

# Appetite Guide

We look for employers who are truly best in class for their industry spending \$250k+ in combined annual General Liability, Worker's Compensation and Auto Liability/Physical Damage premium (or \$150k+ for WC only captives).

## Industries We Target

### Workers Compensation

- Agriculture
- Auto Dealers
- Contractors
- Entertainment & Gaming
- Food Products & Services
- Healthcare
- Hospitality
- Landscaping
- Manufacturing
- Moving & Storage
- Retail
- Security Firms
- Transportation
- Waste Disposal
- Warehouse & Distributing

### Auto

- Agriculture
- Contractors
- Food Products & Services
- Hospitality
- Landscaping
- Manufacturing
- Moving & Storage
- Retail
- Transportation  
(note restrictions below)
- Waste Disposal
- Warehouse & Distributing

### GL

- Agriculture
- Contractors
- Food Products & Services
- Hospitality
- Landscaping
- Manufacturing
- Moving & Storage
- Retail
- Transportation  
(note restrictions below)
- Waste Disposal
- Warehouse & Distributing

## Difficult Classes

While we tend to subscribe to "it's not what you do, it's how you do it". The following are examples of difficult fits, by line of coverage, for mixed-industry group captives.

### Workers Compensation

- X Occupational Disease Risks
- X PEOs
- X Roofing & Framing

### Auto

- X Hazmat transport
- X High ratio of group transport  
(bus, limo, etc.)
- X High ratio of long-haul or heavy transport

### GL

- X Healthcare
- X Residential Construction
- X Security Firms

Not on this list? Ask us! It's not what you do, it's how you do it.