



SMALL BUSINESS INSURANCE

Value Proposition and Industry Appetite Guides





AGENT VALUE PROPOSITION

Small Business Insurance (BOP)

We want to help you grow your business.

You asked for expanded market variety and a more efficient process. We delivered by adding seven additional small business industries and developing an online portal to expedite the quoting process. This expansion will diversify GuideOne's portfolio and increase market share in a growing insurance segment.

Now you can quote Businessowners (BOP) policies immediately, with a streamlined product offering to appeal to a broad customer base, including qualifying churches. Our BOP coverage offerings are specific to each industry and take the guess work out of it for you.

Using our new BOP portal, you can quickly and easily quote business with GuideOne, as the portal reduces the number of keystrokes needed to complete and submit applications. And we can provide you with a quote requiring less underwriting review while addressing product gaps.

- + Broad BOP appetite, including: Churches; Contractors; Distributors; Offices; Real Estate; Restaurants; Retail; and Service.
- + About 260 of our 280+ class codes are eligible for immediate policy issuance, without underwriting approval.
- + We've simplified the amount of data needed for a quote, added auto-fill fields, and only ask questions relevant to the business you're writing. The average quote will require answers to 15 questions or less.
- + You'll now know within two screens if your customer qualifies for a businessowners policy. If not, you'll be told exactly why.
- + When underwriting is required, you'll find our dedicated small business team delivers unparalleled customer service with turnaround times less than 3 hours in most cases. You'll also be able to use our Dashboard to monitor the status of your BOP quotes.
- + 24/7/365 claims team is ready to respond when your customers need us most.
- + Competitive commission, incentive trips and a contingency bonus that rewards profitability and growth.





CUSTOMER VALUE PROPOSITION

Small Business Insurance (BOP)

We'll make sure your small business is covered.

Small businesses are essential to healthy, happy communities. And at GuideOne, we're deeply invested in the growth of small businesses, like yours, because we're deeply invested in communities where we live and work. We started as a small business ourselves more than 70 years ago, so we have first-hand experience in the types of challenges you face every day. Today, we are a mid-sized business and trusted partner of more than 50,000 commercial policyholders.

We understand your needs as a small business owner are unique, even from those of other small business owners. Our experienced insurance agents understand the unique risks of small businesses and are here to make sure your insurance needs are addressed; providing peace-of-mind, so you can focus on what you do best – running your business.

We offer competitively priced Businessowners policies (BOP) that can be tailored to address your concerns with added coverage and enhancements. Some of what we offer on our Businessowners policies:

- + General Liability Insurance
- + Property Insurance
- + Cyber Suite Insurance
- + Errors and Omissions
- + Professional Liability
- + Workers Compensation





Small Business Insurance (BOP)

Small businesses are at the heart of every community. Communities just like yours. They help your local economy, provide essential goods and services and are owned by people you know and respect.

Insuring these organizations and their livelihoods is a natural expansion of our core business. It's a great way to diversify our portfolio while still holding true to the foundation on which GuideOne is built — helping people who do so much for our communities.

In launching our small business services, we'll be looking to insure specific types of industries that align with our appetite as we grow this new segment of our company.

SMALL BUSINESS STRIKE ZONE			
INDUSTRIES	CLASSIFICATIONS		
Church	Church exposures only. Churches with a Camp, Daycare or School exposure will continue to be written on a Commercial Package Policy.		
Contractor	<ul style="list-style-type: none">• Appliance and Accessories• Carpet Cleaning• Fence Erection• Flooring	<ul style="list-style-type: none">• Electrical Within Buildings• HVAC• Interior Decorating• Landscaping/ Lawn Sprinkler	<ul style="list-style-type: none">• Residential Cleaning• Plumbing (Residential)• Sign Painting Inside Building• Tile, Stone, Marble, Mosaic
Distributor	<ul style="list-style-type: none">• Appliance• Auto Parts• Baked Goods• Barber/Beauty Supplies	<ul style="list-style-type: none">• Clothing• Fabrics• Floor Covering• Flower	<ul style="list-style-type: none">• Hardware• HVAC• Office Equipment/Supplies• Plumbing Supplies
Real Estate/ Office	<ul style="list-style-type: none">• Accountant• Attorney• Condo Association	<ul style="list-style-type: none">• Engineer or Architect• Insurance Agent• Medical Office	<ul style="list-style-type: none">• Real Estate Agent• Townhouse Association• Veterinarian – Domestic Animals
Restaurant	<ul style="list-style-type: none">• Bistro• Café• Delicatessen• Diner	<ul style="list-style-type: none">• Donut Shop• Family Style• Fast Food	<ul style="list-style-type: none">• Fine Dining• Ice Cream/Yogurt Shop• Pizza
Retail	<ul style="list-style-type: none">• Appliances and Accessories• Auto Parts and Supplies• Bakery• Bicycle Shop• Book Store	<ul style="list-style-type: none">• Candy Store• Clothing Store• Florist• Furniture Store• Gift Shop	<ul style="list-style-type: none">• Hardware Store• Hobby and Craft Store• Pet Store• Shoe Store• Sporting Goods Store
Service	<ul style="list-style-type: none">• Barber Shop/Beauty Salon• Dry Cleaning• Engraving• Funeral Home	<ul style="list-style-type: none">• Laundromat• Mail Box or Package Store• Nail Salon• Photographer	<ul style="list-style-type: none">• Printers• Self-Storage Facility• Tailor



