### Most Common Risks:

- Auto Dealers/Repair Shops (Garage Liab, Garage Keepers, Dealers Open Lot)
- Builders Risk—Residential & Commercial (Property)
- Cargo/Contingent Cargo - Incl. Refrigerated Property
- Collections—Jewelry, Fine Arts, Firearms, Wine (Property)
- Contractors—General, Artisans, Roofers (GL)
- Convenience Stores/Gas Stations (Property, GL, Liquor, Pollution)
- Excess Liability/Umbrella—Personal & Commercial
- Habitational—Apartments, Rental Dwellings, Student Housing, Hotels/Motels, Vacants (Property, GL)
- Homeowners/Condo Owners Associations (Property, GL, D&O)
- Lessors Risk Only—Residential & Commercial (Property, GL)
- Mobile Home Parks/Campgrounds (GL)
- Professional Liability—Consultants, D&O, E&O, Miscellaneous
- Public Livery—Limo’s, Taxi’s, Day Care/Church Vans, Shuttle Services (GL, Auto Liab, & Phys Dam—NC Only)
- Restaurants/Bars/Microbreweries (Property, GL, Liquor)
- Shopping Centers/Grocery Stores (Property, GL)
- Special Events (GL, Liquor)
- Wind Deductible Buyback/Excess Wind—Residential & Commercial

### Top 10 Artisan GL Classes:

1. Painting
2. Carpentry
3. Handyman
4. Tree Trimming
5. Janitorial Services
6. Landscape Gardening
7. Dry Wall Installation
8. Lawn Care Services
9. Floor Covering Installation
10. Logging

### Most Unusual Risks:

- $280,000 Aston-Martin (Auto Physical Damage)
- Acid Manufacturing Plant Cleanup (GL)
- Drag Queen Accessories Manufacturer (GL)
- Food Stylist for Restaurant Advertising (In-Home Business GL & BPP)
- Jellyfish Processor for Asian Market (GL)
- Lightning Rod Installation and Repair (GL)
- Miniature Bonsai Tree Collection (Inland Marine)
- Organic Compost Manufacturer (GL & Products)
- Outdoor Airsoft Course (GL & Property)
- Portable Tiny Home Builder (GL)
- Reptile Zoo (GL)
- Self-Serve Ice Machine (GL & Inland Marine)
- Solar Farm (GL & Property)
- Tattoo Artist School (GL & Professional)