



Jackson Sumner & Associates

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www.jsausa.com

The JSA Hit List

2nd Quarter 2017

Property & Casualty

Professional

Garage

Transportation

Personal Lines

Most Common Risks

- Builders Risk (Property)
- Commercial Auto (Auto Liab, GL, Physical Damage, Cargo)
- Contractors (GL)
- Convenience Stores/Gas Stations (GL, Property, Liquor, Pollution)
- Cyber Liability/Data Breach—Standalone or Packaged
- Excess Liability/Umbrella—Personal & Commercial
- Garage (Garage Liability, Garage Keepers, Dealers Open Lot)
- Habitational—Apartments, Hotels/Motels, Rental Dwellings, Student Housing, Vacant Properties (GL, Property)
- Home/Condo Owners Associations (GL, Property, D&O)
- Inland Marine—Contractors Equip, Farming Equip, Logging Equip
- Manufacturing Risks (GL, Products)
- Mobile Home Parks (GL)
- Ocean Marine—Docks/Marinas, Boat Dealers, Cargo, Boat/Marine Products Manufacturers, Marine Special Events, Shipyards
- Pollution Liability
- Professional Liability
- Restaurants/Bars/Craft Breweries/Wineries (GL, Property, Liquor)
- Special Events—Online Quoting of Over 95 Classes! (GL, Liquor)
- Standalone Cargo—www.jsausa.com/cargo2 for Eligible Commodities
- Standalone Physical Damage—Quote Online at www.jsausa.com/quote!

*Personal Lines Top 10

1. Homeowners (HO3, HO4, HO6)
2. Personal Umbrella
3. Dwelling Fire (DP1, DP3)
4. Comprehensive Personal Liab
5. In-Home Business
6. Contents in Storage
7. Personal Jewelry
8. Collections (Art, Guns, Wine, Musical Instruments, etc.)
9. Hearing Aids
10. Golf Cart Physical Damage

Most Unusual Risks

- Basketball/Poetry Literacy Program for Kids (GL)
- Controlled-Burn Operation (GL)
- Cool Sculpting and Micro-Blading for Eyebrows (GL)
- Crossword Puzzle Creator (GL)
- Exotic Pet Store/Pet-Sitting Service (GL)
- Happy Car Amusement Vehicle (GL, Inland Marine)
- Hydraulic Lift for Bridge Repairs (GL, Excess Liab)
- Mobile Photo Booth (GL)
- Poison Detection Kit Manufacturer (GL, Property)
- School Bus Converted to Tow Truck (Auto Liab)
- Short-Term Snow Plowing Operation (Auto Liab, GL)