

Appetite Guide

January 2026



Product Snapshot



Normandy Insurance Company

In-house workers' comp carrier, where instant quoting meets **personal underwriting** and top-rated service in a **seamless experience**.



Workers' Compensation

written by Normandy Insurance Company



States

AL, AR, CT, FL, GA, LA, MA, MD, ME, MO, MS, NC, NJ, OK, PA, RI, SC, TN, TX, VA

Highlights

- Available via our online quoting tools
- ACH Payments and Automatic Bill Pay
- 10% Down and 9 Installments
- 12 Equal Installments
- \$200 Down Pay as You Go
- Monthly Self-Reporting
- New in business acceptable
- Competitive dividend programs available

Guidelines

- **Construction**
 - Min. of 3 Full-time Employees (Exclusive of Officers)
 - One Year of Prior Coverage Required
 - Maximum Sub Exposure: 30%
 - No Work Above Two Stories
- **Non-Construction**
 - Minimum Premium: \$1,000 + Expense Constant
 - Minimum of 2 Employees in the Governing Code
 - New in Business Acceptable W/ Resume Demonstrating 3 Years Experience

Normandy Wholesale Brokerage

Built on brokerage expertise.
Powered by exceptional support.



Workers' Compensation

available via Normandy's Wholesale Brokerage Team

States

Available Nationwide except NY. Refer to the map on page 3

Highlights

- Available via our brokerage team
- Flexible Payment Plans
- Up to 50% Sub Exposure
- Deductible available but not required
- Daycare, armed and unarmed guards, long and short term trucking inc. tow trucks and painting
- Roofers & Framers Considered w/ prior coverage
- 1 year prior required for most construction trades excluding HVAC, plumbers and electricians

Guidelines

- New and existing risks
- High risk accounts considered with \$5000 minimum premium (Prior with standard market or PEO required)
- Loss runs required for all risks with prior coverage
- Lapse in coverage reviewable



Allied Health

available via Normandy's Wholesale Brokerage Team

States

AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, KY, LA, MA, MD, ME, MO, MS, NC, NJ, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA

Highlights

- Modular policies
- Broad appetite of eligible operations
- National E&S program
- Competitive commissions and incentives
- Revenues up to \$100 million

Guidelines

Targeted Classes:

- After Hours Care
- Assisted Living Facilities
- Clinical Trials
- Concierge Medicine
- Dialysis Centers
- Healthcare Consultants
- Home Health Care Agencies
- Individual Allied Healthcare Providers
- Medical Clinics & Labs
- Medical & Diagnostic Imaging Centers
- Medical & Aesthetics Spas
- Non-Emergency Medical Transportation
- School Nursing Programs
- Staffing Agencies for Allied Healthcare Providers
- And more!



Builders Risk

available via Normandy's Wholesale Brokerage Team

States

AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, KY, LA, MA, MD, ME, MO, MS, NC, NJ, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA

Highlights

- Comprehensive American Association of Insurance Services (AAIS) coverage forms
- Offered on a ground-up (100% written), primary, and quota share basis
- Delay in completion coverage available for soft costs and rental and business income

Guidelines

- Coverages:
 - Fire
 - Theft
 - Vandalism
 - Wind, earthquake, and flood
 - Installation floater
 - Installed equipment
 - and more!
- Target Classes:
 - Residential, including home builders reporting forms
 - Apartments, condominiums, group homes, and Assisted Living
 - Commercial
 - Hospitality
 - Institutional



BOP

available via Normandy's Wholesale Brokerage Team



States

Available Nationwide. Refer to the map on page 3

Highlights

- Blanket Additional Insured Available
- Waiver of Subrogation Available
- Primary Non-Contributory Endorsements Available
- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Admitted Markets
- Windstorm availability varies by location

Guidelines

- Target Classes:
 - LROs (Lessor's Risk Only)
 - Office Buildings
 - Retail Stores
 - Wholesalers
 - Property Managers
- Underwriting Guidelines:
 - Ineligible Classes: Heavy manufacturing, healthcare, pharmaceuticals
 - Depending on the carrier, risks with low incurred losses may still be eligible for admitted markets.



