

---

# Workers' Compensation Underwriting Appetite

In general, Berkshire Hathaway GUARD entertains low- to moderate-risk business in a broad range of classes, usually from NCCI Hazard Groups I and II (redefined as Groups A through D). When selecting accounts, we look for better- to best-in-class risks that have demonstrated a management commitment to workplace safety. Some examples of specific classes that have performed well for us include those cited below. However, *we will consider many other types and sizes of businesses not specifically mentioned!* When in doubt, simply contact your Small Business Team (for policies with premiums up to \$35,000) or your Intermediate Business Underwriter (for policies with premiums above \$35,000)!

- Accountant/Auditor
  - Addressing or Mailing Company
  - Advertising Display Installation Service
  - Apartment House/Condominium Operation
  - Architect or Engineer - Consulting
  - Artisan Contractor - Cabinet Installation, Carpentry (excluding work above 2 stories), Electrician, Flat Cement Work, Hardwood Flooring Installation, HVAC, Painter – Residential Interior, Paperhanger, Plumber – Residential
  - Attorney/Law Firm
  - Audio Post Production – Computer or Electronic
  - Auto/Truck – Accessory or Spare Parts Store, Car Wash, Sales Dealer, Filling/Gasoline Station (excluding 24-hour operations), and Installation, Service & Repair (excluding tow truck operations)
  - Bagel Retail Shop
  - Bakery – Wholesale & Retail, Doughnut Shop, etc.
  - Bank/Investment Firm
  - Barber Shop, Beauty Parlor, or Hair Styling Salon
  - Beverage Preparation Shop (excluding bars & taverns)
  - Billiard Hall
  - Bookstore Operation
  - Bowling Center
  - Building Operation/Property Management – Commercial
  - Burglar/Fire Alarm, Sound/Security System, Installation, or Repair
  - Carpet/Rug Cleaning & Storage (excluding excessive residential exposures)
  - Clerical Office/Telecommuter
  - Clothing Store
  - Cloth Printing – by hand or silk screen
  - Coffee or Tea Retailer
  - Cold Storage Locker – Frozen Foods
  - College/School (excluding day care centers & preschools)
  - Computer & Data Processing Service/Business Consultant
  - Copying & Duplicating Service
  - Country Club/Golf Course
  - Dentist/Dental Surgeons
  - Drafting – Office Duties Only
  - Electrical Entertainment Devices – Installation, Service, Repair, Wholesale
  - Engineering Consulting Firm
  - Estimator
  - Film Print Shop
  - Florist
  - Fruit or Vegetable Dealer – Wholesale
  - Funeral Director
  - Grocery Store/Supermarket
  - Hand Painting of Novelties
  - Hardware Store – Retail
  - Hotel/Motel/Inn/Bed & Breakfast
  - Household/Commercial Electrical Appliances – Installation, Service, or Repair
  - Household Furnishings/Wearing Apparel Dealer – Retail – House to House
  - Ice Cream or Frozen Yogurt Shop
  - Ice/Roller Skating Rink
  - Intercom System Installation, Service, or Repair
  - Internet or Web-Based Application Development or Operation
  - Janitorial Service (excluding window washers & residential)
  - Jewelry Store
  - Landscaper/Lawn Maintenance/Gardener
  - Laundry – Self-Service
  - Letter Service Shop/Mailing or Addressing Company
  - Library/Museum
  - Meat, Fish, or Poultry Store – Retail
  - Mobile Equipment – Self-Propelled – Dealer
  - Mortgage Broker/Banker
  - Motion Picture Film Exchange
  - Music Recording Studio
  - Office Machine or Appliance Installation, Inspection, Adjustment, or Repair
  - Optometrist
  - Packaging – Contract – Non-Crating – Retail Size Packages
  - Pharmacy/Drug Store – Retail & Wholesale
  - Photographer & Photo Developing, Printing, Finishing & Portrait Studio
  - Physician
  - Plumbing Supply Dealer or Pipe Merchant - Wholesale
  - Printing Operations, Quick Printers/Graphic Artist
  - Product Demonstrations/Sample Distributors – by Contractor – In Stores
  - Radio, Television, Video, Audio Equipment - Installation, Service, or Repair
  - Recording – Masters & Stock Tapes
  - Restaurant - Fast-Food, Full-Service, NOC (excluding 24-hour operations, excessive delivery, & excessive liquor)
  - Retail Store, NOC (excluding furniture & appliance stores)
  - Tire Dealer – Counter & Showroom Sales & Installation of Tires
  - Sandwich Shop & Delicatessen – Not Restaurant
  - Vending Concessionaire
  - Video Post Production/Video Tape Duplicating
  - Water Softening or Conditioning Systems – Household
  - Welding Supply Dealers
  - Wholesale Store, NOC
  - Window Covering – Installation – Within Buildings
  - X-Ray Equipment – Portable – Installation, Service, or Repair
-

