar and fire alarms
- A sprinkler system for properties valued over \$15 million
- Formal safety, training, and return to work (RTW) programs

Wholesale categories we'll consider

- Beer and wine
- Construction materials
- HVAC equipment
- Textiles
- Shelf-stable food
- Equipment
- Auto parts
- Non-alcoholic beverages

EMC wholesale eligibility

Our Wholesale Program provides competitively priced, customized coverage designed for the unique needs of wholesalers. To qualify, businesses must meet the following criteria:

- Product changes, repackaging, re-labeling, assembly, or manufacturing of products must account for less than 25% of total receipts
- Installation, service, or repair of products must account for no more than 25% of total receipts
- Businesses primarily distributing lithium-ion batteries are not eligible




General requirements

- At least three years in business or five years of industry experience
- No history of bankruptcy
- Favorable loss history based on three years of hard copy loss runs (valued within the last three months)
- No prior cancellation or non-renewal due to loss or payment history
- Completed wholesale questionnaire submitted with the application
- Proper risk transfer practices in place
- Prior coverage must be with a standard carrier (no prior E&S)

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			SIC	GL code
					
Air conditioning equipment—dealers and distributors only	✓			5075	10010
Appliance distributors—household type		●		5064	10040
Automotive parts and supply		●		5013	10070
Barber or beauty shop supply	✓			5087	10111
Beverage distributors—alcoholic other than beer	✓			5182	10140
Beverage distributors—non-alcoholic and beer	✓			5149	10141
Building material dealers	✓			5031	10255
Building material dealers	✓			5032	10257
Clothing distributors		●		5136/5137	11126
Distributors NOC—food or drink	✓			5063	12361
Distributors NOC—no food or drink	✓			5144	12362
Electrical equipment dealers	✓			5063	12391
Equipment, fixtures, and supplies	✓			5046	12467
Fabric distributors		●		5131	12509
Feed, grain, or hay dealers			✗	5153	12583
Fence dealers	✓			5211	12651
Fertilizer dealers			✗	5191	12683
Floor covering distributors	✓			5039	12797
Frozen food distributors		●		5142	13049
Fruit, nut, or vegetable distributors		●		5148	13112
Solar energy distributors			✗	5033	13461
Grocery distributors		●		5141	13670
Hardware and tool distributors		●		5072	13715
Heating or combined heating AC equipment	✓			5075	13930
Ice dealers			✗	5199	14401
Janitorial supply	✓			5087	14405
Jewelry distributors			✗	5094/5944	14655
Livestock dealers			✗	5154	14855
Machinery or equipment dealer—farm type	✓			5083	15061
Machinery or equipment dealer—NOC		●		5082/5084	15062
Machinery or equipment dealer—yard or garden	✓			5261	15063
Medical, hospital, and surgical supply		●		5047	15314
Metal dealers or distributors—non-structural		●		5039	15404
Metal dealers or distributors—structural			✗	5051	15405
Newspaper or magazine distributors			✗	5192	15607
Paper products		●		5113	16005
Plastics or rubber products distribution		●		5162	16501

Description	Eligibility			SIC	GL code
Plumbing supplies distribution	✓	●	✗	5074	16527
Refrigeration equipment distribution	✓	●		5078	16705
Seed merchants			✗	5153	16890
Sporting goods		●		5091	18206
Telecommunication equipment	✓	●		5065	18575
Toy distributors		●		5092	18575
Trailer dealers		●		5599	19795
Manufacturers representative		●		TBD	45993
Importers		●		TBD	55410
Air conditioning equipment—dealers and distributors only	✓	●		5075	87600
Appliances and accessories		●		5064	87601

Ineligible risks

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

- AM Best Hazard Index 10 or Protection Class 9-10
- Industries and products:
 - Military, aerospace, or medical exposures
 - Critical parts or load-bearing products
 - Products containing asbestos or lead
 - Firearms
 - Railroad industry
 - Elevator parts
 - Baby or toddler products—clothing, furniture, toys, food, etc.
 - Adult industry
 - Safety and protective equipment or devices
 - Life safety equipment—fire protection, emergency equipment
 - Oil and gas-related products
 - Tobacco or vaping products (if over 20% of total receipts)
 - Marijuana, THC, and CBD
 - Businesses primarily distributing lithium-ion batteries

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.

What you can expect

- 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 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



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*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.

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