APPETITE

- Five locations or less
- 50 employees or less
- Gross sales per location of \$6M or less
- No buildings designated as historical landmarks
- Two or fewer claims in the last three years
- Total square footage:
 - 100,000 or less (office)
 - 7,500 or less (restaurant)
 - 35,000 or less (all other industries)
- No buildings greater than 50 percent vacant
- No Lessor's Risk Only (habitational exceptions apply)

Our sweet spot is businesses meeting these criteria:

- Buildings with maintenance-free life left in the construction. Even if it's a few years old, good construction is in our strike zone.
- Formal safety program in operation
- Ownership of the business for 3+ years
- Clean loss record
- Paying in full **OR** monthly draft
- Good financial standing

We work with people and organizations who work to better the world. Let's connect today! For more information about our Small Business Insurance coverages, contact your Sales Director.

GuideOne welcomes all applications, without regard to religion, race, color, national origin, sex, handicap or familial status.

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SB 18136 (06/18)



Small Business Insurance (BOP) CHURCH

Churches change lives every day by providing guidance to members, helping them grow in their faith, and spreading their mission to the community. And that's where their focus should stay — so while congregations put their faith in you to understand and protect their needs, you can put your faith in us.

We understand churches unique needs, not just because we've been in business for more than 70 years, but because we're in local communities like yours across the nation serving over 47,000 churches. To support you and the church community we established the GuideOne Center for Risk Management to further assist in helping you provide leading guidance on issues facing churches and help them protect their ministries.

When the unexpected happens, we're here to provide strength and positivity and work alongside you so you can focus on the things that matter most. In launching our small business platform, we will make it easier to insure churches that align with our appetite below as we continue to grow this key segment of our company.

Eligible	Ineligible
<ul style="list-style-type: none">• Five locations or fewer• Property values per location of \$5M or less• Up to 50 employees• Gross sales per location of \$6M or less• 35,000 square feet or less• Buildings less than 40 years in age or with acceptable updates• Two or fewer claims in the last three years• No buildings designated as historical landmarks	<ul style="list-style-type: none">• Camp exposure• Daycare exposure• K-12 school exposure

Key Coverages for Churches:

- + Cyber Suite
- + Directors and Officers
- + Employee Dishonesty
- + Employment Practices Liability Insurance
- + Equipment Breakdown
- + Money & Securities
- + Ordinance or Law
- + Outdoor Property
- + Outdoor Signs
- + Religious Expression
- + Sexual Misconduct
- + Total Faith Coverage Enhancement (Businessowners Policy only. FaithGuard® Property & Liability coverage offered on CPP.)
- + Water Back-up



Church Facts:

- + Number of churches in U.S.: 300,000+
 - + Number of unique church denominations: 230+
 - + Number of church attendees by percentage:
 - Under 100 attendees – 45%
 - 100–249 – 38%
 - 250–999 – 14%
 - 1000+ – 3%
 - + Number of new churches started annually: 1,000+
- + Other Facts:
 - 43 percent of cyberattacks target small organizations.¹
 - Only 14 percent of small organizations rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective.²
 - 60 percent of small organizations go out of business within six months of a cyberattack.³

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Small Business Insurance (BOP)

CONTRACTOR (50 eligible classes)

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CONTRACTOR APPETITE

- | | | |
|--|--|---|
| <ul style="list-style-type: none">• Appliance and Accessories• Carpet Cleaning• Electrical Within Buildings• Fence Erection | <ul style="list-style-type: none">• Flooring• HVAC• Interior Decorating• Landscaping/Lawn Sprinkler | <ul style="list-style-type: none">• Plumbing (Residential)• Residential Cleaning• Sign Painting Inside Building• Tile, Stone, Marble, Mosaic |
|--|--|---|

