

# New Minimum Manual Premium Guidelines

This list is not inclusive of our entire appetite and/or all minimum manual premiums. We utilize risk underwriting and exercise flexibility based on exposure and individual characteristics.

## \$5,000 / \$5,000 / \$5,000

- Landscaping
- Retail & Wholesale Stores
- Janitorial Services
- Day Care Centers
- Restaurants & Hotels
- Property Management
- Colleges/Schools (Private)
- Machine Shops & Auto/Truck Repair
- Cannabis (Except Oil Extraction)
- Nurseries & Vineyards

## \$10,000 / \$5,000 / \$5,000

- Residential Care Facilities - Elderly & Developmentally Disabled
- Skilled Nursing, Home Health Care, Retirement Homes
- Artisan Contractors (Electrical, Plumbing, Sheet Metal, HVAC, Painting, Cabinet Installation)
- Farming Operations
- Social Rehabilitation Facilities
- Manufacturing (Metal Goods, Furniture, Pipes)
- Building Material Dealers/ Lumberyards
- Concrete Contractors (Flatwork)
- Limousine or Local Bus Companies

## \$50,000 / \$35,000 / \$25,000

- Security Guards - Unarmed
- Carpentry
- Social Services Organizations
- Drywall & Masonry
- Telecommunications
- Dairy Farms
- Trucking (<500 mile radius)
- Scrap Metal Dealers
- Garbage/Refuse Collection
- Non-Emergency Medical Transportation
- Hospitals

## \$100,000 / \$75,000 / \$50,000

- Security Guards - Armed
- Cannabis Oil Extraction
- Ship Building & Marine Construction
- Concrete Construction (Framework, Finishing, and Renovating Structures)
- Emergency Medical Transportation
- General Contractors, Street & Road, Excavation, Water/Sewer
- Long Haul Trucking, Gasoline & Oil Haulers (>500 mile radius)
- Furniture Moving & Storage
- Beverage Distributors
- Roofing, Framing & Scaffolding

## State Groupings

**CA, CT, HI, LA, ME, NJ, NY, RI, VT, WI, WY**

**AK, AL, DE, FL, GA, IA, ID, IL, MN, MO, MT, NC, NE, NH, NM, OK, PA, SC, SD, WA**

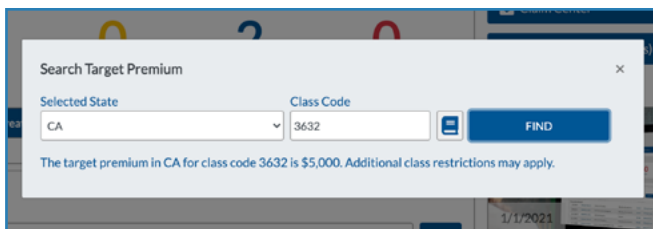
**AR, AZ, CO, DC, IN, KS, KY, MA, MD, MI, MS, ND, NV, OH, OR, TN, TX, UT, VA, WV**

## Minimum Premium Exceptions

- \$50,000 for USL&H
- \$100,000 for Roofing in GA, IL, MA, MN, MT, SC
- \$100,000 for Framing in GA, IL, SC, NM, MA
- \$100,000 for Scaffolding in IL, DE, PA, MA

## Determine Minimum Premium for Multi-State Policies

If the governing class code spans across multiple states, the highest minimum premium will be used.



Search for minimum manual premium by state and class code! Visit [bhhc.com](http://bhhc.com) to enter a submission.