

The logo for SEMSEE, featuring the letters 'SEMSEE' in a bold, dark orange font. The letter 'E' is stylized with three horizontal bars. The background is a light orange color with a network of larger and smaller circles connected by thin lines, creating a molecular or network-like structure.

SEMSEE

**Available Semsee Market Access
Carriers Appetite Guidelines**

AmTrust

Coverages: WC

States: All states except AK, ND, WA & WY

Auto Industry	Professional Services
Clubs (Community, Fitness, Golf)	Retail/Wholesale
Contracting	Schools
Leisure - Hospitality Services	Social Services
Manufacturing	Warehouse

Arch

Coverages: Miscellaneous Professional Liability & Management Lines

States: All states except AK, HI, ND, WY, & VT

Administrative Management and General Management Consulting	Accounting Services / Billing Services / Notaries
Janitorial Services	Claims Adjusting
Temporary Help / Staffing Agencies	Pet Grooming, Pet Care
Landscaping/ Landscape Design	Educational Support Services
Beauty Salons/ Barber Shops	Advertising Agencies

At Bay

Coverages: Cyber, Cyber Surplus & MPL

States: All states

Construction	Nonprofit Organizations
Accounting Firms	Arts, Entertainment, and Recreation
Hospitality and Accommodation	Veterinarian Practices
Retail Trade and Food Services	Payroll Processing
Religious Organizations	Real Estate Services

Axis

Coverages: MPL

States: All states

Alarm Installers & Monitoring Services	Decorators
Appraisers	Dog Walkers
Bookkeepers	Gardening Services
Career Counselors or Coaches	Janitors
Consultants	Notaries

Berkley

Coverage: Workplace Violence, Cyber & MPL

States: All States

Over 1,000 eligible class codes

BiBerk

Coverages: WC, GL, BOP

States: WC, and GL in all States

BOP Available: AZ, CA, CO, CT, FL, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA

Auto Services & Dealers	Landscaping & Farming
Construction & Specialty Trade Contractors	Manufacturing
Education & Public Works/Organizations	Restaurants & Taverns
Health Care & Social Assistance	Retail/Wholesale Stores (includes Food Stores)
Hospitality & Entertainment/Recreation	Service Industries

Blitz Cannabis Program

Coverages: GL, Products Liability, Property, LRO (Max sales \$15mm)

States: Available in all states where cannabis and hemp are medical or fully legal, excluding Hawaii, Louisiana, Minnesota, and Wyoming.

Dispensary (medical)	Tobacco Smoke Shops that sell CBD, Hemp, etc.
Adult-use (recreational) stores	Lessors Risk as long as there is a cannabis tenant
Non-Storefront Delivery	Manufacturers
Cultivators	Processing Facilities
Distribution/Transport	Growing Operations

BTIS – Best Choice

Coverages: GL

States: All states except AK, HI, KY, MD, NY, and VT.

Carpentry	Carpentry Interior
Handyperson	Electrical within buildings
Homebuilder	Concrete Construction
Painting Interior	Plumbing Residential
Painting Exterior (3 stories & Under)	Landscape Gardening

CFC

Coverages: Cyber

States: All States

Professional services (ex. law firm)	Non-Profits
Healthcare	Membership Organizations
Construction	Manufacturing
Retail, Leisure & Hospitality	Logistics & Transportation
Education	Wholesale & Distribution
Technology	Energy & Utilities
Media & Entertainment	Agricultural & Environmental

Chubb

Coverages: BOP, GL, WC, Cyber, Management Lines

States: All States except for FL and CA

Financial Services	Doctor Office
Technology	Veterinarians & Pet care services
Manufacturing	Retail
Wholesale Distribution	Life Science: Medial Devices and Nutritional
Commercial Real Estate – No Habitational	Cultural Institutions and Non- Profits

Clear Spring Insurance - BTIS

Coverages: GL

States: All states except AK, DC, FL, KY, MD, and NY

Carpentry - Residential and Commercial	Heat/AC no LPG
Paint Interior	Excavation
Floor Covering - No Tile	Carpentry - Interior
Landscaping Gardening	Tile/Stone Installation
Concrete Construction	Paint Exterior (3 stories & Under)
Masonry	Electrical - Within Buildings
Drywall	

CNA

Coverages: BOP, WC, and GL

States: Nationwide except no BOP in TX and FL

Retail	Schools (Business, Tech, Vocational, Beauty, etc)
Restaurants	Contractors
Professional and Financial Institutions	Pet Care & Services
Business Services	Manufacturing
Real Estate	Healthcare and Life Sciences

Coalition

Coverages: Cyber and Miscellaneous Professional Liability

States: All States

Write almost anything!