# **Workers' Compensation Underwriting Appetite**

## *Notes*

### **Minimum Requirements**

For submissions generating *premiums of \$35,000 and less*, we require a minimum payroll of \$20,000 (plus an owner) for most classes. However, accounts with a governing Construction or Landscaping classification require a minimum payroll of \$25,000 (plus an owner), three years of prior coverage or management experience (or a combination of the two), and a reliable means to verify the exposure, such as a website, experience modification ratio, loss runs, etc. For certain New York Restaurant classes, we seek the following:

- For full service restaurants (Classification Code 9071), we require \$40,000 of payroll. If the risk has any delivery exposure, we want at least \$4,000 of payroll in the driver class code (7380).
- For fast food restaurants (Classification Code 9072), we now require \$30,000 of payroll.

For submissions that generate premiums *greater than \$35,000*, we require:

1. A complete *E-Z Rate* application;
2. Three years of currently valued loss experience; and
3. An experience modification worksheet (if available).

Please feel free to contact your Intermediate Business Underwriter for more information about our appetite for larger or more complex accounts.

*For accounts of all sizes, we are not typically a market for 24-hour operations.*

### **Verifying Exposures**

Please be aware that procedures are in place to verify the exposures of specific risks. For example:

- We will not accept construction or landscaping accounts that have no payroll in the governing class code.
- We always evaluate the reasonableness of the payroll per employee, especially for restaurant, construction, and landscaping risks. (We have benchmark amounts for both full- and part-time staff.) For restaurants, we will also compare the receipts to payroll as well as the number of seats/tables to the number of employees.
- We perform Internet searches to identify any potential red flags (such as an indication of work performed by the business that was not included in the submission).
- The names of all included and excluded officers are recorded for each policy. (Payroll is needed for all included officers.)

### **Binding Authority**

Authority to bind a Workers' Compensation Policy will be granted once an underwriting decision has been made and we receive an acknowledgment that the required payment is in hand. The amount due must be remitted to us within 10 business days after the effective date of the requested coverage; otherwise, the policy will be cancelled for nonpayment of premium. To make a payment immediately, applicants can utilize our Direct Draft Program.

---

---

# Other Lines Underwriting Appetite:

## Businessowner's, Commercial Auto, & Commercial Umbrella Policies

(BOP & UMBRELLA AVAILABLE IN CA GA MA MD NC NJ PA SC TN VA; AUTO AVAILABLE IN NJ PA SC)

The coverages for our other lines have been designed to match the needs of small- to mid-sized employers from a broad range of classes, particularly "Main-Street America" type businesses. Below is a list of some of the markets for which we will consider writing our other lines; however, we will also entertain applications for classes which fall outside of these industries when risk characteristics fit within our underwriting guidelines.

### Artisan Contractors

- Air Conditioning Systems or Equipment – Dealer or Distributors - Installation, Service, Repair
- Cabinetmakers
- Carpentry – Construction of Residential Property (not exceeding 3 stories in height) and Interior
- Carpet, Rug, Furniture, Upholstery Cleaning – On Customer's Premises
- Concrete Construction
- Door, Window, or Assembled Millwork – Installation
- Driveway, Parking Area, Sidewalk Repair – Paving or Repaving
- Electrical Work – Within Buildings
- Fence Erection Contractors
- Floor Covering Installation
- Furniture or Fixtures – Installation in Offices or Stores – Portable – Metal or Wood
- Glass Dealers and Glaziers – Sales and Installation
- Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Service, Repair (no LPG equipment sales or work)
- House Furnishings Installation
- Landscape Gardening (no tree removal or excavation)
- Lawn Sprinkler Installation
- Masonry
- Metal Erection – Decorative or Artistic
- Painting – Exterior – Buildings or Structures (3 stories or less in height); Interior Buildings and Structures
- Paper Hanging
- Permanent Yards – Maintenance or Storage
- Plastering or Stucco Work
- Plumbing – Residential or Domestic
- Refrigeration Systems or Equipment - Dealers and Distributors - Installation, Service, Repair
- Siding Installation (3 stories or less)
- Sign Painting or Lettering – Inside of Building (no spray painting)
- Shop Carpenters
- Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction

### Auto Services

- Auto Body Shops
- Auto Parts/Supplies Retail Stores
- Auto Repair Operations (including auto glass, muffler, transmission, and upholstery)
- Auto Service/Repair with incidental gas exposures

- Auto Specialty Shops
- Car Washes – full-service or automatic with attendant
- Gas Stations with convenience store (select states)
- Quick Lube Shops

### Professional Offices

- Accounting Services
- Advertising and Related Services
- Bookkeeping
- Consultants
- Credit Reporting Agencies
- Detectives or Investigative Agencies - Private
- Dentists
- Diagnostic Testing Laboratories
- Employment Agencies
- Engineers or Architects – Consulting
- Financial Planners
- Health Maintenance Organizations
- Inspection and Appraisal Companies
- Insurance Agents
- Interior Decorators
- Lawyers
- Marine Appraisers or Surveyors
- Media Buyers
- Medical Offices
- Notaries – Public
- Payroll Accounting Services
- Pet Groomers
- Professional Trade Associations
- Public Relations
- Real Estate Agents
- Stenography, Typing, Court Reporting, and Word Processing
- Stockbrokers
- Telemarketing and Research Services
- Ticket Agencies
- Title Agents
- Travel Agencies
- Veterinarians Office
- Water Companies
- X-Ray or Imaging Labs

### Restaurants – Full Cooking, Limited Cooking, and Fast Food

- Cafes
  - Cafeteria Style – Buffet
  - Catering Services - Banquet Hall
  - Concession Stands/Snack Bars
-

---

## **Restaurants – Full Cooking, Limited Cooking, and Fast Food (Continued)**

- Delicatessens and Sandwich Shops
- Drives-in/Service in Car
- Ethnic
- Family Restaurants
- Fine-Dining Restaurants
- Hamburger/Hotdog/Malt Shops/Donut Shops
- Ice Cream Parlors
- Pizza Shops
- Take-Out Only (no on-premise food consumption)

## **Retail**

- Air Conditioning Equipment
- Appliance Stores
- Army and Navy Stores
- Art Galleries
- Barber or Beauty Shop Supplies Distributors
- Beverage Stores - Liquor and Wine and Non-alcoholic
- Bicycle Shops
- Bookbinding and Printing Supplies
- Books and Magazine Stores
- Camera and Photographic Equipment
- Candy or Confectionery Stores
- Ceramics
- Clock Shop with Repair
- Clothing - Uniforms
- Clothing or Wearing Apparel
- Computer Stores - Retail and Repair
- Convenience Food Stores
- Cosmetic, Hair or Skin Preparation
- Dairy Products Stores
- Department Stores
- Drugstores
- Dry Goods Dealers
- Education and School Supplies
- Electrical Supplies and Lighting Stores
- Electronics Stores
- Fabric
- Flag and Banner
- Floor Covering
- Florists
- Fur - Garments and Pelts
- Furniture – Upholstered, Wood or Metal, Patio or Outdoor
- Gardening and Light Farming Supply
- General Stores
- Gift Shops
- Glass Dealers and Glaziers
- Grocery
- Gourmet Coffee and Coffee Supplies
- Hardware and Tools
- Health or Natural Food Stores
- Hearing Aid
- Hobby, Craft or Artists' Supply
- Home Furnishings Stores
- Home Improvement Stores
- Janitorial Supplies
- Jewelry
- Kitchen Accessories
- Knives and Scissors
- Leather Products or Hide Stores
- Luggage Goods
- Mail Order Houses
- Marble Products
- Media Duplication
- Monuments
- Music – Pre-Recorded and Instrument Stores