Eligible	Ineligible
<ul style="list-style-type: none">• \$500,000 in payroll or less• Five locations or fewer• Property values per location of \$5M or less• Up to 50 employees• Gross sales per location of \$6M or less• 35,000 square feet or less• Three years or more in business• Two or fewer claims in the last three years• Year-round operations• Total cost of subcontracted work no more than 25% of the total annual gross sales	<ul style="list-style-type: none">• Boiler installation, service or repair• Exterior painting• Horizontal/directional drilling, boring or tunneling• New multifamily housing construction (tract home builders)• Roofing/siding/truss work• Septic tank installation, service or repair• Snow removal – municipal streets or roads• Window cleaning• Operations in AZ, CO, NV, NY



Key Coverages for Contractors:

- + Additional Insureds
- + Care, Custody and Control
- + Contractors' Errors and Omissions
- + Contractors' Installation, Tools and Equipment Coverage
 - Employees' Tools
 - Non-owned Tools
 - Scheduled and Blanket Options available
- + Cyber Suite Coverage
- + Employment Practices Liability Insurance
- + Equipment Breakdown
- + Per Project Aggregate
- + Primary and Non-Contributory – other insurance
- + Waiver of subrogation

Contracting Facts:

- + There are 28.8 million small businesses, which account for 99.7% of U.S. businesses.¹
- + Firms with less than 20 workers make up 89.4 percent of businesses.¹
- + 43 percent of cyberattacks target small businesses.²
- + Only 14 percent of small businesses rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective.³
- + 60 percent of small companies go out of business within six months of a cyberattack.⁴

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Small Business Insurance (BOP)

DISTRIBUTOR (28 eligible classes)

Small businesses are at the heart of every community. Communities just like yours. They help your local economy, provide essential goods and services and are owned by people you know and respect.

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DISTRIBUTOR APPETITE

- | | | |
|---|--|---|
| <ul style="list-style-type: none">• Appliance• Auto Parts• Baked Goods• Barber/Beauty Supplies | <ul style="list-style-type: none">• Clothing• Fabrics• Floor Covering• Flower | <ul style="list-style-type: none">• Hardware• HVAC• Office Equipment/Supplies• Plumbing Supplies |
|---|--|---|

Eligible	Ineligible
<ul style="list-style-type: none">• Five locations or fewer• Property values per location of \$5M or less• Up to 50 employees• Gross sales per location of \$6M or less• 35,000 square feet or less• Buildings less than 70 years in age OR with acceptable updates• Two or fewer claims in the last three years• Products purchased from U.S. suppliers• Total floor area open to the public of 25% or less• Annual gross sales derived from retail operations of 25% or less• No packaging or repackaging of products to be sold under the insured's own label• Radius of operations of 200 miles or less	<ul style="list-style-type: none">• Chemical• Critical auto parts• Drug and druggists• Energy/fuel• Machinery and equipment• Metal• Refrigeration systems or equipment• Tobacco and tobacco products• Used merchandise



Key Coverages for Distributors:

- + Brands and Labels
- + Business Income from Dependent Properties
- + Cyber Suite
- + Employment Practices Liability Insurance
- + Equipment Breakdown
- + Professional Liability – Florist, Optical & Hearing Aid Establishments
- + Spoilage and Contamination
- + Utility Services

Distribution Facts:

- + There are 28.8 million small businesses, which account for 99.7% of U.S. businesses.¹
- + Firms with less than 20 workers make up 89.4 percent of businesses.¹
- + 43 percent of cyberattacks target small businesses.²
- + Only 14 percent of small businesses rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective.³
- + 60 percent of small companies go out of business within six months of a cyberattack.⁴

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Small Business Insurance (BOP)

REAL ESTATE/OFFICE (33 eligible classes)

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REAL ESTATE/OFFICE APPETITE

- | | | |
|---------------------|-------------------------|-----------------------------------|
| • Accountant | • Engineer or Architect | • Real Estate Agent |
| • Attorney | • Insurance Agent | • Townhouse Association |
| • Condo Association | • Medical Office | • Veterinarian – Domestic Animals |

