

# Automatic Underwriting

**Up to 70%  
pass-through rate  
for certain classes!**

The fastest, easiest route for new business, our **Automatic Underwriting** platform features straight-through processing for select submissions when a simple set of criteria is met. Upon qualifying, your account can be **QUOTED, BOUND, and ISSUED** with no involvement from an underwriter, and a Certificate of Insurance can be generated immediately thereafter!



	Workers' Comp <sup>2</sup>	BOP <sup>1</sup>
<b>ARTISAN CONTRACTORS</b>		
Carpentry	★	
Door/Window Installation	★	
Electricians	★	★
Electronic Entertainment Device Installation	★	
Glaziers/Glass Merchants	★	
HVAC	★	★
Janitorial	★	
Landscapers	★	★
Painters - Interior/Exterior	★	
Plumbers	★	★
Sprinkler Installation	★	
Tile - Ceramic, Stone, Mosaic Installation (not granite, quartz)	★	★
<b>AUTOMOTIVE</b>		
Rental Companies	★	
Sales Dealers	★	
Service & Repair Shops	★	
<b>ENTERTAINMENT</b>		
Billiards/Bowling Centers	★	
Movie Theaters	★	
<b>HABITATIONAL</b>		
Apartment Buildings		★
Condominiums		★
Hotels	★	★
Housing Authorities	★	
<b>PROFESSIONAL OFFICES</b>		
Accountants/Auditors	★	★
Attorneys/Law Firms	★	★
Clerical	★	
Computer Programmers	★	★
Dentists	★	★
Doctors/Physicians	★	★
Engineers/Architects		★
Funeral Homes	★	
Real Estate	★	★

Exceptions may apply based on governing state, class code, line of business, etc.

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## <sup>1</sup>Businessowner's Policies

- Maximum property values of \$3 million/building and \$2 million/business personal property (\$500,000 tenant improvements and betterments)
- Maximum liability limits of \$1 million/occurrence, \$2 million/aggregate (applicable to non-contracting classes with liability premium less than \$5,000)
- Maximum data compromise limit of \$250,000

## <sup>2</sup>Workers' Compensation

- "If Any" policies for artisan contractors are eligible for Automatic Underwriting except in AZ, CA, DC, FL, MA, MI, NH, NJ, PA, and RI. (See our *Workers' Compensation "If Any" Policies* flyer for more details.)

	Workers' Comp <sup>2</sup>	BOP <sup>1</sup>
<b>RELIGIOUS ORGANIZATIONS</b>	★	
<b>RESTAURANTS</b>	★	★
<b>RETAIL STORES</b>		
Auto Accessories	★	★
Bakeries	★	★
Beverage	★	★
Clothing	★	★
Convenience Marts	★	
Electronics	★	
Furniture	★	★
Gas Stations	★	
Grocery	★	★
Hardware	★	★
Health & Personal Care	★	★
Jewelry	★	
Pharmacies	★	★
Sporting Goods/Hobby Shops	★	★
<b>SERVICE INDUSTRIES</b>		
Beauty/Barber Shops	★	★
Carpet Cleaners	★	★
Cemeteries	★	
Laundromats/Dry Cleaners	★	
Photographers	★	★
Quick Printers	★	★
Rental & Leasing	★	
Veterinarians	★	★

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