

biBerk Appetite Guide - Commercial Lines

Edition: November/December 2025 (To perform a search, press CTRL + F on your keyboard.)

Key: **Y**=Yes **N**=No **O**=Maybe **N/A**=Not Applicable to Industry

BOP and GL Available: AZ, CA, CO, CT, FL, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA

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Industry	Sub-Industry	Type of Business	Workers' Comp* (*Not eligible in NY)	General Liability (Available in 28 states)	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
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AUTO SERVICES & DEALERS

Dealerships								
Dealership - All Other			Y*	N	N	N/A	N	WC not eligible: NY
Dealerships - Commercial Truck or RV			Y*	N	N	N/A	N	WC not eligible: NY
Sales								
Auto Parts and Supplies			Y*	Y	Y	N/A	Y	WC not eligible: NY
Gas Stations - Gas Only - No Convenience Store			Y*	Y	Y	N/A	Y	WC not eligible: NY
Rental/Leasing			Y*	N	N	N/A	N	WC not eligible: NY
Rubber Tire Dealer			Y*	N	N	N/A	N	WC not eligible: NY
Service/Repair								
Auto Recycling/Salvage			Y*	N	N	N/A	N	WC not eligible: NY
Auto Body Shops - Repair and Painting			Y*	Y	Y	N/A	Y	WC not eligible: NY
Auto Parts and Supplies Retail Stores - With Repair or Service			Y*	O	O	N/A	Y	WC not eligible in NY
Auto Repair - Auto and Truck			Y*	O	O	N/A	Y	WC not eligible in NY
Auto Repair - Auto Glass			Y*	O	O	N/A	Y	WC not eligible in NY
Auto Specialty Shops - Conversion and Customization			Y*	O	O	N/A	Y	WC not eligible in NY
Car Washes - Full Service with Attendant (Includes Detailing)			Y*	Y	Y	N/A	Y	WC not eligible: NY
Gas Stations - With Service & Repair - No Convenience Store			Y*	O	O	N/A	Y	WC not eligible in NY
Storage - Parking Garage / Auto or Truck Storage / Valet			Y*	N	N	N/A	N	WC not eligible: NY
Towing or Roadside Assistance			Y*	N	O	N/A	N	WC not eligible: NY

CONSTRUCTION & SPECIALTY TRADE CONTRACTORS

Carpentry								
Carpentry			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Cabinetmakers - with installation			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Drywall			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Floor Installation - Including Carpet			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Floor Installation - No Carpet (Tile, Stone, etc)			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Gutter Installation			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Interior Decorators - include Office			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
Metal Erection - Decorative or Artistic			Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI

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		Siding Installation	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Television or Radio Installation or Repair	Y*	N	N	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Concrete/Masonry						
		Concrete Construction	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI If build new structures must have at least 2 years in business to be eligible.
		Driveway, Parking Area or Sidewalk Repair or Paving	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Masonry	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI If build new structures must have at least 2 years in business to be eligible.
		Plastering or Stucco Work	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI; 5022: Exterior; 5480: Interior
		Tile, Stone, Marble, Mosaic, or Terrazzo Work	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		HVAC						
		HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Mechanical Services						
		Ceiling or Wall Installation - Metal only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Door and Window Installation - Metal only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		HVAC Systems or Equipment - Dealers or Distributors and Installation or Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Metal Erection - Decorative or Artistic	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Refrigeration Systems or Equipment - Dealers and Distributors and Installation or Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Welding or Cutting	Y*	N	N	N/A	N	WC not eligible: NY
		Specialty Trade						
		Demolition	Y*	N	N	N/A	N	WC not eligible: NY
		Electrical Work - Within Buildings	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Excavation	Y*	Y	Y	N/A	N	WC not eligible: NY
		Fence Erection Contractors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Glass Dealers and Glaziers - Sales and Installation	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Grading of Land	Y*	N	N	N/A	N	WC not eligible: NY
		Installation	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Lathing Contractor	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Painting - Exterior - Buildings or Structures - 3 stories or less in height	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Painting - Interior Buildings or Structures	Y*	Y	Y	N/A	Y	WC not eligible: FL, NY, NJ, MA, WI
		Paper Hanging	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Plumbing	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Shop Carpenters	Y*	Y	Y	N/A	Y	WC not eligible: NY

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	Street/Road Paving		Y*	Y	Y	N/A	N	WC not eligible: NY
	Roofing							
	Roofing		Y*	Y	Y	N/A	N	WC available: AZ, ND, NV, OH, WA, WY only BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX 35% of their work can be related to solar panel installation Roof inspectors are ineligible in all states