Cannabis

available via Normandy's Wholesale Brokerage Team

States

AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, KY, LA, MA, MD, ME, MO, MS, NJ, OH, OK, OR, PA, RI, TN, TX, VA, WA

Highlights

- Products available for Workers' Comp, General Liability, Property & Cyber
- Coverage for new cannabis and hemp ventures
- Cannabis specific coverages:
 - General Liability & Products, Commercial Property (windstorm availability varies per location), Excess Liability, Worker's Comp, Directors & Officers, Errors & Omissions, EPLI & Crime, Cyber Liability, Commercial Auto

Guidelines

- Cannabis, CBD & Hemp businesses
- Growing, manufacturing, and extraction
- Cannabis stock throughput coverage
- Delivery between dispensaries or from farms to the dispensaries
- Start-up operations considered
- TIV up to \$10M per location (Allows for schedule of multiple locations)
- Occurrence coverage & claims made
- Available classes: Cultivation, Including Indoor Crops, Manufacturing & Packaging Wholesale, Dispensaries, Inland Marine & Cargo, Laboratory & Testing



Commercial Property

available via Normandy's Wholesale Brokerage Team

States

AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, KY, LA, MA, MD, ME, MO, MS, NC, NJ, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA

Highlights

- Prohibited Properties
 - Nightclubs, late night lounges/taverns, adult nightclubs
 - Gas station
 - High hazard / (saw mills, electro plating, metal mfg., arc welding, oil & gas, recycling, heavy machinery, industrial, scrap metal, auto dismantling, fertilizer & flammable storage)
- Flood available depending on location

Guidelines

- Deductibles range from 2-10%
- Ranges based on construction type and location
- Buildings constructed back to 1930. Full renovation within the last 30 years required for any built prior to 1950
- Wind availability dependent on year built and location
- Small to medium risks
- Roofs generally within the last 15 years
- Will consider ACV on older roofs
- 20% SIR preferred - advise or request lower on submission
- Wide array of eligible classes available, contact underwriter if in question



Allied Health

available via Normandy's Wholesale Brokerage Team



States

Available Nationwide. Refer to the map on page 3

Highlights

- Up to \$10M in aggregate coverage
- Broad business interruption coverage
- Enhanced coverage for:
 - Systems failure
 - Computer replacement
 - Bodily injury / property damage
 - Social engineering
 - Breach response coverage outside the limits
 - BYOD devices, IoT usage, and social media
 - System upgrades and reputation repair

Guidelines

- Aggregate coverage up to \$10M
- Broad business interruption
- Enhanced coverage
- Breach Response: outside limits
- Covers BYOD, IoT, & social media system upgrades & reputation repair costs



Professional Liability - D&O / E&O

available via Normandy's Wholesale Brokerage Team

States

AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, KY, LA, MA, MD, ME, MO, MS, NC, NJ, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA

Highlights

- D&O
 - Legal defense costs incurred by directors, officers, and employees
 - Protection against claims from shareholders and third-party entities
 - Covers financial liabilities, including damages, settlements, and awards
- E&O
 - Protects against mistakes in professional services
 - Helps manage reputational damage from claims

Guidelines

- D&O
 - Complete business description
 - Company bylaws and governance details
 - List of all current directors and officers
- E&O
 - Current professional licenses and certifications
 - Details of any complaints or disputes with clients
 - Risk management policies and procedures



EPLI

available via Normandy's Wholesale Brokerage Team

States

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Highlights

- AM Best A++ superior rating
- Third-party liability coverage (including ADA claims)
- Immigration defense coverage
- Franchise endorsement for franchise risks
- Optional defense outside the limits for AP
- Wage and hour/FLSA defense for certain classes

Guidelines

Targeted Classes:

- Advocacy & awareness organizations, faith-based programs, community action agencies
- Churches, non-public schools, museums
- Community service & involvement, membership organizations, trade & professional associations
- Drug & alcohol treatment
- Special needs programs
- Small/medium businesses, large Corporations, Franchisees (restaurants, gas stations, convenience, grocery stores)
- Accountants, architects, engineers, contractors
- Manufacturers, machine shops, commercial printers
- Non-franchised restaurants, retailers & wholesalers/distributors
- And more!



