

	Target Segments	Out of Appetite Classes
General Liability (Primary GL, Umbrella, Excess)	<ul> <li>Hospitality and entertainment</li> <li>Commercial real estate</li> <li>Financial institutions</li> <li>Retail</li> <li>Service providers</li> </ul>	<ul><li> Habitational real estate</li><li> Medical facilities</li><li> Social services</li><li> Public entities</li><li> Schools</li></ul>
Manufacturers (Primary GL, Umbrella, Excess)	<ul> <li>Machinery and equipment</li> <li>Household and consumer goods</li> <li>Commercial appliances</li> <li>Food and beverage</li> <li>Electronics and electrical components</li> </ul>	<ul><li> Tobacco</li><li> Guns and non-conventional weaponry</li><li> Cannabis</li><li> Chemicals</li><li> Life sciences</li></ul>
Transportation (Excess)	For-hire trucking     Corporate owned fleets	<ul><li>Passenger transport</li><li>Standalone truck brokerage</li><li>Standalone hired and non-owned auto</li></ul>
Construction (Primary GL, Umbrella, Excess)	<ul> <li>Practice and project policies</li> <li>Commercial general contractors</li> <li>Specialty trade contractors</li> <li>Owner controlled insurance programs (OCIP)</li> <li>Contractor controlled insurance programs (CCIP)</li> </ul>	<ul><li> Wood frame construction</li><li> Homebuilders and condominiums</li><li> Waterproofing</li></ul>

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