EDUCATION & PUBLIC WORKS/ORGANIZATIONS

Education						
After School Enrichment	Y*	N	N	N/A	N	WC not eligible: NY
Child Daycare	Y*	N	N	N/A	N	WC not eligible: NY
Colleges/Schools	Y*	Y	Y	O	N	WC not eligible: NY PL-Referrals
Consultants - Computer and Management	Y*	Y	Y	N/A	Y	WC not eligible: NY
Vocational Schools - Classroom Only	Y*	N	N	O	N	WC not eligible: NY PL-Referrals
Public Organizations						
Office (Not otherwise classified) Political/Religious	Y*	Y	Y	N/A	N	WC not eligible: NY No municipality or township: 9061: Political: 8868: Religious
Public Works						
Construction Site Clean-Up	Y*	N	N	N/A	N	WC not eligible: NY
Garbage, Ashes or Refuse Collection	Y*	N	N	N/A	N	WC not eligible: NY Haz mat placard transportation is still ineligible
Iron/Steel Scrap Dealer	Y*	Y	Y	N/A	N	WC not eligible: NY
Junk Removal (Non-Construction)	Y*	Y	Y	N/A	N	WC not eligible: NY
Recycling - No scrap metal	Y*	N	N	N/A	N	WC not eligible: NY
Sewage Disposal	Y*	N	N	N/A	N	WC not eligible: NY
Street Sweeping	Y*	N	N	N/A	N	WC not eligible: NY
Waterworks	Y*	N	N	N/A	N	WC not eligible: NY

HEALTH CARE & SOCIAL ASSISTANCE

Health Care Providers						
Ambulance Service Cos & EMS	Y*	N	N	Y	N	WC not eligible: NY
Dental Laboratory	Y*	Y	Y	Y	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
Dentists (Office)	Y*	Y	Y	Y	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI PL includes periodontist and exodontists but not orthodontists. Jaw or bit surgeries not eligible.

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		Diagnostic Testing, X-Ray or Imaging Laboratory	Y*	Y	Y	N	N	WC not eligible: NY
		Medical Offices (Office)	Y*	Y	Y	N	Y	WC not eligible: NY
		Urgent Care Centers	Y*	N	N	N	N	WC not eligible: NY
		Hospitals	Y*					WC not eligible: NY
		Hospital - General - All Other	Y*	N	N	N	N	WC not eligible: NY No mental health hospital
		Hospital - Veterinary	Y*	Y	Y	O	Y	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
		Humane Society	Y*	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
		Nursing & Residential Care Facilities						WC not eligible: NY
		Assisted Living Facility	Y*	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
		Certified Nursing Assistant	Y*	Y	Y	Y	Y	WC not eligible: NY
		Day Care for Adults	N	N	N	N/A	N	WC not eligible: NY
		Domestic Workers - Full Time or Live-In	Y*	N	N	N/A	N	WC not eligible: NY
		Domestic Workers - Part Time	Y*	N	N	N/A	N	WC not eligible: NY
		Group Home - All Other	Y*	N	N	Y	N	WC not eligible: NY
		Group Home - Homeless or Domestic Violence Shelter	Y*	N	N	Y	N	WC not eligible: NY
		Nursing Home	Y*	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
		Retirement Living Centers - Including Nonmedical Care or Supervision	Y*	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI
		Retirement Living Centers - No Care or Supervision	Y*	N	N	O	N	WC not eligible: NY PL not eligible: AR, CA, IN, KS, LA, MA, NE, NJ, NM, NY, PA, WA, WI

HOSPITALITY & ENTERTAINMENT/RECREATION

Entertainment						
Art Gallery	Y*	Y	Y	N/A	Y	WC not eligible: NY
Amusement Parks, Carnivals, Circuses	Y*	N	N	N/A	N	WC not eligible: MI, NY
Live Theaters	Y*	N	N	N/A	N	WC not eligible: NY
Motion Picture Studio	Y*	N	N	Y	N	WC not eligible: NY
Movie Theaters	Y*	N	N	N/A	N	WC not eligible: NY
Museums	Y*	N	N	N/A	N	WC not eligible: NY
Libraries	Y*	N	N	N/A	N	WC not eligible: NY
Radio/TV Broadcasting	Y*	N	N	Y	O	WC not eligible: NY
Hospitality						

