



## The Dryden Marketer

**"Call Dryden First & Get Real People On The Phone"**



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### This Marketer Includes:

1. General hints for handling submissions
2. A list of the commercial new business risk classes, many uncommon, written by Dryden
3. Side notes, by commercial risk class, to help placement and guide coverage options
4. Ballpark commercial Quick Rater available for certain classes
5. Supplemental applications for those commercial classes requiring them

### Introduction

- ❑ We want you to think of Dryden first. We are always searching for new ways to be your "Trusted Choice".
- ❑ Info presented here is meant to be a quick reference when looking for a market for your client.
- ❑ We offer this reference material to save you service time and help you provide a quicker response so your client won't keep looking.
- ❑ The Agency System is Dryden's "Trusted Choice".
- ❑ Please make Dryden your first choice for your small and medium size commercial clients.

**NOTE: The Dryden Marketer is a GUIDE, NOT a GUARANTEE. As with any published underwriting support materials, the information presented here is subject to discretionary interpretation depending on market profitability and risk.**



**Contractors - Hired & Non-Owned vehicle coverage can be added**

- Carpentry
- Mixed carpentry
- Drywall
- Electricians
- Janitorial
- Excavators
- Painting
- Siding
- Gutters
- Heating/ Air Conditioning
- Landscapers

**Habitational**

- Builder's Risk
- Apartment Buildings
- Boarding Houses
- Student Housing
- Landlords - 5 or more units
- Model Homes - Done on commercial coverage form
- Spec Homes - Done on personal coverage form

**Manufacturing**

- Builder's Risk
- Furniture - if baby furniture made, no products
- Signs including installation

**Mercantile**

- Adult book Club
- Adult toy stores
- Bakeries
- Bars
- Convenience Stores - no large chains, no binding, no BOP
- Deli's
- Diners
- Home Based Business including mail order - homemade items (no baby/children products)
- Pizza/Sandwich
- Restaurants
- Retail
- Sporting Goods Stores - no gun repair or ammunition reloading
- Strip Bars



**Sales & Service 5/27/08**

- Avon
- Composing Consultant
- E-Bayers
- Hay Sales/Delivery
- Herbalife Sales
- Newspaper Delivery
- Rags Sales
- Teaching/Tutoring excluding music, academics, horticulture
  - . If there is a classroom, use the school class
  - . No nursery schools or daycare facilities
- Traveling Beauticians (if products coverage is not wanted)
- Vendors

**Service Businesses 10-13-08**

- Adopt-A-Highway
- Adult Care Taker (Companion/House Cleaner)
- Animal Control
- Aquarium Set Up/Cleaning
- Auto Painting
- Auto Repair - LS-3 no products
- Barber shops
- Bath Tub Refinisher
- Basement Waterproofing
- Beauticians
- Beauty Shops
- Boat Cleaning
- Boat Repair
- Bowling Alleys (contents and liability only)
- Central Vacuum Installation
- Clubs/Lodges
- Computer Consulting
- Computer Installation (no sales/no programming)
- Consulting (efficiency methods, etc.)
- Contractors
- Cook/Chef (cooking lessons)
- Cooking Oil Pick Up
- Cooking Oil Recycler (pick up)
- Courier Service
- Crime Scene Clean Up (bio recovery)
- Custom Cut Lumber
- Dance Instructor at various locations
- Deliver Appliances (must have min 1 year insurance so we can see loss runs due to P/D claims)



Service Businesses 10-13-08 (continued)

- Deliver Packages (no coverage for packages)
- Disc Jockey
- Dog Control Offices (LS-3 only)
- Dog Obedience Class - not new venture
- Dog Walker
- Drive-in's
- E-Bay if selling other peoples items
  - . No coverage for others property
  - . No Bailee coverage
- Engraving/Cleaning of Headstones
- Errand Running /Personal Assistant
- Event Planner/Event Management (make sure they aren't "huge" events)
- Farriers (horse shoeing)
- Fire Suppression (Ansul) Sales
- Firewood Cutting/Selling
- Furnace Removal
- Gas Grill Service/Repair
- Geese Hazer
- Glass Tinting
- Grave Diggers
- Grocery Delivery
- Harvester of Crops
- Home Inspectors
- Home Inventory Specialist
- Hood/Duct Cleaning
- Hot Tub Installation/Repair/Sales
- House Sitter
- Hunting Clubs
- Ice Sculpting
- Internet Sales (middle man)
- Invisible Fence Installation
- Kennels
- Lamaze Classes
- Laundromats
- Libraries
- Locksmith
- Mobile Pet Groomer
- Movers (if a small scale, 2 people only per Robin 1/12/07)
- Museums
- Musical Instrument Sales & Repair
- Newspaper Delivery
- Parking Lot Screener
- Pet Sitter



