MidAtlantic
INSURANCE GROUP
The Agency For Agents®

QUOTES@MIDATLANTICINS.COM
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MARKET GUIDE: PACKAGE LINES

Contractors

- General Contractors acceptable
- New Ventures acceptable with experience
- Roofers: $15K minimum premium with 3 years prior coverage

Carpentry	Handyman
HVAC	Masonry
Landscaping	Plumbing
Painting	Electrical
Drywall	Paving
Flooring	Excavation

Habitational

- Apartments and Condos are eligible
- No Aluminum Wiring
- Rental Dwellings eligible

Lessor's Risk

- Shopping centers, Strip malls, Commercial real estate
- Must be at least 70% occupied, tenants must be eligible, please send list of tenants and square footage occupied by each

Wholesale

- Preferred class of business
- Must not label products in their name (that would be classed as manufacturing)
- Advise the percentage of imported products

Food Distributor	Hardware Distributor
Auto Parts Distributor	Fabric Wholesaler
Beverage Distributor	Beauty Supply Wholesaler
Wine Distributor	

Restaurants

- New Ventures with experience accepted
- No Bars, no live entertainment, no dance floor

Mono Line Auto

- No Livery/Passenger Transport (such as Limos, Taxis, Uber, etc.)

Roofing Contractor	Furniture Store
Concession Stand	Newspaper and Mail Services
Pest Control	Food Truck (VA, PA, TN, GA only)
Mattress Wholesaler	General Contractor
Florist	

Builders Risk

- New construction and renovations acceptable, commercial and residential
- No GL, Property only

Schools

- Public and Private Schools acceptable
- Must have proper lead time and loss runs

Day Cares

- Abuse and Molestation available
- Risks with 3-5 year loss runs preferred

Garage Repair

- Must be located in a commercial building, no Garage Repair Shops at residential locations
- No Heavy Truck Repair, no Tire Recapping, no Used Tire Sales, no Vehicle Restoration

Hotels

- Franchise interior entry preferred

Convenience Store

- Cooking exposure and gas exposure is acceptable
- No 24 hour exposure

Churches

- Abuse and Molestation coverage available
- Pastoral Liability available

Manufacturing

- Need details on product and end user
- Three years in business preferred

Machine Shops	Plastic
Sheet Metal Work	Rubber
Tools / Accessories	Wood
Metal Goods	Electrical Parts Components
Winery	Pkg. Food Products Mfg.

Technology Services

- All lines available including Tech E&O

Technology Service Provider, Software, Internet, Application & Web Design, Technology Components Manufacturing, Technology Consulting, Staffing & Custom Programming, Software and Computer Related Services (Research and Development Only), Technology & Electronics Product Distributing, Computer Store, School (Computer Software Training)

INELIGIBLE FOR PACKAGE LINES

Towing | Fire/Water Remediation Contractors | Building Sprinkler Installation Contractor | Armed Security Guards | Hospitals | 100% Snow Removal | Temp Staffing (IT Staffing Acceptable) | Home Health Care | Second Hand Stores/Consignment | Debris Removal Contractors | Boat Dealers | Marinas or Docks | Welding Contractors | Tree Trimmers | Jewelers Block | Vapor Shop/Tobacco Shop | Not-For-Profit (Limited Appetite)

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MARKET GUIDE: WORKERS' COMPENSATION

Auto Repair
- Towing for yourself only
- No repo or rotation work

General Auto Repair
Body Shops

Auto Salvage Yard
- $10,000 minimum premium
- No pit/inground crushers

Contractors
- Artisan Contractors accepted as new venture with experience
- General Contractors accepted with prior workers' comp coverage
- Roofing accepted at $10,000 minimum premium with preferred 3 years of prior workers' comp

Carpentry	Masonry
Interior Trim	Mechanical
Crane Operations	Painting
Electrical	Paving
Excavating	Plumbing
Grading	Trenching
Heavy Equipment	And More

Home Health Care
- $5,000 minimum premium
- New Ventures with prior experience accepted

Skilled & Non-Skilled Home Health Care
Hospice

Nursing Home / Assisted Living
- $25,000 minimum premium
- 3 years prior workers comp preferred

Restaurants
- Delivery via Grubhub, etc.
- No 24 hour (Chains considered)

Family Style
Bar/Restaurant/Tavern
Food Truck (State Dependent)

Schools
- Private and Public Schools acceptable
- Must have prior lead time

Specialty Schools

Staffing
- $70,000 minimum premium
- Various class codes considered

Temporary Staffing	Manufacturing
Food Processing	Hospitality
Artisan Contracting	Administrative
Healthcare	Educational

USL&H
- $25,000 minimum premium
- No Jones Act
- No Government employees

Ship Building and Ship Repair
Stevedoring and Marine Terminals
Marine Construction- Dams, Bridges, Etc.

Trucking
- $10,000 minimum premium Local and Long Haul

Couriers	FedEx
Limos	Amazon
Appliance Delivery	Paper Delivery
USPS	

Non-Emergency Medical Transport
- $25,000 minimum premium (some states will consider at $10,000 minimum)
- Prior workers' comp required

Social Services

Daycares	YMCAs
Non-Profits	Residential Facilities
Youth Services	Vocational Rehab
Goodwills	Religious Service Organizations
Group Homes	

Retail

Hair Salons	Grocery Stores
Nail Salons	Convenience Stores
Clothing Stores	Tobacco and Vape Shops

Professional Services

Banks	Architects
Insurance Agents	Engineers
Accountants	Real Estate
Mortgage Brokers	Property Managers
Lawyers	

MARKET GUIDE: PERSONAL LINES

Chubb
- Primary home value must be at least $500K
- Will consider standalone homes

AIG
- Primary home value must be at least $1M
- Requires a minimum of three lines

NBIC
- Primary home value must be at least $250-$350K depending on state
- Does not offer auto at this time
- Will consider standalone homes

Minimum premiums and state eligibility apply