

Middle Market Package Growth Opportunities



Wholesalers / Distributors

- Home Furnishings
- Beer Distributors
- Furniture Distributors
- Auto parts & Supplies
- Clothing & Apparel
- Hardware, Plumbing, Electrical Apparatus & Equipment



Non-Perishable Food Manufacturers

- Baked Goods
- Beer, Wine, Liquor
- Beverages
- Candy and Confectionery
- Misc. Dry Goods
- Snack Foods



Restaurants

- Family style
- Fine dining
- Fast Food
- Deli



Light Manufacturing

- Household Goods
- Textile Products
- Metal Goods
- Rubber, Plastic & Glass
- Wood Products
- Paper Goods



Habitational/Real Estate

- Apartments
- Condominiums
- Townhouses
- High Rises
- LROs



Retail / Specialty Stores

- Home Furnishing
- Hardware
- Hobby / Crafts
- Home Improvement
- Variety Stores
- Department Stores

Target Class Appetite

Wholesalers / Distributors

Preferred	In Appetite	Avoid/Out of Appetite
▪ Hardware, Plumbing, Electrical Apparatus & Equipment ▪ Clothing & Apparel ▪ Auto Parts & Supplies ▪ Home Furnishings ▪ Beverages, including Beer & Ale	▪ Paper Goods ▪ Plastic Products	▪ Imported Products ▪ Chemicals, Fuels, Oils & Fertilizers ▪ Building Materials Dealers ▪ Cannabis Distributors ▪ Fire or Life Safety Products ▪ Produce – All Fruit and Vegetable Products ▪ Sporting Goods & Toys ▪ Tobacco Products ▪ Meat / Seafood / Dairy Products

Restaurants

Preferred	In Appetite	Avoid/Out of Appetite
▪ Limited Cooking ▪ Fast Casual ▪ Pizzerias ▪ Coffee/ Sandwich Shops ▪ Ice Cream/ Yogurt/ Smoothie ▪ Bakeries	▪ Franchised Fast Food ▪ Franchised Family Sit Down ▪ Non-Franchised Family ▪ Fine Dining	▪ 24 hours ▪ Bar/Tavern ▪ Sports bars catering to “game/event” atmosphere ▪ Buffets ▪ Hibachi/Tablesides/ Overnight/ Unattended cooking ▪ Seasonal businesses ▪ Hired/non-owned delivery ▪ Interactive entertainment ▪ Stand-alone Food Trucks

Target Class Appetite

Habitational

Preferred	Avoid/Out of Appetite
▪ Buildings <20 years old or updated ▪ Crime Score less than 80 ▪ Public Protection Class 1-8 ▪ ≤ \$10M building and \$70M location if Frame / Joisted Masonry ▪ Up to \$200M sprinklered MFR / FR in PPC 1-5 ▪ 70% + occupancy	▪ Buildings Older than 20 years, not updated ▪ Crime Score more than 95 ▪ Public Protection Class 9-10 ▪ Low occupancy (less than 70%) ▪ Timeshare, VRBO, Seasonal ▪ Transient housing, daily/weekly rentals ▪ Boarding houses, halfway houses ▪ Daycare, assisted living, nursing homes ▪ Student housing ▪ Frame Non-sprinklered, Full cooking restaurants ▪ Tenant occupancies that do not meet our guidelines for that class of business (ie., VRBO hab portion, large non-sprinklered restaurants, C-stores)

Non-Perishable Food Manufacturers

Preferred	In Appetite	Avoid/Out of Appetite
▪ Baked Goods ▪ Candy & Confectionery ▪ Misc Dry Goods ▪ Snack Foods	▪ Beer, Wine, Liquor ▪ Beverages	▪ Produce (fruit & vegetable) ▪ Meat or Seafood ▪ Dairy Products ▪ Cannabis ▪ Milling ▪ “Ingredients”

Target Class Appetite

Light Manufacturers

Preferred	In Appetite	Avoid/Out of Appetite
- Household Goods - Textile Products - Metal Goods	- Rubber, Plastic, Glass Products - Wood Products - Paper Goods	- Aircraft Products - Medical Goods - Cannabis - Construction Materials - Food / Food Products

Retail / Specialty Stores

Preferred	In Appetite	Avoid/Out of Appetite
- Art and Art Supply - Auto Parts - Bakeries - Books - Bridal Shops - Candy, cheese, coffee, desserts, dairy, eggs, ice cream, pretzels, nuts, specialty foods - Electronics (with central station alarm) - Housewares, kitchen accessories - Clothing accessories (e.g., hats, leather goods, ties, sunglasses) with central station alarm - Gift Stores - Florists - Pet Supply - Music and instruments - Jewelry - Office and business supply	- Beverage stores (incl beer, wine, liquor) - Fruit and vegetable markets (not farm stands) - Mailbox and “pack and ship” stores	24 hours - Tobacco, vape, CBD, Dispensaries - Antiques, Used, secondhand, consignment - Cosmetic and toiletries bearing insured’s name/label - Durable Medical Equipment sales - Pharmacies or Vitamin/Supplement Stores - Rentals (including “rent to own”) - Meat, poultry, fish - Furniture (indoor or outdoor) - Convenience stores, Grocery/Supermarkets, Gas Pumps - Cell phone stores - Children’s clothing - Direct importing - Check cashing - Sporting goods (including ammunition, firearms, weapons, e-bikes) - Car dealerships - Self-storage