

Small Business Appetite Guide

Small Business Segment

- Commission \leq \$2,500
- 1,300+ classifications across all verticals

Small Business Program and BOP

- Eligibility based on risk characteristics, not premium or commission
- See our [BOP Appetite Guide](#) for more information on desirable BOP accounts.

Account Attributes and Risk Characteristics

The following risk characteristics describe businesses that fit a commercial package policy under the Small Business Program.

Classifications

300+ as indicated in CLCG when "Limit my search to Commercial Lines Package (CLP) Small Business eligible classes" is selected

Lessor's Risk

Office: \leq six stories; \leq 100,000 sq. ft.
All other: \leq three stories, \leq 30,000 sq. ft.

Construction

Payroll \leq \$1M; sub cost \leq \$100,000

Office

\leq six stories; \leq 100,000 sq. ft.

Retail, Self-Storage, Service, Vehicle Service, Wholesale

Receipts \leq \$5M

Restaurants

Receipts \leq \$2.5M; \leq 10,000 sq. ft.

Central's Small Business segment is an alignment of product, market, and fit for small commercial businesses.

We have solutions available for small business clients even if they aren't eligible for the Business Owner's Policy (BOP). Our system automatically includes optional coverages that many small businesses need, making it easier to provide policyholders with specialized coverage for their unique needs.



Small Business Appetite Guide

Classes Where We Add the Most Value to Our Partnership

Service

- Beauty & barber shops
 - Funeral homes & crematories
 - Laundromats & dry cleaners
 - Printing & engraving
 - Photographers
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Offices

- Medical offices
 - Attorney offices
 - Insurance agencies & brokerages
 - Event, party, or wedding planners
 - Real estate
 - Auditors
 - Accountants
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Retail

- Auction/auctioneers
- Boutique stores
- Electrical supply stores
- Book & magazine stores
- Antique stores
- Janitorial & plumbing supply stores
- Hobby, craft, or art supply stores
- Clothing or shoe stores
- Auto parts and supply stores
- Hardware stores
- Nursery/garden
- Appliance stores

Animal Care

- Veterinarians
 - Pet grooming
 - Kennels – breeding, boarding, or sales
 - Pet daycare – on other than insured's premises
 - Pet stores
 - Pet training
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Contractors

- Janitorial services
- Concrete flat work
- Interior decorators
- Tile, stone, or marble mosaic work
- Carpet/rug/furniture cleaning
- Floor covering installation
- Painting interior & exterior less than three stories
- Electrical work
- Landscaping
- Lawn care services
- Handyperson
- Fence installation