



ELITE
UNDERWRITERS INC.
*Insurance Wholesale Broker/
Managing General Agent*

Appetite Guide

Florida

We have 17 carriers and review every risk for the best possible fit. Each carrier has their own appetite and risk tolerance. They often change without notice so the below is not certain.

Construction: Omega will no longer write unskilled construction classes in S. FL (Dade, Broward, Monroe) except in PEOs. Skilled classes like 0042, 5183, 5190, 5348, 5537 are still acceptable.

- **Without prior WC we can consider the following classes:**
 - 0042/9102 – Landscaping/Lawn service (min payroll 50k not counting owners)
 - 5022 – Masonry (min premium \$5,000)
 - 5183 – Plumbing (min payroll 20k not counting owners)
 - 5190 – Electrical (min payroll 50k not counting owners)
 - 5221 – Flat Concrete (min payroll 50k not counting owners)
 - 5437 – Interior Carpentry (min payroll 20k not counting owners)
 - 5462 – Glazier (min premium of \$3,500)
 - 5478/5348 – Carpet/Tile (min payroll 20k not counting owners)
 - 5537 – HVAC (min payroll 20k not counting owners)
 - 6217 – Excavation (Light only) (min payroll 50k not counting owners)
 - 9014 – Commercial Janitorial/Exterminator/Pool Cleaning - (min payroll 20k not counting owners)
- **With 2 years prior, the following can only be consider with prior WC: (or can be placed in a PEO)**
 - 5213 – Concrete Construction Must have prior (min premium of \$3,500)
 - 5403/5645 – Carpentry Must have prior (min premium of \$3,500)
 - 5445 – Drywall – Must have prior and min payroll 50k not counting owners
 - 5474 – Painting Must have prior (min premium of \$3,500)
 - 5551 – Roofing Must have prior (not in S. FL, MP 10k, must allow 30 days lead time)
 - 0106 – Tree Trimming (not in S. FL, MP 10k, must allow 30 days lead time)

Non-Construction:

- **Most classes can be considered with or without prior, most classes have no MP**
 - 7219 - Trucking: (Short haul can be considered, Long haul cannot be based in S. FL, MP 10k, must allow 30 days lead time)
 - 7370 – Non-Emergency Medical Transport: (min premium of \$5,000)
 - 7720 - Security: (Must have prior, unarmed, must have website, if advertise armed guards it is out)
 - 8385 - Home Healthcare: (min premium of \$5,000)
 - 8842/8824/8825: Group Homes, ALFs, etc.
 - 8869 – Daycare Centers
 - 0917 – Residential Janitorial
 - 0913/0908 – Domestic Workers, we have an exclusive program for this class; see our website for more info.
 - Risks with USL&H (cannot be based in S. FL, MP 10k, must allow 30 days lead time, or PEO)
 - Most any other class can be considered

Ineligible Class:

- Ammunition Manufacturing
- Pilots
- Gentlemen's Clubs (unless they were last with CastlePoint)

A submission is required for all quotes including ACORD 130-FL, loss runs, detailed description of operations. Supplemental applications or other underwriting information may be required before a quote can be considered. Please review the applications portion of our website for available supplemental applications.