

IAT Brokerage Target Opportunities

Industry Segment	Class of Business	General Appetite
Contractors & Service	General Contractors	<ul style="list-style-type: none"> • Receipts greater than \$2.5m • 100% subcontracted • Any work on hillsides, grades or slopes
Contractors & Service	Artisan Contractors	<ul style="list-style-type: none"> • Receipts greater than \$2.5m • Contractors subcontracting more than 75% of their work • Any work on hillsides, grades or slopes • Any other artisan contractor class noted as Submit to Brokerage (see attached)
Contractors & Service	Alarm Installers	<ul style="list-style-type: none"> • Monitoring in excess of 15% of gross receipts • Installation of any alarm or product manufactured under the insured's name
Contractors & Service	Snow Removal Contractors	<ul style="list-style-type: none"> • Snow removal operations involving driveways, sidewalks, parking lots, municipal streets or roads, and private roadways

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Contractors & Service	Demolition / Wrecking Contractor	<ul style="list-style-type: none"> • Demo or wrecking contractors performing work on freestanding commercial or residential bldgs. Including salvage operations on an annual contract basis
Contractors & Service	Fire Extinguishers or Fire Protection Systems Installation, Service or Repair	<ul style="list-style-type: none"> • Products sold under insured's label • Fire protection systems involved in commercial cooking operations
Contractors & Service	Fire & Waterproofing – Structures	<ul style="list-style-type: none"> • Commercial structures
Contractors & Service	Security & Patrol Agencies	<ul style="list-style-type: none"> • Commercial accounts

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Manufacturing (Products)	Various	<ul style="list-style-type: none">• Light to medium hazard• Stand-alone products OK
Hospitality	Restaurants	<ul style="list-style-type: none">• After hours establishments• Dance floors greater than 500 sq ft• Daily entertainment• Risks with playrooms or playgrounds• Teen dance clubs
Hospitality	Nightclubs, Cabarets & Comedy Clubs	

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Mercantile	Various	<ul style="list-style-type: none"> • Internet retailers • Trailer dealers / rental agencies • Meat, fish, poultry or seafood distributors • Secondhand or salvage dealers and distributors • Toy distributors
Miscellaneous	Exercise and Health Studios	<ul style="list-style-type: none"> • Boxing / kickboxing gyms • Products liability coverage for any product sold under the insured's own label
Miscellaneous	Various	<ul style="list-style-type: none"> • Skating rinks – ice or roller • Amusement devices
Habitational	Apartments & Condos	<ul style="list-style-type: none"> • Risks with excess of 150 units/doors • Swimming pools with diving boards or slides • Social service agency / housing • Diversify outside of NYC/NJ/FL