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		Camps	Y*	N	N	N/A	N	WC not eligible: NY
		Casinos - no hotel	Y*	N	N	N/A	N	WC not eligible: NY
		Hotels - No Restaurant	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Hotels - With Full Service Restaurant	Y*	Y	Y	N/A	Y	WC not eligible: NY
Recreation								
		Archery/Gun Ranges	Y*	N	N	N/A	N	WC not eligible: NY
		Civic Association	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Country Clubs - membership	Y*	N	N	N/A	N	WC not eligible: NY
		Dance	Y*	Y	Y	Y	N	WC not eligible: NY, WI
		Fraternities/Sororities	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Golf Course - public	Y*	N	N	N/A	N	WC not eligible: NY
		Golf/Fishing/Yacht Clubs	Y*	N	N	N/A	N	WC not eligible: NY
		Gyms	Y*	Y	Y	Y	N	WC not eligible: NY
		Hunting/ Gun Clubs	Y*	N	N	N/A	N	WC not eligible: NY
		Indoor Amusement	Y*	N	N	Y	N	WC not eligible: NY
		Outdoor Amusement	Y*	N	N	N/A	N	WC not eligible: NY WC not eligible for scuba or surf instructor zoo
		Professional Sports - Non Contact	Y*	N	N	N/A	N	WC not eligible: MI, NY

LANDSCAPING & FARMING

Farming								
		Berries	Y*	N	N	N/A	N	WC not eligible: NY
		Cattle Raising	Y*	N	N	N/A	N	WC not eligible: NY
		Dairy	Y*	N	N	N/A	N	WC not eligible: NY
		Farm Machinery Operator	Y*	N	N	N/A	N	WC not eligible: NY
		Farmer Market Vendor	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Field Crops	Y*	N	N	N/A	N	WC not eligible: NY
		Grape Vineyards	Y*	N	N	N/A	N	WC not eligible: NY
		Horseback Riding	Y*	N	N	N/A	N	WC not eligible: NY
		Livestock Dealer	Y*	N	N	N/A	N	WC not eligible: NY
		Livestock Raising	Y*	N	N	N/A	N	WC not eligible: NY
		Nurseries Including Trees	Y*	N	N	N/A	N	WC not eligible: NY
		Nurseries No Trees	Y*	N	N	N/A	N	WC not eligible: NY
		Orchards	Y*	N	N	N/A	N	WC not eligible: NY

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	Poultry		Y*	N	N	N/A	N	WC not eligible: NY
	Vegetables		Y*	N	N	N/A	N	WC not eligible: NY
	Landscaping							
	Commercial Cleaning Services		Y*	Y	Y	N/A	Y	WC not eligible: NY
	Landscape Gardening - No Tree Removal or Excavation		Y*	Y	Y	N/A	Y	WC not eligible: NY
	Landscape Gardening - include Tree Service (less than 25% excavation)		Y*	O	O	N/A	N	WC not eligible: FL, HI, ID, MA, NY, WI GL & BOP not eligible in FL
	Lawn Sprinkler Installation		Y*	Y	Y	N/A	Y	WC not eligible: NY
	Parks/Gardens (no tree service)		Y*	N	N	N/A	N	WC not eligible: NY

MANUFACTURING

Chemical						
Chemical Blending	Y*	N	N	N/A	N	WC not eligible: NY
Chemical Manufacturing	Y*	N	N	N/A	N	WC not eligible: NY
Cosmetics	Y*	N	N	N/A	N	WC not eligible: NY
Electroplating	Y*	N	N	N/A	N	WC not eligible: NY
Ink/Paint Manufacturing	Y*	N	N	N/A	N	WC not eligible: NY
Oxygen or Hydrogen	Y*	N	N	N/A	N	WC not eligible: NY
Pharmaceutical	Y*	N	N	N/A	N	WC not eligible: NY
Electronic/Electrical						
Computer and Electronic Products	Y*	N	N	N/A	N	WC not eligible: NY
Electrical Equipment, Appliance and Components	Y*	N	N	N/A	N	WC not eligible: NY
Machinery and Heavy Equipment						
Machinery and Heavy Equipment	Y*	N	N	N/A	N	WC not eligible: NY
Food and Beverage						
Brewery	Y*	N	N	N/A	N	WC not eligible: NY
Food Products	Y*	N	N	N/A	N	WC not eligible: NY
Meat Products	Y*	N	N	N/A	N	WC not eligible: NY
Metal						
Die Casting	Y*	N	N	N/A	N	WC not eligible: NY
Iron/Steel Fabrication: Non-Structural	Y*	N	N	N/A	N	WC not eligible: NY
Iron/Steel Fabrication: Structural	Y*	N	N	N/A	N	WC not eligible: NY
Jewelry	Y*	N	N	N/A	N	WC not eligible: NY
Metal Stamped NOC	Y*	N	N	N/A	N	WC not eligible: NY

