

# Our Appetite

Berkshire United combines the superior customer service, expertise in risk management, and exceptional claim solutions of two leading insurance groups, Berkshire Hathaway Homestate Companies (Workers Compensation) and Berkshire Hathaway Specialty Insurance (General Liability, Commercial Auto and Umbrella). This partnership provides the convenience of a standard, admitted package solution for clients who generate \$100,000 or more in total premium.

The following list is not inclusive of our entire appetite. We evaluate risks on a case-by-case basis and employ flexibility based on the individual characteristics of each risk. For more product details, visit us at [BerkshireUnited.com](http://BerkshireUnited.com).

## Commercial Trade Contractors

- Drywall Installation
- Plumbing
- Painting
- Masonry
- Painting
- Landscape/Lawn Care
- Excavation
- Metal Erection (Non-structural)
- Electricians
- HVAC
- Janitorial
- Floor Covering
- Interior Carpentry/ Cabinetry
- Sign Installation
- Paving & Grading
- Street & Road (non-DOT) - limited



## Manufacturing & Distribution

- Auto Parts (Non-critical)
- Building Products (Non-structural)
- Electrical Equipment
- Food (Non-perishable)
- Leather, Stone, Glass Products
- Machine Shops
- Paper Products
- Non-Pressurized Tank & Containers
- Tools
- Beer, Ale and Wine
- Cable, Rope, Wire Manufacturers
- Fabricated Products
- Furniture
- Machinery
- Metal Products
- Plastic and Rubber
- Textile
- Wood Products



## Restaurants, Retail, Real Estate & Hospitality

- Caterers
- Coffee Shops
- Family Style
- Candy & Confectionery Stores
- Computer & Electronics Stores
- Furniture Stores
- Janitorial Supplies Stores
- Real Estate – Strip malls/ LRO's
- Casual Dining
- Fast Casual Dining (no 24 hour)
- High End Restaurants & Chains
- Paper Products Stores
- Florist Stores
- Clothing & Apparel Stores
- Hobby or Craft, or Artists Stores
- Hotels – Boutique



Please email submissions to [Submissions@BerkshireUnited.com](mailto:Submissions@BerkshireUnited.com) and contact [Marketing-WC@bhhc.com](mailto:Marketing-WC@bhhc.com) for any questions.