

Builders Mutual Appetite Guide

The following guide is a general list of Builders Mutual's appetite for business classes in Workers' Compensation, General Liability (including Trade Contractors), Commercial Auto and Property. Refer to each column for rating information.

This guide represents the overwhelming majority of the risk classes in the construction industry. The ratings below should be used as a general reference for Builders Mutual acceptability and are not to be misconstrued as all encompassing. When in doubt about a particular risk, consult your underwriter prior to binding coverage.

The Appetite Rating represents the desirability of the class. Any classification not listed should be considered an Undesirable classification.

PLEASE NOTE:

- Builders Mutual is not a writer of industrial exposures.
- Generally, a minimum of three years in business and/or prior experience in a related field is required.
- Loss experience must be favorable.

In Florida, pre-surveys are required on framing, roofing, siding, drywall, masonry, concrete and other high-hazard classes.

P Preferred **C** Considered **U** Undesirable

CLASSIFICATION	BUILDERS MUTUAL APPETITE GUIDE				
	Trade Contractor	Workers' Comp.	General Liability	Comm. Auto	Property
Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair	P	P	P	P	P
Appliances and Accessories Installation, Servicing or Repair – Commercial (Contact your Underwriter)	C	C	C	C	C
Appliance Installation, Servicing Or Repair - Household	C	C	C	C	C
Architectural or Engineering Firm (as a governing class)	N/A	U	U	U	U
Associations – HBA (No Habitat for Humanity)	N/A	P	P	P	P
Automatic Sprinkler Installation & Drivers – Fire Suppression	N/A	C**	U	C**	C
Building Material Dealer – no repairs, no sales of used items	N/A	U	U	U	U
Burglar Alarm/Security System Installation or Repair & Drivers – No Monitoring	N/A	P	U	P	P
Cabinet Works w/Power Driven Machinery	N/A	C**	C**	C**	C**
Cabinets/Vanities – No Power Woodworking	N/A	P	P	P	P
Cable TV & Telephone Service Connection (customer's premises only) – WC considered only if no overhead work – including no pole climbing and no work from ladder or bucket truck	C*	C*	C*	C*	C*
Cable TV & Telephone Service Connection (line construction work) – WC considered only if no overhead work – including no pole climbing and no work from ladder or bucket truck	N/A	C*	C*	C*	C*
Cable/Phone/Intercom Installation (Communication Equipment Installation) – Limited height exposure; no pole to pole, limited work from ladder or bucket truck, no line contractors – TV & Telephone Service Connection (Contact your Underwriter)	N/A	C*	C*	C*	C*
Carpentry – Framing (No new ventures)	P*	P*	P*	P	P
Carpentry – Modular Housing, Not Mobile Homes (For Trade, contact your Underwriter)	C**	C**	C**	C**	C**

* post-survey at Underwriter's discretion

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Carpentry – Remodeler – No Fire or Water Restoration or Major Renovation; Limited Scope	N/A	P	P	P	P
Carpentry – Residential; includes new construction (single-family dwellings 3 stories or less), additions, decks, porch/patio enclosures and remodelers (For Trade, contact your Underwriter)	P	P	P	P	P
Carpentry – Siding	P*	P*	P*	P*	P*
Carpentry Installation of Cabinet Work or Interior Trim; Countertop and Cabinet Installation; hardwood floor finishing and installation	P	P	P	P	P
Carpentry Multi-Family Dwellings 3 Stories or Less (For Trade, carpentry not involving building structures. Contact your Underwriter.) (Applies in DC, FL, and VA only for Workers' Comp.)	P	P	P	P	P
Carpentry NOC (For Trade, carpentry not involving building structures)	P*	P*	P*	P*	P*
Carpentry Shop Only & Drivers	N/A	C**	C**	C**	C**
Carpet/Floor Covering Installation – (WC binding authorized only if no unins. subs used)	P*	P*	P*	P*	P*
Carpet, Rug, Furniture Upholstery Cleaning – On Customer's Premises	P*	P*	P*	P*	P*
Ceiling Installation Suspended Acoustical – other than metal	P	P	P	P	P
Ceiling Installation Suspended Acoustical – metal	P	P	P	P	P
Central Vacuum Systems – Residential	N/A	C	C	C	C
Concrete – Floors, Driveways, or Sidewalks	P	P	P*	P	P
Concrete Construction NOC – 3 stories or less	C**	C**	C**	C**	C**
Concrete Construction Residential – footings and foundations; no foundation repair	P*	P*	P*	P*	P
Concrete Power Washing – no height exposure	N/A	C	C	C	C
Conduit Construction Including Drivers	N/A	C**	C**	C**	C**
Debris Removal – in connection with construction operations only, no building demolition work	N/A	C*	C*	C*	C*
Door Installation	P	P	P	P	P
Drywall/Sheetrock Contractor	P*	P*	P*	P*	P*
Electrical Apparatus Installation – within buildings; no work above 480 volts and/or no industrial work.	P	P*	P	P	P
Electrical Contractor – no work above 480 volts and/or no industrial work.	P	P*	P	P	P
Excavating Contractor – Commercial or Multi-Occupancy Structures, no logging/tree removal or demolition	P*	P*	P*	C	P*
Excavating Contractor – Single Family Dwellings, no logging/tree removal or demolition	P*	P*	P*	C	P*
Executive Supervisors Construction Manager Construction Superintendent (Single Family Dwellings)	N/A	P	U	P	P
Fence Installation and Repair	P*	P*	P*	P*	P*
Garage Doors – Wood	P*	P*	P*	P*	P*
Gas Construction	N/A	U	U	U	U
Glazier Away From Shops & Drivers	C*	C*	C*	C*	C*