Core Specialty

States: AK, AL, AZ, CA, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SD, TN, TX, UT, VA, VT, WA, WI, WV, and WY

Coverages: Umbrella, Excess over Primary, Excess Liability (High Excess Policy)

Real Estate: Dwellings, Vacant Land, LRO Buildings, etc.	Hospitality: Hotels
Homeowner/Town Home Associations	Manufacturing
Commercial and Trade Contractors	Distributors
Service Providers	Retail/Mercantile
Family Style and Fast Food Restaurants	And over 600 other classes!

Cowbell

Coverages: Cyber (businesses with up to \$250M), Cyber surplus

States: All except CT, HI, KY & VT

Contractors	Construction
Warehouse and Storage	Mining, Oil & Gas
Talent Agencies	Executive Search Services
Trucking, Transportation	Research and Development
Wholesale	Consulting Firms

Corvus

Coverages: Cyber

States: All 50 states

Construction Services	Sports Clubs, Gyms & Country Clubs
Financial/Investment Advisors	Advertising Agencies
Real Estate Investment	Manufacturing & Distribution
Healthcare	Casinos
Insurance Agents	Printers & Publishers

Coterie

Coverages: BOP, GL, MPL

States: All 50

Personal Services (Including Beauticians, Nail Salons, Barber Shops)	Business Consultants
Artisan/Trade Contractors	Pet Services
Medical Offices (Includes Doctors, Dentists, Chiropractors)	Outpatient Mental Health Services
Professional Services	Health Fitness
Retail Stores	Property Management

Counterpart

States: All 50 states

Coverages: ML

Consulting	Payroll Processing
HR Consulting	Real Estate
Home Inspection	Title & Escrow
Management Consulting	300+ additional industries

Cover Whale

States: AL, AR, AZ, CA, CO, IN, MD, MI, MN, MO, MS, NH, NJ, OH, OK, OR, PA, RI, TN, TX, UT, VA & WV, FL, GA, IL, NC, NV & SC

Coverages: Auto Liability, Physical Damage, Motor Truck Cargo, and GL (All Available as monoline coverage or packaged together)

Local Trucking	Refrigerated Trailer
Intermediate Trucking	Auto Hauler (cargo excluded)
Long Haul Trucking	UIIA - Intermodal
Intermodal or Port	Terminal to Terminal Hauling
General Freight	Hot Shot

Cowbell Cyber

States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV, and WY

Coverages: Cyber

Contractors	Farming & Agriculture
Warehouse and Storage	Construction
Talent Agencies	Car Rentals
Trucking, Transportation	Mining, Oil & Gas
Wholesale	Allied Health
Municipalities	Retail
Hotels & Accommodations	And many more classes!

CrossCover

Coverages: Mono-line Property (E&S) - Max \$5 million TIV

States: All except AK, FL, and HI

Amusement / Entertainment Facilities (Bowling alleys, concert halls, museum)	Country Clubs
Apartment Buildings	Doctors Office / Hospitals
Auto / Vehicle Dealerships (No vehicle inventory)	Gas Stations / Convenience Stores
Auto Garages / Auto Repair Body Shops	Gyms
Condo Buildings	Laundries
Light Metal Working / Light Machine Shops	Shopping Malls
Nursing Homes / Assisted Living	School / University / Education / Training
Office Buildings	Retail Stores / Strip Centers
Parking Garages	Vacant / Idle Buildings
Restaurant / Bakery / Grocery	Warehouse - Multi-tenant

