



APPROVED RISK LIST

EFFECTIVE 1/16/2024

AL – AUTOMOBILE LIABILITY

1. AUTO AND RECREATIONAL VEHICLE RACING
2. CATERING FOOD AND BEVERAGE SERVICES
3. COMMERCIAL TRUCKING UMBRELLAS OR EXCESS LIABILITY
4. EMERGENCY VEHICLES INCLUDING AMBULANCES
5. FAST FOOD AND SPECIFIED DELIVERY
6. GARAGE LIABILITY FOR AUTO, RECREATIONAL VEHICLE DEALERS, REPAIR AND SERVICE
7. IN-HOME AND HOSPICE CARE
8. PRIVATELY OWNED SCHOOL BUSES
9. TAXICAB, LIMO AND RIDESHARE
10. TOW TRUCK OPERATORS
11. TRUCKING DELIVERY SERVICES
12. USED CAR DEALERS

AP – AUTOMOBILE PHYSICAL DAMAGE

1. EMERGENCY VEHICLES INCLUDING AMBULANCES
2. RECREATIONAL VEHICLE DEALERS
3. TAXICAB, LIMO AND RIDESHARE
4. USED AUTOMOBILE DEALERS

AV – AVIATION, AIRCRAFT LIABILITY AND HULL

1. AERIAL APPLICATORS
2. AERIAL TANKERS AND WATER BOMBERS
3. AIR AMBULANCE
4. EXCESS AVIATION LIABILITY
5. EXPERIMENTAL AIRCRAFT
6. GLIDERS
7. HELICOPTER OPERATORS
8. HOT AIR BALLOON, PARACHUTE OPERATIONS AND PARAGLIDE OPERATIONS
9. NON-OWNED AIRCRAFT
10. PRIMARY AND EXCESS AVIATION PRODUCTS AND COMPLETED OPERATION
11. UNMANNED AIRCRAFT, DRONES PHYSICAL DAMAGE AND DRONE SERVICES

FA – FIRE AND ALLIED LINES

1. AMUSEMENT PARKS & DEVICES
2. BARS, TAVERNS, CASINOS AND RESTAURANTS WITH AND WITHOUT RESIDENTIAL OCCUPANCY
3. CARNIVALS, EXHIBITIONS, CONCERTS AND FIRE WORKS
4. COMMERCIAL USE MOBILE HOME INCLUDING DEALERS INVENTORY
5. EARTHQUAKE, FLOOD AND LANDSLIDE
6. HIGH VALUED HOMES IN PROTECTION CLASS 8, 9 & 10
7. HISTORICAL BUILDINGS
8. LOG HOMES IN PROTECTION CLASSES 8, 9 AND 10
9. MARIJUANA OPERATIONS INCLUDING LESSORS RISK
10. PAWN SHOPS AND SECONDHAND STORES



11. PROPERTY AND BUILDERS RISK IN PROTECTION CLASS 9 & 10
12. PROPERTY WITH WOOD SHAKES
13. PROPERTY WITH WOOD STOVES AS ONLY HEAT SOURCE
14. RESIDENTAL PROPERTY INCLUDING MULTI-FAMILY OVER 20 YEARS OLD
15. RESTAURANTS WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
16. SAWMILLS AND FOREST PRODUCTS MANUFACTURING
17. SEMI-PERMANENT STRUCTURES, YERTS AND TENTS
18. SHORT TERM VACATION RENTALS
19. SHORT TERM RENTAL PROPERTY
20. UNPROTECTED SEASONAL OPERATIONS
21. VACANT BUILDINGS
22. WELDING SHOPS
23. WOODWORKING PROPERTY

