

DATE: January ~ 2012  
 TO: RAM Agents  
 RE: Commercial Lines Business

The following listing shows commercial risks that have been written or quoted during the previous quarter. By providing this listing, we hope to assist you in placing commercial risks with RAM. Please note that some risks require a pre-inspection or a special deductible.

**BOP**

Beauty/Barber Shops  
 Office Buildings  
 Lessor Risks ~ Retail or Offices  
 Mini Storage  
 Gift Shops  
 Convenience Stores ~ Also with gas  
 Pizza Restaurants  
 Insurance Offices  
 Hardware Stores  
 Real Estate Offices  
 Sporting Goods Stores  
 Fast Food Restaurants  
 Small Engine Repair (No ATVs or snowmobiles)  
 Travel Agencies  
 Financial Advisor Offices  
 Carpet & Other Floor Covering Stores  
 Computer/Electronics Stores  
 Bed & Breakfasts  
 Medical Offices  
 Grocery Stores  
 Bakeries  
 Accounting Offices  
 Clothing Stores (New)  
 Bait Shops  
 Video Stores  
 Liquor Stores  
 Craft Stores  
 Coffee Shops  
 Embroidery  
 Engraving  
 Retail Meat Stores  
 Candy Stores  
 Health Food Stores

Paint Stores  
 Optician Offices  
 Furniture Stores  
 Yarn/Fabric Stores  
 Auto Parts Stores  
 Appliance Stores  
 Funeral Homes

**HOME SWEET HOME**

Beauty Shops  
 Baked Goods Sales  
 Travel Agency Offices

Craft Sales  
 Photographers  
 Real Estate Offices

**\*UNSUPPORTED WORK COMP**

Carpenters  
 Restaurants  
 Schools  
 Flooring Installation  
 Motels  
 Electricians

Cabinet Shops  
 Lawn Care Services  
 Landscaping  
 Auto Service/Repair  
 Plumbing/Heating

**CPP**

- Restaurants/Cafes (Wet chemical ansul system required)
- Cabinet Shops ~ Mfg & Installation
  - Meat Processing
- Car Washes (\$500 PD deductible required)  
 Wood Furniture Mfg, Refinishing & Repairing  
 Newspaper Publishing (No Personal & Advertising Injury)  
 Thrift Stores  
 Civic/Social Clubs  
 Consignment Stores  
 Electrical Supplies Stores  
 Horse Tack Sales  
 Catering  
 Halls
- Wood Products Mfg  
 Food Distributors/Mfg  
 Boat Storage/Storage Bldgs  
 Seed Sales  
 Powder Coating Painting  
 Print Shops  
 Bars/Taverns
- *Requires pre-inspection. Please allow additional time for quotation/inspection.*

**ARTISAN PROGRAM**

Janitorial  
 Concrete ~ Flat Work Only  
 Electricians  
 Landscape Gardening  
 Drywall Installation  
 Lawn Care/Snow Removal  
 HVAC

Interior & Exterior Painting  
 Residential Carpentry  
 Floor Covering Installation  
 Siding ~ Gutter Installation  
 Plumbers  
 Masonry

Farm Machinery Installation/Service Repair  
 Appliances Installation, Service, or Repair  
 Electrical Apparatus Installation, Service, or Repair  
 Water Softener Installation or Repair

*\* Credits will apply to property coverages when workers' compensation is also written.*

Equipment Breakdown Coverage is automatically included on all new and renewal BOP and CPP policies that include property coverages.

If you have any questions or need any additional information regarding RAM's Commercial Lines, please contact your marketing representative or RAM's office.

Sincerely,

**Commercial Lines Department**