Drafts

Coverages: Professional Liability

States: All States

Architects	Land Surveyors
Civil Engineers	Landscape Architects
Construction Managers	Mechanical Engineers
Electrical Engineers	Technical Consultants
Interior Designers	Advertising Agencies

Employers

Coverages: WC

States: All States

Accommodation And Food Services	Finance And Insurance
Administrative Or Support Services	Health Care
Contractors & Services	Professional Services
Educational Services	Manufacturing
Automotive	Retail

Evolve

Coverages: Vacant Property

States: All States

Physical Loss or Damage (excluding flood and earthquake), including Fire and Allied Perils:
\$1,500,000 in respect of Masonry Non-Combustive
\$1,000,000 in respect of Joisted Masonry
\$500,000 in respect of Frame

Great American

Coverages: WC, BOP

States: AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV

Artisan Contractors	Wholesalers
Offices	Manufacturing (WC)
Restaurants	Healthcare (WC)
Retail	Habitational/Hospitality (WC)
Services	Education (WC)

Guard

Coverages: WC, BOP, Contractors Preferred GL, UMB, Auto

States: WC: All States except for ND, OH, WA, and WY

BOP, GL, and UMB: All States except for AK and WY

Commercial Auto: CA, CT, DC, FL, MD, NC, NH, NJ, NY, PA, TX, and VA (more added often so please reach out if you have a risk in another state)

Auto Services and Repair	Professional Offices
Contracting and Landscaping	Restaurants and Hospitality
Habitational	Service Industries
Lessors Risks	Stores - Retail (including food stores)
Manufacturing	Wholesalers and Distributors

Hanover

States: Agents must be domiciled in PA, MA, VA, MD, ME, NH, VT, CT, RI, NJ, DE, OH, MI, IN, and IL. If located in one of these states, you can quote in all states except for AK, CA, FL, HI, MT, and NY.

Coverages: BOP, WC, and GL

Contractors	Professional Services
Real Estate	Wholesalers
Manufacturing	Medical Facilities
Technology	Educational Institutions
Retail	Maintenance Services

Hiscox NOW

States: All States

Coverages: Cyber and Miscellaneous Professional Liability (GL and BOP will be coming soon)

Allied Health	Landscape & Janitorial
Architects	Marketing & Public Relations
Consulting	Medical & Dental Offices
Creative	Miscellaneous Services
Financial Services	And 480+ more class codes!

Honeycomb

States: AZ, CA, CT, GA, IL, IN, MA, MI, NC, NJ, OH, PA, TX, UT, VA, and WI

Coverages: BOP

Condo Associations (with or without merc)
Apartment Buildings (with or without merc)
Single Family Rental
Multi Family Rental (1-4 units)
Homeowners Associations

First Insurance

States: AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, ME, MI, MN, MO, MS, MT, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WV, and WY

Coverages: General Liability

Architects and Engineers	Food & Hospitality
Building or Premises (Lessor's Risk)	Janitorial Services
Clerical Office	Landscaping & Lawn Care
Consulting	Personal Care
Contractors	Retail & Wholesale Stores
Design & Marketing	Technology Professionals
Education & Training	Transportation & Logistics

Kemper

States: AZ, CA, CO, CT, FL, TX (Additional state to follow)

Coverages: Commercial Auto Coverage

Handymen	Electricians
General Contractors	Pest Control
Concrete Contractors	Movers
Flooring Contractors	HVAC and Plumbers
Painting and Roofing	Property Managers
Lawn care	Auto Repair
Cleaning Services	Pool Cleaning
Wholesale Delivery	Package Delivery
Farming	Manufacturing
Residential Retail Delivery	Over 16,000 trades!!

LIO (Admitted)

States: AL, AR, AZ, CA, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, MA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, SD, TX, UT, WA, WI, and WV

Coverages: Miscellaneous Professional Liability, Management Liability

Advertising Agencies	Home Organizers
Appraisers	HR Consultant
Bookkeepers	Interior Designers
Compliance Consultant	Life Coaching
Dance/Fitness Instructors	Property Managers
Education Consultant	Technology Services/Consultant
Event Planners	Tutors

Markel (Admitted)

States: All States

Coverages: WC, GL, MPL

Contractors (Varies by state)	Restaurants and eateries
Medical offices	Retail
Office and professional services	Wholesale and distribution
Personal care	Grocery
Processing and services	Janitorial including in home

Motor Transport Mutual Risk Retention Group

Coverages: Commercial Trucking Auto Liability

States: All States except for MA, NY, FL

Supporting all long-haul trucking operations
Any type of commodities (Non-Hazmat)

Nationwide

States: All states except for CA, OK and LA. NY no BOP or Contractors.

