



Target Market Product Profile
PIZZA, SUB & FOOD SHOPS
Commercial Lines

TARGETED TYPES

- Locally owned and managed
- Franchise or non-franchise
- Take - Out or Eat - In
- Deep-fat fryer operations must go SMP
- Pizza shops
- Submarine sandwich shops
- Coffee shops
- Bagel shops
- Pastry and Bake Shops
- Doughnut shops
- Pasta shops

UNDERWRITING CONCERNS

- Delivery service (non-owned auto coverage not offered)
- Prior losses
- Risks non-renewed, cancelled or refused coverage previously
- New ventures without prior experience in food business

DRYDEN MUTUAL PROGRAM FEATURES

- URB Special Multi-Peril is used as prime vehicle for coverage. However, Commercial Fire & Liability is used for risks that do not fit package products.
- URB BOP available if counter service only and no deep-fat fryers.
- SMP rating based on area for premises and receipts for products.
- No hired or non-owned auto on accounts that provide delivery.