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Grading Contractor – no logging/tree removal or demolition	P*	P*	P*	C	P*
Gutter Installation	N/A	U	U	U	U
Handyperson (Contact your Underwriter)	C	C	C	C	C
Home Furnishings Installation	P	P	P	P	P
Home Inspectors	N/A	C	U	U	U
HVAC Equipment Dealers or Distributors & Installation, Servicing or Repair	P	P	P	P	P
Insulation (Organic or Plastic in Solid State; Includes Foam)	P	P	P	P	P
Interior Designers (For Trade, contact your Underwriter)	P	P	P	P	P
Iron or Steel Erection Construction of Dwellings 2 Stories	C**	C**	C**	C**	C**
Iron or Steel Fabrication Shop – Railings, balconies, fire escapes, staircases	N/A	C**	C**	C**	C**
Iron Works Fabrication – Ornamental	N/A	C**	C**	C**	C**
Irrigation/Drainage System	N/A	C**	C**	C**	C**
Janitorial Services – Construction-related (No residential or office janitorial services)	C	C	C	C	C
Landscaping Gardening & Drivers (No DOT work)	P	P	P	P	P
Lathing & Drivers	N/A	C	C	C	C
Lawn Maintenance	C*	C*	C*	C*	C*
Masonry Contractor – less than 3 stories	P*	C**	P*	C*	C*
Metal Erection Decorative or Artistic, Door, Door Frame or Sash Erection	C**	C**	C**	C**	C**
Metal Erection in the construction of dwellings not exceeding 2 stories	C**	C**	C**	C**	C**
Metal Erection – Non-Structural	C**	C**	C**	C**	C**
Millwright Work NOC & Drivers Including HVAC – No industrial machinery or repair; any crane operation conducted by insured must be through insured subcontractors	N/A	U	U	U	U
Nursery – Plants	N/A	U	U	U	U
Ornamental Metal Works (for Trade, Decorative or Artistic)	N/A	C**	C**	C**	C**
Painting – Exterior – less than 3 stories	P*	P*	P*	P*	P
Painting – Shop Only	P*	P*	P*	P*	P**
Painting/Paper Hanging – Interior	P*	P*	P*	P*	P
Paper Hanging & Drivers – No Painting	P	P	P	P	P
Pest Control	N/A	P*	U	U	U
Phone/Cable/Intercom/Wireless – Residential Installation; No height exposure	N/A	P	P	P	P
Pile Driving	N/A	C**	C**	C**	C**
Plastering NOC & Drivers	C	C	C	C	C
Plumbing Contractor – No Sprinkler Installation (Commercial – No boiler work)	P	P	C	P	P
Plumbing Contractor – No Sprinkler Installation (Residential)	P	P	P	P	P
Power Washing – Decks and Houses	N/A	C	C	C	C

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Project or Construction Manager	N/A	P	U	P	P*
Property Management	N/A	C	C	C	C
Real Estate Agent; only undesirable as a governing class and not in conjunction with a carpentry or construction code	N/A	U	U	U	U
Remodeler – No Fire or Water Restoration or Major Renovation; Limited Scope	N/A	P	P	P	P
Real Estate Appraiser	N/A	C	U	C	C
Retail Dealers	N/A	U	U	U	U
Roofing Contractor – consult Underwriting Guidelines	N/A	C**	C**	C**	C
Septic Tanks	N/A	C*	C**	C**	C*
Septic Tank Cleaning	C	C	C	C	C
Septic Tank Installation/Service & Repair	C**	C**	C**	C**	C*
Sewer Construction All Operations & Drivers	C**	C**	C**	C**	C**
Sheet Metal Works – Outside (Sheet Metal Shop/Install)	P	P	P	P	P
Siding	P*	P*	P*	P*	P*
Spa/Whirlpool Installation	P	P	P	P	P
Stone Cutting/Polishing	N/A	C*	C**	C**	C**
Stone/Brick/Masonry Contractor	P*	C**	P*	C**	C**
Street/Road Construction: Paving or Repaving and Drivers – Residential-related; No Freeways, Highways or Major Metro Areas; no bridge/tunneling work	N/A	C**	C**	C**	C**
Stucco Contractor – No Application of Waterproof Sealants	P*	C**	P*	C**	C**
Surveying/Land Planning Contractor	N/A	C	C	C	C
Swimming Pool Construction – Above Ground	N/A	C*	U	C*	C*
Swimming Pool Servicing (No Construction)	C*	C*	C*	C*	C*
Telephone Cable Installation – (WC considered only if no overhead work including no pole climbing and no work from ladder or bucket truck)	N/A	C*	C*	C*	C*
Telephone or Fire Alarm Line Construction & Drivers	N/A	C*	C*	C*	C*
Tile, Stone, Mosaic or Terrazzo Work Interior Construct Only	P	P	P	P	P
Tree Removal	N/A	U	U	U	U
Water Main Construction – Residential Only; no gas construction	C**	C**	C**	C**	C**
Waterproofing Contractor – Commercial (WC considered only if no work at height, such as from ladders, scaffolds, harnesses, boom/bucket lifts, etc.)	N/A	C*	C*	C*	C*
Welding or Cutting NOC & Drivers	N/A	C**	U	C	C
Wholesale Dealer/Distributor – Construction-Related Only	N/A	U	U	U	U

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