



NEW COMMERCIAL BUSINESS HIGHLIGHTS

FOURTH QUARTER 2023

DENVER BRANCH

New Business Email: Denver.newapps@emcins.com
Endorsement Email: Denver.clendorsements@emcins.com

NEW BUSINESS WRITTEN

Type of Account	Written Premium	Type of Account	Written Premium
Commercial Tenant Finish Contractor	\$420,276	Surveyor	\$44,815
Residential Roofer (GL and Umb)	\$156,728	Excavator	\$42,723
Bicycle Store	\$129,211	Janitorial Services	\$41,789
Building Material Wholesaler	\$112,985	Machine Shop	\$39,478
Utility Contractor	\$91,191	Coffee Manufacturer	\$37,261
Landscaper	\$61,151	Tire Shop	\$36,833
Building Material Manufacturer	\$58,458	Liquor Store	\$35,962
Irrigation Dealer	\$54,777	Window Contractor (remodel)	\$24,849
Electrical Contractor	\$52,665	Painting Contractor	\$22,514
Custom Home Builder	\$48,140	Flooring Contractor	\$20,281
Brewery/Brew Pub	\$47,058	Water Well Driller	\$12,618

BUSINESSOWNERS

Auto Services
Convenience Stores
Liquor Stores
Retail
Self-Storage
Funeral Homes

TOP SPECIALTY PROGRAMS

Manufacturing
Contractors
Wholesale Distribution
Breweries and Wineries
Equipment Dealers
Water Well Drillers

HIGHLIGHTS

Looking for our appetite? [Sign up to see EMC's Appetite on Ask Kodiak.](#)

A Blueprint for Construction Success

EMC has always been a strong market for contractors and construction classes, but now we're providing you with the right specs for success! Visit the [Contractors Insurance Agent Toolkit](#) for complete marketing resources, including the new Construction and Contractors Guide, which gives you a class-by-class view of our appetite, plus eligibility criteria and program guidelines.

We recently opened up our appetite for GCs significantly! On the Colorado Front Range, we will now write commercial GCs only self-performing 5%. In the Colorado Mountains, WY, and UT we are now writing custom homebuilders with a max of 20 homes per development. We are still not a market for homebuilders on the CO Front Range. Homebuilders must be predominantly working on homes valued at 5M and under. The 5% self performed rule applies to homebuilders as well, but this can be executive supervisor payroll. Some additional requirements include: at least 3 years in business, currently insured with a standard carrier, and no prior construction defect claims. Our coverage form stacks up very well against our competition and does not include a subsidence exclusion.

We actively write more than 50 classes of contractors and construction business—from general contractors to electricians to excavators (no foundation work on the Front Range)—so there's plenty of opportunity to build our book together! Talk to your local EMC sales team or underwriter for more information.