


Appetite Overview

Your Roadmap to Writing More Business!

GUARD is laser focused on being your go-to carrier for small commercial business, and we're excited about our refreshed appetite. We will entertain *many* classes not shown on this guide, but those indicated with a green or yellow marker represent the most material segments with a likely WIN for our agents/brokers.

Why GUARD?

- Quote-to-bind (automated underwriting) platform for select BOP and Workers' Comp classes; the latter up to \$40,000 in premium
- **Dedicated underwriting teams** with named contacts to handle your inquiries quickly, thoroughly, and with a "get-to-yes" mindset
- Ongoing investment in enhanced digital solutions to ensure ease of doing business, including integration with the top comparative raters

INDUSTRY	CLASS OF BUSINESS	WC	BOP	COMM UMB	COMM AUTO
Artisan Contractors	Cable Installation - TV & Internet	Yellow	Green	Green	Green
	Driveway or Sidewalk Paving	Green	Green	Green	Green
	Drywall Installation	Yellow	Green	Green	Green
	Electrical Work - Within Buildings	Green	Green	Green	Green
	Excavation	Yellow	Yellow	Yellow	Red
	Glass, Tile, & Stone Work	Yellow	Green	Green	Green
	HVAC & Plumbing	Green	Green	Green	Green
	Interior Carpentry & Flooring Installation	Yellow	Green	Green	Green
	Janitorial/Commercial Cleaning Services	Yellow	Green	Green	Green
	Landscaping and Sprinkler Installation	Green	Green	Green	Green
	Masonry & Concrete	Yellow	Green	Green	Green
	Painting - Interior or Exterior	Yellow	Green	Green	Green
	Paperhanging & Interior Decorating	Green	Green	Green	Green
Roofing & Other work from heights	Red	Red	Red	Yellow	
Auto Service & Dealers	Car Wash	Green	Green	Green	Green
	Gas Station - With & Without Convenience Store	Green	Green	Green	Yellow
	Parts/Supplies Store	Green	Green	Green	Green
	Service/Repair/Body Shop	Green	Green	Green	Green
Habitational & Hotels	Apartment Building (<20 Stories)	Green	Yellow	Yellow	Yellow
	Bed & Breakfast	Green	Yellow	Yellow	Yellow
	Condominium/Townhome Association	Green	Yellow	Yellow	Yellow
	Hotels/Motels	Green	Yellow	Yellow	Yellow
Lessors Risk	Lessors of Buildings	Green	Green	Green	Yellow
	Building Operation/Property Mgmt.	Yellow	Red	Red	Yellow
Professional Offices	Accountants, Insurance, and Real Estate Agents	Green	Green	Green	Yellow
	Advertising/Graphic Designers/Web Developers	Green	Green	Green	Yellow
	Architects & Engineers	Yellow	Green	Green	Green
	Collection Agencies	Yellow	Green	Yellow	Yellow
	Consultants	Yellow	Green	Green	Yellow
	Law or Legal Offices	Green	Green	Green	Yellow
	Medical Offices/Physicians	Green	Green	Green	Yellow
	Mortgage or Loan Brokers	Green	Green	Green	Yellow
	Professional Trade Associations	Yellow	Yellow	Yellow	Yellow
	Stockbrokers	Green	Green	Green	Yellow
	Telemarketing & Research Services	Green	Green	Green	Yellow
	Ticket/Travel Agent	Green	Green	Green	Yellow
Restaurants	Bars/Night Clubs	Yellow	Red	Red	Red
	Catering	Red	Yellow	Yellow	Yellow
	Catering Services - Banquet Halls	Yellow	Red	Red	Yellow
	Family Style Restaurants	Green	Green	Green	Green
	Fast Food Restaurants	Green	Green	Green	Yellow
	Fine Dining Restaurants	Green	Green	Green	Green
	Limited Cooking Restaurants 	Green	Green	Green	Yellow
	Mobile Concession Stands/Food Trucks	Yellow	Red	Red	Red
	Takeout Only	Green	Green	Green	Yellow

■ Strong Appetite
 ■ Many classes in appetite, underwriter review
 ■ Limited or no appetite

 See our class-specific guides for more details.

Appetite Overview



Connect with GUARD Wherever You Do Business!

To learn more about our state-specific appetite, rate drops, and pricing discounts, review our [preferred classes/appetite map](#). Check back often for updates!



Ready with Your Submission?

GET A QUOTE NOW! ▶

Visit our [Agency Service Center](#), today!

INDUSTRY	CLASS OF BUSINESS	WC	BOP	COMM UMB	COMM AUTO
Retail Stores	Bakeries & Coffee Shops	■	■	■	■
	Beverages - Alcoholic & Non-Alcoholic	■	■	■	■
	Building Material & Equipment	■	■	■	■
	Clothing & Jewelry Stores	■	■	■	■
	Convenience Stores	■	■	■	■
	Grocery & Farmers Markets	■	■	■	■
	Florists	■	■	■	■
	Furniture & Fixtures	■	■	■	■
	Pawn Shops	■	■	■	■
	Tobacco & Smoke Shops	■	■	■	■
Variety Stores	■	■	■	■	
Service Related	Barber, Beauty & Hair Styling Salons	■	■	■	■
	Call Centers	■	■	■	■
	Copying & Duplicating	■	■	■	■
	Dental Laboratories	■	■	■	■
	Glass Dealers & Glaziers	■	■	■	■
	Inspectors/Appraisers	■	■	■	■
	Jewelry Repair	■	■	■	■
	Laundry & Dry Cleaning or Dyeing - Receiving Stations	■	■	■	■
	Masseuse/Massage Services	■	■	■	■
	Residential Cleaning Services	■	■	■	■
	Shoe Repair	■	■	■	■
	Tailoring or Dressmaking - Custom	■	■	■	■
	Veterinarians	■	■	■	■
Wholesalers & Distributors	Beverage Distributors	■	■	■	■
	Clothing, Textile & Furnishings	■	■	■	■
	Computer & Electronic Products	■	■	■	■
	Perishables	■	■	■	■
	Gardening & Light Farming Supplies	■	■	■	■
Other:					
Agriculture	Except Lawn Care and Garden Centers	■	■	■	■
Education	Schools, Colleges, Daycare	■	■	■	■
Entertainment	Indoor Amusement	■	■	■	■
	Sports and Recreation	■	■	■	■
Manufacturing	Light Manufacturing and Assembly	■	■	■	■
Transportation & Warehousing	Trucking, Moving, Storage, Warehousing	■	■	■	■

