



Home Office

P.O. Box A-H • 16 South River Street
Wilkes-Barre, PA 18703-0020
Toll-Free: 1-800-673-2465
www.guard.com

Workers' Compensation Underwriting Appetite

In general, 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, ***GUARD 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 \$25,000) or your Intermediate Business Underwriter (for policies with premiums above \$25,000)!

- 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 (excluding FL)
- 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 Manufacturer or 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 – College
- 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 Labs/Dental Surgeons
- Drafting – Office Duties Only
- Electrical Entertainment Devices – Installation, Service, Repair, Wholesale
- Engineering Consulting Firm
- Estimator
- Executive Officers, NOC
- 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 (excluding FL)
- 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

Applications for coverage should be submitted to us via:

**GUARD E-Z Rate at www.guard.com, e-mail at underwriting3@guard.com, or fax at 570-820-7968.
You should also feel free to contact us with questions at 1-800-673-2465.**



Other Lines Underwriting Appetite: Businessowner's, Commercial Auto, & Commercial Umbrella Policies (BOP & UMBRELLA AVAILABLE IN GA, MA, MD, NJ, PA & SC; AUTO AVAILABLE IN NJ, PA & SC)

The coverages for our other lines have been designed to match the needs of many of our company's current Workers' Compensation customers — 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
- Ceiling or Wall Installation – Metal or Wallboard
- 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
- Septic Tank Systems – Cleaning
- 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
- Window Cleaning (3 stories or less in height)

Professional Offices

- Accounting Services
- Advertising and Related Services
- Bookkeeping
- Collection Agencies
- 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
- Delicatessens and Sandwich Shops

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

- 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
- Automobile Parts and Supplies
- Barber or Beauty Shop Supplies Distributors
- Beverage Stores - Liquor and Wine and Non-alcoholic
- Bicycle Shops
- Bone, Horn and Ivory Products
- 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 (no gasoline sales)
- 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

- Medical, Hospital, and Surgical Supply
- 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