- Newsstands
- Office Machines or Appliances (no repair)
- Optical Goods
- Paint, Wall Paper or Wall Covering Stores
- Painting, Picture or Frame Setters
- Party Supplies
- Pet Stores
- Photography Equipment
- Plumbing Supplies and Fixtures
- Precision and Scientific Tools and Instruments
- Refrigeration Equipment – Commercial
- Religious Articles
- Retail Stores, NOC
- Sewing Machine Stores
- Ship Chandler Stores
- Shoe Stores
- Signs
- Sporting Goods or Athletic Equipment Stores (including apparel)
- Stationery or Paper Products
- Straw Products
- Supermarkets
- Toys
- Trophy Stores
- Tuxedo Rentals
- Variety Stores
- Video Stores – Rental and Sales
- Videotape Editing Services
- Wigs
- Wood Products, NOC

## **Processing and Service Occupancies**

- Appliance and Accessories – Installation, Servicing or Repair – Commercial or Household
- Bakeries – with Baking on Premises
- Barber Shops
- Beauty Parlors and Hair Styling Salons, including Nail Salons
- Copying and Duplicating
- Dental Laboratories
- Engraving
- Funeral Homes or Chapels
- Jewelry Repair
- Laundry and Dry Cleaning or Dying – Receiving Stations
- Laundry and Dry Cleaning – Petroleum or Synthetic Solvents (fewer than 3 pick-up stations)
- Lithographing
- Mail Box or Packaging Stores
- Mailing or Addressing Companies
- Photoengraving
- Photographers
- Printing
- Shoe Repair Shops
- Tailoring or Dressmaking Establishments – Custom
- Taxidermists
- Television or Radio Receiving Set – Installation or Repair

## **Other – Habitational, Hotels/Motels\***

- Apartments (updates completed within 20 years)
- Condominiums (built within 20 years)
- Hotels/Motels (6 stories or less)

\*Contact your underwriter for additional eligibility requirements

---

---

# NY Other Lines Underwriting Appetite: Businessowner's & Commercial Excess Policies

The coverages for our other lines have been designed to match the needs of small- to mid-sized employers from a broad range of classes, particularly "Main-Street America" type businesses. Below is a list of some of the markets for which we will consider writing our other lines; however, we will also entertain applications for classes which fall outside of these industries when risk characteristics fit within our underwriting guidelines.

## Artisan Contractors

- Air Conditioning Systems or Equipment – Dealer or Distributors - Installation, Service, Repair
- Carpentry – Construction of Residential Property (not exceeding 3 stories in height) and Interior
- Carpet, Rug, Furniture, Upholstery Cleaning – On Customer's Premises
- Concrete Construction
- Door, Window, or Assembled Millwork – Installation
- Driveway, Parking Area, Sidewalk Repair – Paving or Repaving
- Electrical Work – Within Buildings
- Fence Erection Contractors
- Floor Covering Installation
- Furniture or Fixtures – Installation in Offices or Stores – Portable – Metal or Wood
- Glass Dealers and Glaziers – Sales and Installation
- Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Service, Repair (no LPG equipment sales or work)
- House Furnishings Installation
- Landscape Gardening (no tree removal or excavation)
- Lawn Sprinkler Installation
- Masonry
- Metal Erection – Decorative or Artistic
- Painting – Exterior – Buildings or Structures (3 stories or less in height); Interior Buildings and Structures
- Paper Hanging
- Permanent Yards – Maintenance or Storage
- Plastering or Stucco Work
- Plumbing – Residential or Domestic
- Refrigeration Systems or Equipment - Dealers and Distributors - Installation, Service, Repair
- Siding Installation (3 stories or less)
- Sign Painting or Lettering – Inside of Building (no spray painting)
- Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction

## Auto Services

- Auto Body Shops
- Auto Parts/Supplies Retail Stores
- Auto Repair Operations (including auto glass, muffler, transmission, and upholstery)
- Auto Service/Repair with incidental gas exposures
- Auto Specialty Shops
- Car Washes – full-service or automatic with attendant
- Quick Lube Shops