■ Strong Appetite ■ Many classes in appetite, underwriter review ■ Limited or no appetite

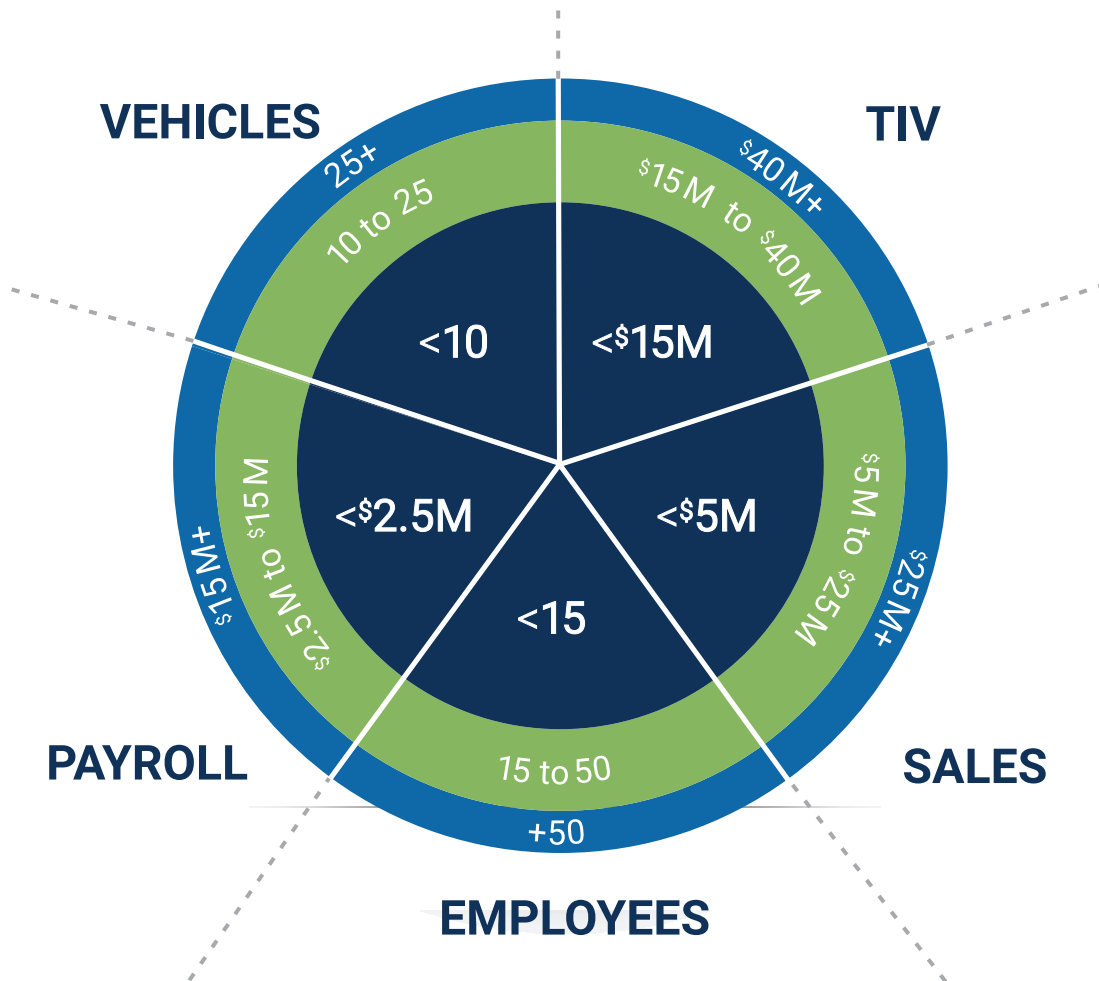
👉 See our class-specific guides for more details.

Exceptions may apply by state and carrier. This list is not all inclusive. The final qualifying criteria for any applicant depends upon the particular nature of the risk and is subject to all company underwriting guidelines and state-specific laws and regulations.

This information is proprietary and has been designed for the exclusive use of insurance agents and brokers appointed with AmGUARD Insurance Company®, EastGUARD Insurance Company®, NorGUARD Insurance Company®, or WestGUARD® Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701.

Appetite Overview

GUARD has a broad appetite across an expanse of small and medium enterprises, with our *sweet spot* being small business!



The final qualifying criteria for any applicant depends upon the particular nature of the risk and is subject to all company underwriting guidelines and state-specific laws and regulations.

This information is proprietary and has been designed for the exclusive use of insurance agents and brokers appointed with AmGUARD Insurance Company®, EastGUARD Insurance Company®, NorGUARD Insurance Company®, or WestGUARD® Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701.

© 2025 Berkshire Hathaway GUARD Insurance Companies.

