

### CYBER PROTECTION

Small and mid-size organizations that utilize electronic systems

### ENERGY P/C

#### Specialty Property/Casualty

Geophysical explorers  
Oil and gas consultants/engineers  
Oil and gas distributors  
Oil and gas drillers  
Oil and gas excavation/roadwork  
Oil and gas instrumental loggers  
Oil and gas lease operators  
Oil and gas non-operating working interest  
Oil and gas operators  
Oil and gas servicing contractors  
Oilfield equipment rentals

### REAL ESTATE

#### Professional Liability

Commercial real estate professionals  
Leasing agents  
Mortgage brokers  
Property managers  
Real estate agents  
Real estate appraisers  
Real estate auctioneers  
Real estate brokers  
Real estate consultants  
Title agents

### KIDNAP, RANSOM & EXTORTION

#### Management Liability

Academic institutions  
Energy companies  
Financial institutions  
Health care institutions  
High net-worth families  
High net-worth individuals  
Houses of worship  
Non-governmental organizations  
Non-profit organizations  
Private companies  
Public companies

### BUILDERS RISK

#### Specialty Property/Casualty

Commercial construction  
Residential construction  
Residential remodeling  
Commercial remodeling  
Installation floaters

### FOREST & LOGGING

#### Specialty Property/Casualty

Logging and chipping operations  
Log and chip hauling  
Log road construction

### AUTOMOTIVE DEALERSHIPS

#### Specialty Property/Casualty

Franchised auto dealers  
Independent auto dealers

### PUBLIC ENTITIES

#### Specialty Property/Casualty

Cities  
Colleges  
Counties  
Schools  
Special districts

### ARCHITECTS & ENGINEERS

#### Professional Liability, Management Liability, Specialty Property/Casualty

Architects  
Civil engineers  
Electrical engineers  
Landscape architects  
Mechanical engineers  
Scientists  
Structural engineers  
Surveyors

### FLOOD

Commercial and residential risks

### NON-PROFIT

#### Management Liability

Adoption agencies  
Agricultural co-ops  
Alumni associations  
Aquariums/gardens/zoos  
Centers for developmentally disabled  
Chambers of commerce  
Charities  
Civic organizations  
Community development corporations  
Community groups  
Condo/homeowners' associations  
Cultural centers  
Electrical/utility cooperatives  
Faith-based organizations  
Foundations  
Golf/country/yacht clubs  
Humane societies/animal shelters  
Libraries  
Museums and historical societies  
Performing arts organizations  
Public broadcasting stations  
Social and recreational clubs  
Social services providers  
Student exchange programs  
Swim clubs  
Trade/professional associations  
Youth sports organizations  
YMCAs

### INTERNATIONAL P/C

#### Specialty Property/Casualty

Most classes

## ENVIRONMENTAL & CONSTRUCTION CONSULTANTS

**Professional Liability, Management Liability,**  
Acoustical consultants  
Agency construction managers  
Air balancers  
Audio-visual consultants  
Air monitoring specialists  
Archeologists  
Asbestos managers  
Biologists  
Code compliance consultants  
Construction materials testing firms  
Consulting engineering firms  
Consulting soil scientists  
Corrosion engineers  
Cultural resource specialists  
Drafting consultants  
Ecologists  
Elevator consultants  
ENV permitting and compliance specialists  
Environmental protection specialists  
Erosion control engineers  
Fracking consultants  
Geologists  
Geotechnical engineers  
Hydrologists  
Industrial hygienists  
Instrumentation control engineers  
Interior designers  
Irrigation engineers  
Kitchen designers  
Lead paint inspectors  
LEED consultants  
Lighting designers  
Mold specialists  
Natural resource managers  
Phase I/II site assessors  
Photogrammetrists  
Remediation planners  
Roofing consultants  
Soil/septic specialists  
Sprinkler designers  
Storm water specialists  
Testing labs  
Telecommunications consultants  
Toxicologists UST investigators  
Transportation consultants  
Wetland consultants  
Wildlife management specialists

## GENERAL & ARTISAN CONTRACTORS

**Professional/Pollution Liability**  
Acoustical contractors  
At-risk construction managers  
Audio/visual contractors  
Carpentry contractors  
Concrete contractors  
Dredging contractors  
Drywall contractors  
Electrical contractors  
Excavation contractors  
Exhibit contractors  
Flooring contractors  
Fiber optic contractors  
Fire protection contractors  
General contractors  
Geotech contractors  
Glazing contractors  
Highway contractors  
Landscape contractors  
Masonry contractors  
Mechanical/HVAC contractors  
Millwright contractors  
Painting contractors  
Paving contractors  
Pump contractors  
Refrigeration contractors  
Roofing contractors  
Steel erection contractors  
Structural contractors  
Telecommunication contractors  
Utility contractors  
Waste water/sewer contractors  
Well drilling contractors  
Window contractors

## HOSPITALS & HEALTHCARE

**Professional Liability**  
Healthcare consultants  
Managed care organizations  
  
**Management Liability**  
Assisted living facilities  
Clinics  
Community health centers  
Dental practices  
Emergency medicine groups  
Health centers  
Healthcare consultants  
Healthcare foundations  
HMOs/PPOs  
Home healthcare organizations  
Hospices  
Hospitals  
Independent practice associations (IPAs)  
Laboratories  
Nursing homes  
Physicians groups  
Psychiatric facilities  
Rehabilitation facilities  
Surgery centers

