


## Small Business Product Offerings

Designed specifically for small businesses focused on artisans, general contractors, and remodelers.

	<b>Artisan Contractors General Liability</b> Risk Retention Group (RRG)	<b>Contractors General Liability</b> Excess & Surplus (E&S)	<b>Workers Compensation</b>
<b>States Available</b>	41 States (excluding AK, DE, HI, LA, NY, WA, WI, WV, VA)	AL, AZ, FL, ME, MI, MO, MS, NC, OK, VT, VA, & WI + more soon	AL, AR, GA, IL, IN, MS, MO, NM, NV, OK, & SC + more soon
<b>65+ Business Class Codes</b>			
<b>Limits of Liability</b>	1M per occurrence; 2M per aggregate	1M per occurrence; 2M per aggregate	\$1M, \$1M, \$1M
<b>Highlights</b>	Eligible loss history; No losses over \$5,000 in the last 3 years.		Includes: <ul style="list-style-type: none"> <li>• Medical Expenses</li> <li>• Employers liability</li> <li>• Loss wages</li> <li>• Survivor benefits</li> </ul>
	Prior insurance not required. New businesses are acceptable.		
	100% digital and all online + Credit Card payments accepted		
<b>Coverage Options</b>	Claims-Made, 2 Yr Sunset, and Full Occurrence	Full Occurrence	NA
<b>Backed by</b>		 <small>A Member of the Tokio Marine Group</small>	<b>Accident Insurance Company (AIC)</b>
<b>Rating</b>	Demotech A	AM Best A++ (Superior)	Demotech A

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