

Commercial Lines										Personal Lines	
Businessowner's	Commercial Package**	Commercial Umbrella / Excess	Commercial Auto	Disability	Professional Liability					Homeowners	Personal Umbrella
					Accountants	Architects & Engineers	Lawyers	Other / Miscellaneous	Workers' Comp		
AK										X	
AL	X	X	X							X	
AR	X	X	X							X	
AZ	X	X	X					X		X	
CA	X	X	X			X	X	X		X	X
CO	X	X	X					X		X	
CT	X	X	X			X	X	X		X	
DC	X	X				X	COUCH*	X		X	
DE	X	X								X	
FL	X	X	X			X	PEARL*	X		X	
GA	X	X	X			X	PEARL*	X		X	
HI	X	X								X	
IA	X	X	X							X	
ID	X	X	X							X	
IL	X	X	X			X	X	X		X	X
IN	X	X	X			X	X	X		X	
KS	X	X	X							X	
KY	X	X								X	
LA	X	X	X				FTJ*	X		X	
MA	X	X				X	X			X	
MD	X	X	X			X	COUCH*	X		X	
ME	X	X								X	
MI	X	X	X			X	X	X		X	
MN	X	X	X							X	
MO	X	X	X				FTJ*	X		X	
MS	X	X	X				X			X	
MT	X	X								X	
NC	X	X	X			X	X	X		X	
ND	X	X									
NE	X	X	X							X	
NH	X	X	X							X	
NJ	X	X	X			X	COUCH*	X		X	X
NM	X	X	X							X	
NV	X	X	X			X	X	X		X	
NY	X	EXCESS	X	X			X	X		X	X
OH	X	X	X			X	X	X		X	X
OK	X	X	X							X	
OR	X	X	X							X	
PA	X	X	X			X	X	X		X	X
RI	X	X	X							X	
SC	X	X	X			X	X	X		X	
SD	X	X								X	
TN	X	X	X			X	X	X		X	
TX	X	X	X		X	X	FTJ*	X		X	X
UT	X	X	X							X	
VA	X	X	X			X	X	X		X	
VT	X	X	X							X	
WA	X	X	X				X	X		X	
WI	X	X	X				X	X		X	
WV	X	X	X							X	
WY											

Monopolistic states for Workers' Comp are ND, OH, WA, and WY.  
 \*Business is written through the indicated third-party program administrator (Couch: Couch-Braunsdorf Insurance Group, Inc.; FTJ: Forrest T. Jones & Company; Pearl: Pearl Insurance) in these states.  
 \*\*Commercial Package includes: Commercial Property, Commercial Umbrella, General Liability, and Employment-Related Practices Liability Insurance (EPLI)