Coverages: BOP, GL, WC, BA and Umbrella

Artisan Contractors	Retail
Auto Services	Service
Food Services	Wholesale
Offices	Plumbers
Vet Program	See full appetite guide

NEC

Coverages: Surplus Lines GL

States: CT, NJ, NY, PA

Artisan Contractors	General Contractors
Custom Home Builders	Over 75 contractor class codes

OPAL

Coverages: Monoline Terrorism Coverage

States: All States

Monoline Terrorism Coverage
Competitive and tailored Terrorism coverage readily available for your client
Limits available up to \$250,000,000 for Property Damage and Business Interruption.
\$500,000 Active Assailant sublimit covered as standard.
Threat and Hoax sublimit covered as standard.
\$0 deductibles available.

PenEx

Coverages: BOP

States: All States

Home Stagers	Home Organizers
Interior Designers	Home Decorators

Pie Insurance

Coverages: WC, Commercial Auto

States: WC - AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, MI, MO, MS, NC, NE, NH, NJ, NM, NV, NY, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WI, WV

Auto: AZ, IL, IN, TN, TX and WI

Automotive (Gas Stations, Auto Service, etc)	Construction
Janitorial and Cleaning	Health Care (Home healthcare, Group Homes, Hospitals, Nursing homes, etc.)
Manufacturing	Landscaping
Retail and Wholesale Stores	Real Estate
Trucking	Waste Management
Restaurants and Bars	Office and Administration

Rainbow

Coverages: GL, Liquor Liability, EPLI, Cyber, Hired and Non-Owned

States: AZ, CA, IL, IN, MI, MN, NV, OK, PA, TN, TX, and UT

Fast Food Restaurants	Cafeterias
Casual Dining	Fine Dining
Sandwich Shops	Pizzerias
Wine Bars	Donut and Coffee Shop

Slice

Coverages: GL

States: All states except for KY, LA, and NY

Carpentry	Contractors
Electrical Work	Plumbing
HVAC	Painting
Masonry	and much more!

Travelers

Coverages: WC, GL, BOP, and AUTO

States: BOP All States except FL; Auto CA, CT, DC, FL, GA, MD, NC, NH, NJ, NV, NY, PA, TX, and VA (more added often so please reach out if you have a risk in another state)

Commercial Real Estate and Residential Property	Healthcare
Contractors	Manufacturers
Financial Services	Pet Care Services
Garages	Printers and Publishers
Personal Care Services	Professional Services
Religious and Cultural Organizations	Restaurants and Food Service
Retail	Service Businesses
Technology Services	Wholesalers & Distributors

Utica First

Coverages: BOP, GL

States: CT, FL, MA, MD, NJ, NY, OH, PA, VA (Florida allows for artisan contractor GL Only)

Artisan Contractors	Tavern
Restaurants (inc. table side/hibachi)	Nail & Beauty salon
Apartments	Lessors Risk
Auto services	Handyperson
Office pak	Plumbing

Vindati

Coverages: Motor Truck Cargo

States: All States

General Freight	Building Supplies
Dry Goods	And Much More!
Refrigerated/Frozen foods	

Westfield

States: Arizona, Colorado, Illinois, Iowa, New Mexico, Wisconsin, Indiana, Kentucky, Michigan, Ohio, Tennessee, Delaware, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia, West Virginia

Coverages: BOP, GL, Auto, Inland Marine, Package (Prop/Liab), and Umbrella

Workers Compensation can be quoted but only with a BOP or GL quote

Retail	Caterers
Healthcare	Mobile Food Stations
Real Estate	Shopping Centers
Contractors	Condominiums
Restaurants	Laboratories