

Brokerage Casualty appetite list: Traffic light format

Nationwide® is a strong, stable carrier with the capacity to meet your biggest casualty insurance challenges, which means our appetite spans more E&S business sectors than you'd expect.

Keep this helpful guide close as a reminder of when we're a go (GREEN), when we're cautious and should give it some thought (YELLOW), and when we draw the line (RED).

Target classes with competitive/ flexible pricing and terms

Construction:

- Commercial general contractors
- Commercial artisan contractors
- Infrastructure
- Machinery and equipment (installation, service, repair)
- Project-specific
- Owner's interest
- Wrap-ups

Services:

- Alarm services
- Cleaning and janitorial
- Pest control
- Vending

Retail/Wholesale:

- Clothing stores
- Grocery stores and supermarkets
- Scrap metal dealers

Hospitality:

- Restaurants
- Hotels
- Resorts
- Casinos

Commercial real estate:

- Commercial lessor's risk only
- Offices
- Warehouses
- Vacant buildings and land

Product manufacturing:

- Noncritical auto parts
- Cosmetics
- Electrical equipment
- Machinery and equipment
- Toys
- Noninvasive medical products
- Appliances
- Sporting goods

Desired classes for the right pricing and terms

Construction:

- Custom homebuilders
- Excavation
- Residential remodeling contractors
- Roofing (commercial)
- Street and road construction
- Wrecking and demolition

Services:

- Equipment rental
- Fire suppression — Excess casualty only
- Landscaping
- Lifeguard/pool management services
- Snow removal — Excess casualty only

Retail/Wholesale:

- Building materials dealers
- Convenience stores
- Food products distributors



Desired classes for the right pricing and terms, continued

Hospitality:

- Amusement centers
- Special events
- Water parks

Real estate:

- Condo and homeowners associations
- Habitational/Apartments — Excess casualty only

Transportation:

- Trucking — Local and Intermediate, \$10 million attachment point or greater
- Trucking — Long-Haul, \$50 million attachment point or greater
- LPG/Fuel Haulers, \$2 million attachment point or greater
- Couriers/Express Delivery — Incidental residential delivery only, \$2 million attachment point or greater
- Livery: All classes below require at least \$5 million attachment point:
 - » Charter buses
 - » Limo/black car service
 - » Shuttle vans
 - » Emergency and nonemergency medical transport

Not currently pursuing these classes

Construction:

- New York primary casualty (can consider Excess outside of a lead position)
- Florida primary practice policies
- Scaffolding
- Environmental risks/asbestos and lead remediation
- Louisiana-based risks
- Chemical plants
- Dams/levees
- Nuclear and power plants
- Subways and tunnels
- Oil/gas refineries
- New residential — Tract, condominium, townhome work

Hospitality:

- Bars/taverns/nightclubs and gentlemen's clubs (anything with heavy liquor receipts)

Product manufacturing:

- Continuous impact headgear/helmets
- Tobacco and cannabis
- Aircraft parts
- Firearms
- Pharmaceuticals and nutritional supplements

Transportation:

- Taxis and ridesharing (Uber, Lyft, etc.)
- Pizza/food delivery
- Freight forwarding or brokerage operations
- Sales fleets
- School buses, daycare transport, party buses
- Refuse, sand, gravel, water hauling
- Concrete mixed in transit
- Construction auto fleet
- Parking/Valet

All segments:

- Cannabis exposures
- Florida locations for primary casualty

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