GL – GENERAL LIABILITY

1. AMUSEMENT PARK RIDES & BOUNCE HOUSES
2. APPLICATION, TRANSPORTATION AND STORAGE OF LIQUID MAGNESIUM CHLORIDE
3. AVIATION, MOTOR VEHICLE, WATERCRAFT AND RODEO CONTESTS
4. BARS, TAVERNS, CASINOS AND RESTAURANTS
5. BLASTING CONTRACTORS
6. BUILDING DEMOLITION AND MOVING OF BUILDINGS
7. CAMPGROUNDS AND R.V. PARKS
8. CARNIVALS, EXHIBITIONS AND HAUNTED HOUSES
9. CHIMNEY AND FLUE CLEANING
10. CONTRACTORS
11. DAYCARE OPERATIONS
12. EQUINE LIABILITY, TRAIL RIDING, OUTFITTERS, GUIDES AND SHORT-TERM BOARDING
13. EXTERIOR INSULATION AND FINISH SYSTEM / EIFS
14. FIREWORKS DISPLAY AND MANUFACTURING
15. GENERAL CONTRACTORS INVOLVED IN TRACT HOUSE BUILDING
16. GRAVEL PIT
17. LEAGALIZED MARIJAUNA PHARMACIES AND PRODUCT DISPENSARIES, CULTIVATION AND DISTRIBUTION
18. LIQUOR LIABILITY
19. MANUFACTURING, APPLICATION, TRANSPORTATION AND STORAGE OF ANHYDROUS AMMONIA, FERTILIZERS, HERBICIDES AND PESTICIDES
20. MEDI SPAS
21. MENTAL HEALTH PROVIDERS AND CENTERS
22. MERCHANT POLICE, ARMED SECURITY AND DETECTIVE AGENCY
23. MOBILE HOME DEALERS
24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE
25. MOUNTAIN CLIMBING, ICE-CLIMBING AND ROCK CLIMBING
26. MUSIC CONCERTS
27. NURSING HOMES
28. OPEN DITCH AND CANAL LIABILITY
29. PRE-RELEASE CENTERS AND DETENTION CENTERS
30. RAILROAD LIABILITY AND PROTECTIVE
31. RECREATIONAL VEHICLE RENTALREAL ESTATE DEVELOPMENT
32. RENTAL PROPERTY OVER 20 YEARS OLD
33. RESIDENTIAL CARPENTRY
34. RESIDENTIAL HEALTH CARE INCLUDING ASSISTED LIVING FACILITIES AND ADULT DAY CARE



35. RESIDENTIAL SUBSIDIZED HOUSING
36. RIGGING & CRANE OPERATORS
37. ROOFERS
38. SALVAGE YARDS
39. SHOOTING CLUBS AND SHOOTING RANGES INCLUDING PAINT BALL
40. SKI AREA OPERATIONS, INCLUDING TOWS & LIFTS
41. TATOOING, SCARIFICATION AND BODY PIERCING
42. TITLE COMPANIES
43. TREE TRIMMERS
44. UNDERGROUND STORAGE TANK MANUFACTURING AND REMOVAL
45. UNSUPPORTED FARM LIABILITY
46. VACANT BUILDINGS AND LAND
47. WELDING
48. YOUTH GROUP HOMESFIRE SUPPRESSION AND ALARM SYSTEMS INCLUDING
49. INSTALLATION, SERVICE AND MONITORING
50. YOUTH RECREATION PROGRAMS

IM – INLAND MARINE

1. BRIDGES
2. COLLECTIBLES DEALER
3. CARGO FOR TAXI
4. HOUSE MOVING INCLUDING MOBILE HOMES
5. TUNNELING & TUNNELING EQUIPMENT
6. WELDING EQUIPMENT

MS – MISCELLANEOUS SPECIALTY LINES

1. ASBESTOS AND RADON ABATEMENT
2. CRYPTO AND DIGITAL MINING
3. CYBER-LIABILITY
4. DIFFERENCE IN CONDITIONS (DIC) WITH DEDUCTIBLE BUY BACK
5. ENVIRONMENTAL IMPAIRMENT AND POLLUTION
6. EXCESS WORKERS' COMPENSATION
7. EXPLOSIVE AND AMMUNITION MANUFACTURING, SALES AND STORAGE
8. MERCHANT SERVICES INCLUDING BANK CARD PROTECTOR POLICIES
9. MINING
10. OIL & GAS PRODUCTION, REFINING, EXPLORATION AND SERVICE

PL – PROFESSIONAL LIABILITY

1. BUILDING SITE CONSULTANT
2. DESIGN BUILDERS
3. ENVIRONMENTAL CONSULTANTS
4. HEALING ARTS AND NATUROPATHIC
5. MEDICAL LABS AND BLOOD LABS BUILDING SITE CONSULTANT
6. MIDWIFE AND NURSE PRACTITIONER
7. MONOLINE AMBULANCE PERSONNEL AND EMT
8. NURSING HOME AND ASSISTED LIVING FACILITIES
9. PREPAID LEGAL
10. PROPERTY MANAGEMENT
11. PSYCHOLOGISTS, SOCIOLOGISTS AND COUNSELORS
12. REAL ESTATE INSPECTORS