Excess

available via Normandy's Wholesale Brokerage Team

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Highlights

- \$1/\$2/\$2 minimum underlying GL
- \$1M CSL minimum underlying AL
- \$1,000,000 minimum underlying EL
- Up to \$5M in capacity
- Follow-form excess policy over claims-made and occurrence forms
- \$1M/\$1M minimum underlying LL
- Underlying carrier must be rated A (excellent) by A.M. Best, financial size category VII or higher

Guidelines

- Target classes: commercial & residential contractors, property owners, restaurants, bars, taverns, habitational risks, LRO, security guards, warehouses, cannabis cultivation and distribution
- Restaurants - no liquor exceeding 50% of gross receipts



General Liability: Non-Contractors

available via Normandy's Wholesale Brokerage Team



States

Available Nationwide. Refer to the map on page 3

Highlights

- Blanket additional insured
- Waiver of subrogation
- Primary non-contributory endorsements
- Rated A (Excellent) by A.M. Best, financial size category XV
- Non-Admitted & Admitted
- Competitive rates
- Completed Operations Aggregate
- A&B available depending on crime score

Guidelines

Target Classes:

- Apartments, Condo, HOA, Hotel, Motel & Resorts
- Land Owners
- Warehouses
- C Stores w/ or without gas / wash
- Restaurants w/ or without liquor sales
- Retail/Mercantile Trade
- Distributors
- Food Trucks
- House of Worship/Churches
- Schools
- Daycares
- Mobile Home Park
- Clubs
- Consultants
- Manufacturing
- and more!



General Liability: Contractors

available via Normandy's Wholesale Brokerage Team

States

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Highlights

Targeted Classes:

C-Construction
R-Residential

- Concrete Construction (C)
- Excavating, Site Prep & Grading (C)
- Carpentry including Framing (C)
- HVAC (C)
- Plumbing (C)
- Roofing (C)
- Renovations/Remodeling (R)
- Custom Home (R)
- Trade and subcontractors (R)
- GC / Homebuilders (R)
- and more!

Guidelines

- Up to \$5M Limits, Supported/Unsupported
- Roofers: No prior needed, 3 years professional experience & licensed,
- 3 years loss runs or experience
- Considered with a resume to show proof of experience w/ no prior coverage
- Limited tract home work
- Janitorial without floor waxing



Inland Marine

available via Normandy's Wholesale Brokerage Team

States

AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, KY, LA, MA, MD, ME, MO, MS, NC, NJ, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA

Highlights

- Admitted Paper available
- Jewelers Block
- Medical equipment
- Contractors Equipment
- Mobile Equipment
- Retail Equipment
- Equipment sales, fine arts/musical dealers, jewelers block
- Cannabis
- Non-Admitted available

Guidelines

- Rented/leased equipment available
- Projects that are already in progress
- PC 9/10
- Wind coverage for Frame Construction in FL
- New Venture
- No Barrier Islands or less than 1 mile to tidal water



Yacht & Commercial Marine

available via Normandy's Wholesale Brokerage Team

States

AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, KY, LA, MA, MD, ME, MO, MS, NC, NJ, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA

Highlights

- Yacht:
 - Third Party Liability
 - Hull Coverage
 - Medical Payments
 - Crew Liability
 - Uninsured Boater
- PWC:
 - New boaters accepted
 - Agreed value
 - On-Water tow
- Private & pleasure vessels
- Charter risks - commercial

Guidelines

- Coverage for
 - Yacht
 - Trailer Craft
 - Sailboats
 - Navigating Houseboats
 - Motor Sailers
 - Catamarans
- Extended Navigation Available
- Valued Up to \$7.5M USD
- Liability Limits Up to \$10M USD based on additional underwriting requirements
- Survey requirements vary on age & value.
- NO:
 - Permanently moored houseboats, homebuilt vessels, trimarans, commercial vessels, research vessels, & designer racing boats
 - Vessels exceeding a max speed of 90 mph
 - Ferrocement vessels or other vessels constructed from high-performance materials



normandyins.com