## Professional Offices

- Accounting Services
- Advertising and Related Services
- Bookkeeping
- Credit Reporting Agencies
- Detectives or Investigative Agencies - Private
- Employment Agencies
- Engineers or Architects – Consulting
- Health Maintenance Organizations
- Inspection and Appraisal Companies
- Insurance Agents
- Interior Decorators
- Lawyers
- Marine Appraisers or Surveyors
- Medical Offices
- Payroll Accounting Services
- Real Estate Agents
- Ticket Agencies
- Title Agents
- Veterinarians Office
- Water Companies

## Restaurants – Full Cooking, Limited Cooking, and Fast Food

- Cafes
  - Cafeteria Style – Buffet
  - Catering Services - Banquet Hall
  - Concession Stands/Snack Bars
  - Delicatessens and Sandwich Shops
  - Drives-in/Service in Car
  - Ethnic
  - Family Restaurants
  - Fine-Dining Restaurants
  - Hamburger/Hotdog/Malt Shops/Donut Shops
  - Ice Cream Parlors
  - Pizza Shops
  - Take-Out Only (no on-premise food consumption)
-

---

## **Retail**

- Air Conditioning Equipment
- Appliance Stores
- Army and Navy Stores
- Art Galleries
- Barber or Beauty Shop Supplies Distributors
- Beverage Stores - Liquor and Wine
- Bicycle Shops
- Bookbinding and Printing Supplies
- Books and Magazine Stores
- Camera and Photographic Equipment
- Candy or Confectionery Stores
- Ceramics
- Clothing or Wearing Apparel
- Computer Stores
- Convenience Food Stores (no gasoline sales)
- Cosmetic, Hair or Skin Preparation
- Dairy Products Stores
- Department Stores
- Drugstores
- Dry Goods Dealers
- Electronics Stores
- Fabric
- Floor Covering
- Florists
- Fur - Garments and Pelts
- Furniture – Upholstered, Wood or Metal
- Gardening and Light Farming Supply
- Gift Shops
- Glass Dealers and Glaziers
- Grocery
- Hardware and Tools
- Health or Natural Food Stores
- Hearing Aid
- Hobby, Craft or Artists' Supply
- Home Furnishings Stores
- Home Improvement Stores
- Janitorial Supplies
- Jewelry
- Leather Products or Hide Stores
- Lighting Stores
- Luggage Goods
- Mail Order Houses
- Marble Products
- Music – Pre-Recorded and Instrument Stores
- Newsstands
- Office Machines or Appliances (no repair)
- Optical Goods
- Paint, Wall Paper or Wall Covering Stores
- Painting, Picture or Frame Setters
- Pet Stores
- Photography Equipment
- Plumbing Supplies and Fixtures
- Refrigeration Equipment – Commercial
- Retailers Stores, NOC
- Sewing Machine Stores
- Ship Chandler Stores
- Shoe Stores
- Sporting Goods or Athletic Equipment Stores (including apparel)
- Stationery or Paper Products
- Straw Products
- Supermarkets

- Toys
- Trophy Stores
- Variety Stores
- Video Stores – Rental and Sales
- Wigs
- Wood Products, NOC

## **Processing and Service Occupancies**

- Appliance and Accessories – Installation, Servicing or Repair – Commercial or Household
- Bakeries – with Baking on Premises
- Barber Shops
- Beauty Parlors and Hair Styling Salons, including Nail Salons
- Copying and Duplicating
- Engraving
- Funeral Homes or Chapels
- Jewelry Repair
- Laundry and Dry Cleaning or Dying – Receiving Stations
- Laundry and Dry Cleaning – Petroleum or Synthetic Solvents (fewer than 3 pick-up stations)
- Lithographing
- Mail Box or Packaging Stores
- Mailing or Addressing Companies
- Photoengraving
- Photographers
- Printing
- Shoe Repair Shops
- Tailoring or Dressmaking Establishments – Custom
- Taxidermists
- Television or Radio Receiving Set – Installation or Repair

## **Other – Habitational, Hotels/Motels\***

- Apartments (updates completed within 20 years)
- Condominiums (built within 20 years)
- Hotels/Motels (6 stories or less)

\*Contact your underwriter for additional eligibility requirements

---