Eligible	Ineligible
<ul style="list-style-type: none">• Five locations or fewer• Property values per location of \$5M or less• Up to 50 employees• Gross sales per location of \$6M or less• 100,000 square feet or less (offices)• 35,000 square feet or less (real estate)• Buildings less than 70 years in age or with acceptable updates (offices)• Buildings less than 40 years in age or with acceptable updates (real estate)• Two or fewer claims in the last three years	<ul style="list-style-type: none">• Boarding houses• Family planning centers• Hotel/motel• Labor unions• Political campaign headquarters or offices• Real Estate risks located in FL, LA, MA, NJ, NY• Three or four family dwellings



Key Coverages for Real Estate/Offices:

- + Condo or Townhouse Liability
- + Customers' Goods Legal Liability (apartments)
- + Cyber Suite
- + Debris Removal
- + Directors, Officers and Trustees
- + Employee Dishonesty
- + Employment Practices Liability Insurance
- + Equipment Breakdown
- + Loss or Damage to Tenants' Autos
- + Ordinance or Law
- + Outdoor Property
- + Outdoor Signs
- + Professional Liability – Veterinarians
- + Water Back-up

Real Estate and Office Facts:

- + There are 28.8 million small businesses, which account for 99.7% of U.S. businesses.¹
- + Firms with less than 20 workers make up 89.4 percent of businesses.¹
- + 43 percent of cyberattacks target small businesses.²
- + Only 14 percent of small businesses rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective.³
- + 60 percent of small companies go out of business within six months of a cyberattack.⁴

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Small Business Insurance (BOP)

RESTAURANT (36 eligible classes)

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RESTAURANT APPETITE

- Bistro
- Café
- Delicatessen
- Diner
- Donut Shop
- Family Style
- Fast Food
- Fine Dining
- Ice Cream/Yogurt Shop
- Pizza

Eligible	Ineligible
<ul style="list-style-type: none">• Five locations or fewer• Property values per location of \$5M or less• Up to 50 employees• Gross sales per location of \$6M or less• 7,500 square feet or less• Buildings less than 60 years in age or with acceptable updates• Three years or more in restaurant business – (previously a chef or owner of another restaurant)• Two or fewer claims in the last three years• Year-round operations• Liquor Sales 35% or less of total sales (fine dining 50% or less)• Incidental offsite catering• Compliance with NFPA 96 standard• No dance floor, children's play area/equipment, or live entertainment (other than a piano or single performer)• No tableside cooking or solid fuel cooking methods• No occupancy in buildings originally constructed for habitational purposes	<ul style="list-style-type: none">• Bars• Casinos• Nightclubs• Operations open past 12 AM

Key Coverages for Restaurants:

- + Business Income and Extra Expense
- + Customer's Outerwear
- + Cyber Suite
- + Employee Dishonesty
- + Employment Practices Liability Insurance
- + Equipment Breakdown
- + Liquor Liability
- + Loss or Damage to Customers' Autos
- + Money & Securities
- + Ordinance or Law
- + Outdoor Property
- + Outdoor Signs
- + Spoilage and Contamination
- + Utility Services
- + Water Back-up

Restaurant Facts:

- + Number of industry employees: 13.19 million workers in 2017.¹
- + Overall Growth:¹
 - Food and Drink sales in the restaurant industry reached 798.7 billion from 1970 to 2017, coming a long way from the \$42.8 billion seen in 1970.
 - In 2017 there were 190,649 quick-service restaurants and 31,480 full-service restaurants in the U.S.
- + Projected Growth:
 - By 2026, it is expected that the industry will have over 16 million workers.¹
 - Projected to have 1.6 million new jobs created in this industry by 2027.²
- + Other facts:²
 - Restaurant workforce makes up 10% of the overall U.S. workforce.
 - 9 in 10 restaurants have fewer than 50 employees.
 - 43 percent of cyberattacks target small businesses.³
 - Only 14 percent of small businesses rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective⁴
 - 60 percent of small companies go out of business within six months of a cyberattack.⁵

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Small Business Insurance (BOP)

RETAIL (89 eligible classes)

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RETAIL APPETITE

- | | | |
|---|--|--|
| <ul style="list-style-type: none">• Appliances and Accessories• Auto Parts and Supplies• Bakery• Bicycle Shop• Book Store | <ul style="list-style-type: none">• Candy Store• Clothing Store• Florist• Furniture Store• Gift Shop | <ul style="list-style-type: none">• Hardware Store• Hobby and Craft Store• Pet Store• Shoe Store• Sporting Goods Store |
|---|--|--|