**Service Businesses 10-13-08 (continued)**

- Pilates-Yoga Studios
- Pool Open/Close/Maintenance (no installation)
- Power Tool Repair
- Power Washing
- Property Manager
- Recyclables to Recycling Center
- Refreshments Stands including Seasonal
- Saw Blade Sharpening (open/close for the season)
- Septic Tank Installation
- Shearing of Lamas
- Shrink Wrapping Boats
- Small Engine Repair
- Soil Sampling/Water Sampling
- Spray on Bed Liners
- Steam Cleaning Ovens
- Stump Removal/Grinding
- Tap Cleaners (Beer, Soda)
- Theaters
- Trade Schools
- Translators/Interpreters
- Trash Removal
- Truckmen - 150 mile radius
- Video Taping for Wills/Stories/Contents of Home
- Water Delivery
- Water Testing
- Welders
- Window Washing
- Wood Delivery
- Web Design (no web hosting)

**Warehouses & Yards**

- Builder's Risk
- Mini-Storage
- Lumber/Sawmill
- Loggers
- Stone, Sand, Gravel beds
  - . Small scale, personally owned and run
  - . No out of state
  - . Know boundaries of pit
  - . MR-79 automatic for tools at \$1,000



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**Unacceptable Commercial Liability Class Listings****Class Listings 1/26/11**

- Alarm Systems Installation (Central Station)
  - . Wiring is Ok
  - . No Monitoring
- Amusement Parks & Carnivals
- Animal Feed Blending
- Ansul or Sprinkler Servicing
- Asbestos Abatement & Removal Contractors
- Assisted Living Facilities
  - . Nursing Homes
  - . Handicapped Housing requiring Medication Management
- ATV Clubs
- Batting Cages
- Bicycle Rentals
- Bowling Alleys for Building Coverage
- Building Demolition
- Campgrounds
  - . KOA
  - . Seasonal
  - . Transient
  - . RV Parks
- Candle Manufacturing (Large Scale)
- Caterers - no full-time, due to transport/food spoilage exposure including Meals on Wheels (Restuarants with some cartering ok)
- Caverns
- Chainsaw Training Courses
- Chimney Sweepers
- Computer Software
- Condominium
- Crop Spraying
- Daycare/Nursery Schools (Lessor risk Ok)
- Equipment Rental Large (Small Tools Ok)
- Fire Restoration
- Fitness Centers
- Fraternity House
- Garage Keepers Liability
- Gas Line Installation
- Gun Repair/Gun Smithing
- Haunted Houses
- Hay Rides
- Homeowners/Lake Associations
- Horse Boarding/Riding Rink/Training
- Hot Tub Rentals
- Hunting/Fishing Guides
- Industrial Fork Lift Repair/Industrial Machines



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**Unacceptable Commercial Liability Class Listings****Class Listings 1/26/11 (continued)**

- Kyak Rentals
- Lead Remediation Contractors
- Machine Shops
  - . Aircraft
  - . Auto or Medical Parts
  - . Other products may be Ok, call for approval
- Motels
- Movers (small scale OK)
- Paint Ball Courses
- Personal Trainers
- Pesticide Applicators
- Police Benevolent Clubs
- Pool Installation/Repair (pool cleaners/pool open & close OK)
- Portable Saw Mills (left on-site overnight)
- Professional Liability: none available except for Beauticians, Barbers, Clergy, Morticians, Masseuse
- Public Assembly Over 5,000
- Race Tracks
- Radio Stations
- Rental Cabins - with water exposure - call otherwise
- Roofing Contractors (100%)
- Salvage Yards
- Senior Housing
- Service Masters (Large Scale)
- Silo Construction
- Skating Rinks
  - . Ice Skating
  - . Roller Skating
  - . Skateboarding
- Snow Plowing (Stand Alone)
- Solar Panel Installation (would review if loss runs are available)
- Sorority Houses
- Spraying Tanning Booths
- Sprinkler Systems
  - . Installation
  - . Service
  - . Repair
- Street/Highway Paving
- Street Sweeping
- Trail Grooming
- Tree Trimming/Tree Removal (residential)
- Web Hosting



