

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

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

See our class-specific guides for more details.

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## 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
<b>Retail Stores</b>	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	■	■	■	■
<b>Service Related</b>	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	■	■	■	■
<b>Wholesalers &amp; Distributors</b>	Beverage Distributors	■	■	■	■
	Clothing, Textile & Furnishings	■	■	■	■
	Computer & Electronic Products	■	■	■	■
	Perishables	■	■	■	■
	Gardening & Light Farming Supplies	■	■	■	■
<b>Other:</b>					
	<b>Agriculture</b>	■	■	■	■
	<b>Education</b>	■	■	■	■
	<b>Entertainment</b>	■	■	■	■
		■	■	■	■
	<b>Manufacturing</b>	■	■	■	■
	<b>Transportation &amp; Warehousing</b>	■	■	■	■

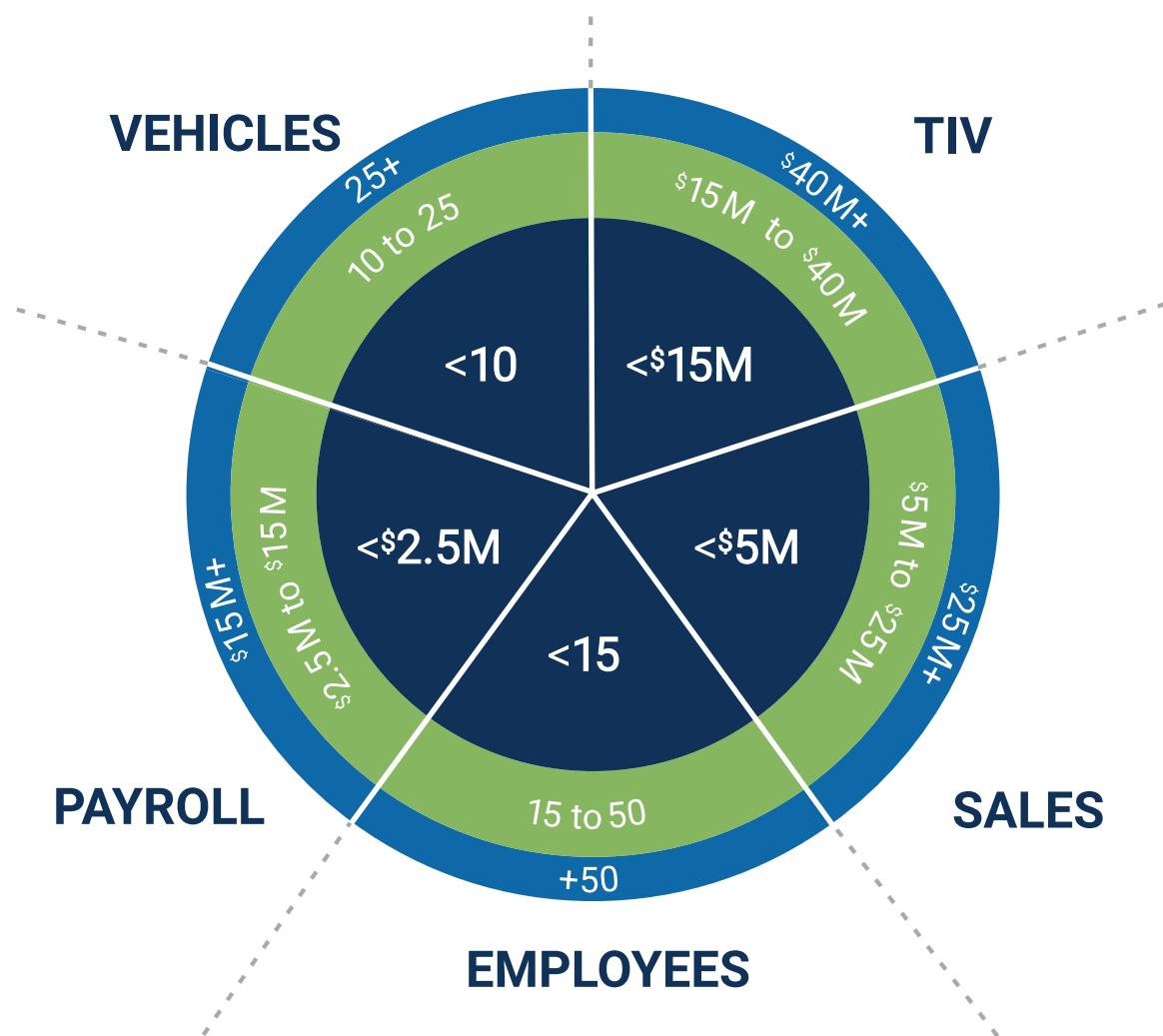
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See our class-specific guides for more details.

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.

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



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