



Cold Winters Provide Hot Opportunities!

WINTER 2014/2015

We have the ability to write a variety of different classes of business and the underwriting appetite to help you get the business bound. Check out some of the classes below that are more active during the **Winter Season:**

- Snow Removal
- Special Events, Festivals, Parades and Carnivals
- Party Planners
- Health and Exercise Clubs
- Pawnshops
- Homeless Shelters and Soup Kitchens
- Bars, Taverns and Restaurants
- Convenience Stores

Check out our commercial binding division for some of our most popular classes:

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|--------------------|--|----------------------------|-----------|
| Amusement Centers | Auto Service & Repair Facilities
Risk Contractors | Beauty Parlors and Barbers | Builders' |
| Day Care Centers | Excavations - grading of land | Flea Markets | |
| Habitational Risks | Janitorial Services | Lessors Risks | |
| Mobile Home Parks | Tanning Salons | | |

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