Eligible	Ineligible
<ul style="list-style-type: none">• Five locations or fewer• Property values per location of \$5M or less• Up to 50 employees• Gross sales per location of \$6M or less• 35,000 square feet or less• Buildings less than 70 years in age or with acceptable updates• Two or fewer claims in the last three years• Year-round operations• Products purchased from U.S. suppliers	<ul style="list-style-type: none">• Antique stores• Auctioneers• Check cashing/money transfers• Convenience food stores• Drug stores• Grocery stores• Health or natural food stores• New/used car dealers• Operations open past 12 AM• Pawn shops• Recreational vehicle (including boat) dealers• Supermarkets• Tobacco stores

Key Coverages for Retail:

- + Brands and Labels
- + Business Income from Dependent Properties
- + Consequential Damage
- + Cyber Suite
- + Employee Dishonesty
- + Employment Practices Liability Insurance
- + Equipment Breakdown
- + Money & Securities
- + Outdoor Signs
- + Professional Liability – Florist, Optical & Hearing Aid Establishments
- + Spoilage and Contamination

Retail Facts:

- + Number of industry employees: 15,970,300¹
- + 98.6% of all retail businesses employ less than 50 employees²
- + Number of retail establishments: 3,793,621²
- + 53,000 retail industry jobs were added in 2018³
- + Projected growth 2016–2026: 3%; 458,700 new jobs⁴
- + Other Facts:
 - 43 percent of cyberattacks target small businesses.⁵
 - Only 14 percent of small businesses rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective.⁶
 - 60 percent of small companies go out of business within six months of a cyberattack.⁷

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¹US Bureau of Labor Statistics, May 2018 ²Retail National Federation ³US Business of Labor Statistics, May 2018

⁴US Bureau of Labor Statistics, April 2018 ⁵Small Business Trends, 2016 ⁶Keeper Security, 2018. ⁷The Denver Post, 2016.

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Small Business Insurance (BOP)

SERVICE (42 eligible classes)

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SERVICE APPETITE

- | | | |
|----------------------------|-----------------------------|-------------------------|
| • Barber Shop/Beauty Salon | • Laundromat | • Printers |
| • Dry Cleaning | • Mail Box or Package Store | • Self-Storage Facility |
| • Engraving | • Nail Salon | • Tailor |
| • Funeral Home | • Photographer | |

Eligible	Ineligible
<ul style="list-style-type: none">• Five locations or fewer• Property values per location of \$5M or less• Up to 50 employees• Gross sales per location of \$6M or less• 35,000 square feet or less• Buildings less than 70 years in age or with acceptable updates• Two or fewer claims in the last three years• Annual gross sales derived from off premises operations of 25% or less• No packaging or repackaging of products to be sold under the insured's own label	<ul style="list-style-type: none">• 3-D printing• Acid peels, body massage, microdermabrasion, hair replacement, hydrotherapy/saunas, tanning• Ambulance services• Child care/day care/adult day care services• Credit reporting agencies• Ear or body piercing, ear candling, tattooing• Detective or investigative agencies• Newspaper, periodicals or book publishing• Operations open past 12 AM• Security and patrol agencies• Solid/hazardous waste collection

Key Coverages for Services:

- + Bailee – Personal Property of Others
- + Business Income from Dependent Properties
- + Customers' Goods Legal Liability (self-storage facilities)
- + Cyber Suite
- + Employee Dishonesty
- + Employment Practices Liability Insurance
- + Errors and Omissions Liability: Pre-Funded Funeral Services, Exhumation Expense, Product Recall & Correction of Work (printers)
- + Equipment Breakdown
- + Money & Securities
- + Outdoor Signs
- + Professional Liability – Barber Shop/Beauty Salon, Funeral Directors, Photographers, Printers
- + Spoilage and Contamination

Service Facts:

- + Number of industry employees: 128,046,000¹
- + Projected growth 2016–2026: 19%; 1.2 million new jobs²
- + Other Facts:
 - 43 percent of cyberattacks target small businesses.³
 - Only 14 percent of small businesses rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective.⁴
 - 60 percent of small companies go out of business within six months of a cyberattack.⁵

► We work with people and organizations who work to better the world.
Let's connect today! **For more information about our Small Business Insurance coverages, contact your Sales Director.**

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¹US Bureau of Labor Statistics, May 2018 ²US Bureau of Labor Statistics, April 2018 ³Small Business Trends, 2016.

⁴Keeper Security, 2018. ⁵The Denver Post, 2016.

GuideOne welcomes all applications, without regard to religion, race, color, national origin, sex, handicap or familial status.

This information is only a general description of our small business appetite and is not a contract. In an effort to keep your policy affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.