



Jackson Sumner & Associates

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The JSA Hit List

3rd Quarter 2017

Property & Casualty

Professional

Garage

Transportation

Personal Lines

Most Common Risks

- Builders Risk (Property)
- Commercial Auto (Auto Liab, GL, Physical Damage, Cargo)
- Contractors—Artisans, GC's (GL)
- Convenience Stores/Gas Stations (GL, Property, Liquor, Pollution)
- 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
- Liquor Liability
- Mobile Home Parks (GL)
- Ocean Marine—Docks/Marinas, Boat Dealers, Cargo, Boat/Marine Products Manufacturers, Marine Special Events, Shipyards
- Pollution Liability
- Professional Liability—Ins Agents E&O, Miscellaneous
- 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!
- Vacant Properties—Residential & Commercial

*Personal Lines Top 10

1. Homeowners (HO3, HO4, HO6)
2. Personal Umbrella
3. Vacant Dwellings
4. Rental Dwellings
5. Comprehensive Personal Liab
6. In-Home Business
7. Contents in Storage
8. Personal Jewelry & Collections
9. Hearing Aids
10. Golf Cart Physical Damage

Most Unusual Risks

- \$2.2 Million Residence in the Land of Oz (Homeowners)
- Bar Trolley (Auto Liab—NC Only, Physical Dmg)
- Crossfit-Inspired Children's Toys (GL)
- Deer Urine Collector (GL)
- Disco Rodeo (GL)
- Highwire Balancing Cane Manufacturer (GL)
- Pool Installation Contractor (GL)
- Reptile Supplies Retailer (GL)
- School Bus Converted to Mobile Guitar Shop (GL, Auto Liab—NC Only)
- Surveying Equipment Shipped to the Marshall Islands (Ocean Marine)
- Tobacco Shops, Hookah Bars, Vape Shops (GL)
- Video Game Bus (Auto Liab—NC Only)