# Target Appetite

## Small Business

### Guaranteed Cost
- Contractors (Carpentry, Electricians, HVAC, Plumbers)
- Landscapers
- Wholesale
- Delivery
- Hotels
- Restaurants
- Property Managers
- Janitorial
- Auto Sales
- Auto Service
- Gas Stations
- Retail/Wholesale
- Manufacturing
- Professional Service Firms
- Building Material Dealers
- Machine Shops
- Veterinarians
- Child Care
- Golf Courses

- Dividend Options available with certain carriers

Ineligible: Long Haul Trucking, Propane Dealers, Height exposure over 3 stories, High Loss frequency

Program and class code eligibility varies by state and carrier.

## Target Programs

### Healthcare
- Home Healthcare $2,500
- Assisted Living/Hospice $2,500
- Senior Care/Retirement Living

### Staffing
- Temp Staffing $50,000 MP
- Medical Temp Staffing $7,500 MP

### Social Service/Non Profit
- $7,500

### Construction
- $5,000 MP
  - Carpentry
  - Site Preparation
  - Building Equipment
  - Masonry NOC
  - Iron/Steel Erection
  - Excavation
  - Concrete Construction
  - Stone Cutting
  - Artisans Contractors

## Large Accounts

### Over $75,000 GC
- Nursing Homes
- Temp Staffing
- Construction
- Real Estate
- Oil/Gas Development
- Power Generation
- Utility Companies
- Alternative Energy
- Manufacturing
- Healthcare
- Hospitality

- Deductibles & Loss Sensitive Plans Available

Submission Requirements:
- Completed Acord 130
- 3-5 years Loss Runs
- Current Mod Sheet
- 5 Years Payroll History for Large Risks
- Supplemental Application