## General Underwriting Handling Hints for Commercial

### Please Remember

1. Dryden is a paperless environment. All information that comes into Dryden goes to the Scanning department first and is entered into our database. Put your AGENCY CODE on everything.
  2. If you talked to an underwriter, reference their name on the application, quote submission or whatever you are sending.
  3. Should you need to add or change information on a quote or new business submission, you can get immediate attention on your submission by contacting the applicable personal lines or commercial lines underwriting department.
- ❑ A demonstrable knowledge of the physical risk and the client are invaluable in our underwriting process. We depend on you for informed, up-front underwriting.
  - ❑ Visit [www.drydenmutual.com](http://www.drydenmutual.com) for all our coverage forms and applications. Dryden does accept ACORD, however, our applications cover much more of the expected information for submission.
  - ❑ Cancel/Rewrites - You must call before rewriting. Underwriting files are noted and tracked, so this is your opportunity to avoid extra work if there are underwriting concerns.
  - ❑ Broker of Record - Call underwriting first to see if any problems on account.
    - . If timing is 60 days before renewal, then we need signed a B of R letter and new application. Letter must state effective date of Broker change. In this case, use the renewal date.
    - . If timing is after renewal has been produced but not necessarily mailed, we need a signed B of R and new application. Only then will we cancel and re-issue.
    - . Ten (10) days notice will be given to current agent
  - ❑ Excess Lines Coverage
    - . No Boiler & Machinery or Equipment Breakdown on Dryden policy.
    - . Go Hartford Steam direct or go through The Walker Group - 888-467-2894
    - . Personal/commercial umbrellas not offered by Dryden. Go direct or through The Walker Group - 888-467-2894
    - . Liquor legal not offered by Dryden. Go direct or through The Walker Group - 888-467-2894
  - ❑ Get the website for any commercial risk, home based business. You often get a truer picture of the actual risk exposures
  - ❑ Pictures/MVR - You will be paid only on business written by Dryden. Reimbursement is \$5/photo up to a maximum of three, and \$5 per MVR. Payment is made at the time of the monthly commission statement. You don't need to keep track unless you want to. You can go to [maps.live.com](http://maps.live.com) (no www) to obtain photos. Dryden underwriters go there to get a look at a commercial or personal risk. You won't get a picture every time but often enough that it's worth checking. (No reimbursement for photos obtained from internet sources)



**General Underwriting  
Handling Hints for Commercial** *(continued)*

**Applicable Forms**

LS Forms apply to Commercial Liability

SF Forms apply to Commercial Property, BOP, and Contractors (Craft-12), SMP

SF-1 Basic Form - Fire, EC, V&MM

SF-2 Broad Form

SF-3 Special Building Form

SF-4 Special contents includes theft

SF-4A Excludes theft

SF-5 Fire & EC only

SF-6 Fire only

LS-1 OL&T-Owners, Landlord & Tenants

LS-2 Medical Payments

LS-3 Manufacturer's & Contractor's

LS-5 CGL - Commercial General Liability

LS-6 BFCGL - Broad Form Commercial General Liability including Contractual

- ❑ Any contractor - Make sure we know if they are doing snow plowing or out of state work. Generally out of state work should be only in neighboring states to NY. There are additional underwriting concerns and a premium charge for plowing.
- ❑ Additional Insureds - Standard URB policy language does provide AI's with primary liability status and will allow for waiver of subrogation agreements. Subrogation waivers are only valid when they are in writing and are completed prior to any loss. Attempts to revise wording in various ways, including, but not limited to: "elimination of cross liability", "severability of liability", or "primary and non-contributory liability" clauses will not be honored. Dryden does not provide Blanket or Automatic Additional Insured endorsements. Any entity requiring AI status needs to be endorsed, and a premium charged, using standard wording.
- ❑ Certificates - Named insured, Agent and policy number should be included. Description of operations must always be included. Know who the certificate holder is, as well as all other parties listed on the contract, including their interests. Copies of all certificates must be sent to Dryden and in those cases where AI status requested, a premium charge must be made. Full names and addresses of all AI's are required.