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	Precision Machined Parts		Y*	N	N	N/A	N	WC not eligible: NY
	Screw		Y*	N	N	N/A	N	WC not eligible: NY
	Sheet Metal		Y*	N	N	N/A	N	WC not eligible: NY
	Signs		Y*	N	N	N/A	N	WC not eligible: NY
	Tools NOC - not drop or machine forged		Y*	N	N	N/A	N	WC not eligible: NY
	Wire Goods		Y*	N	N	N/A	N	WC not eligible: NY
	Miscellaneous							
	Concrete		Y*	N	N	N/A	N	WC not eligible: NY
	Glass		Y*	N	N	N/A	N	WC not eligible: NY
	Hardware		Y*	N	N	N/A	N	WC not eligible: NY
	Monuments		Y*	Y	Y	N/A	Y	WC not eligible: NY
	Newspaper Publishing		Y*	N	N	N/A	N	WC not eligible: NY
	Paper/Paper Goods		Y*	N	N	N/A	N	WC not eligible: NY
	Plumbing		Y*	N	N	N/A	N	WC not eligible: NY
	Printing		Y*	Y	Y	N/A	Y	WC not eligible: NY
	3 D Printing		Y*	Y	N	N/A	N	WC not eligible: NY
	CBD Manufacturing		Y*	Y	N	N/A	N	WC not eligible: NY
	Plastics/Rubber							
	Plastics - Fabricated or Molded Products		Y*	N	N	N/A	N	WC not eligible: NY
	Rubber Products		Y*	N	N	N/A	N	WC not eligible: NY
	Textile							
	Cloting, Textile & assessories		Y*	N	N	N/A	N	WC not eligible: NY
	Embroidery		Y*	N	N	N/A	N	WC not eligible: NY
	Wood							
	Corrugated or Fiberboard Container		Y*	N	N	N/A	N	WC not eligible: NY
	Furniture & Cabinets		Y*	N	N	N/A	N	WC not eligible: NY
	Pallet or Box		Y*	N	N	N/A	N	WC not eligible: NY
	Planing or Molding Mill		Y*	N	N	N/A	N	WC not eligible: FL, HI, ID, MA, NY, WI
	Sawmill		Y*	N	N	N/A	N	WC not eligible: FL, HI, ID, MA, NY, WI

RESTAURANTS & TAVERNS

Restaurant						
Catering Services	Y*	Y	Y	N/A	O	WC not eligible: NY

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		Concession Stands/Snack Bars - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Delicatessens and Sandwich Shops w/ Deep Frying	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Family-style Restaurant - No Sales of Alcoholic Beverages	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Family-style Restaurant - Sales of Alcoholic Beverages up to 50% of Total Sales	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Fast Food Restaurant -Take Out Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Fine Dining Restaurant - No Sales of Alcoholic Beverages	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Fine Dining Restaurant - Sales of Alcoholic Beverages > 30% up to 75% of Total Sales	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Ice Cream and Yogurt Shops	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Mobile Concession Stands & Food Trucks	Y*	Y	Y	N/A	N	WC not eligible: NY
		Pizza Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Pizza Shops w/ Deep Frying	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Take Out Only Fast Food Restaurant	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Take Out Only Restaurant - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	WC not eligible: NY
Tavern								
		Bars/Tavern	Y*	N	N	N/A	N	WC not eligible: NY
		Lounge & Night Clubs	Y*	N	N	N/A	N	WC not eligible: NY

RETAIL/WHOLESALE STORES (includes Food Stores)

NEW YORK STATE OFFICIALS (Include Food Stores)						
Building and Garden Materials						
Building Material Dealer	Y*	Y	Y	N/A	Y	WC not eligible: NY
Electrical Lighting and Supplies Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
Equipment, Fixtures or Supplies Distributor	Y*	Y	Y	N/A	Y	WC not eligible: NY
Fence Dealer	Y*	Y	Y	N/A	Y	WC not eligible: NY
Gardening and Light Farming Supply Retail	Y*	Y	Y	N/A	Y	WC not eligible: NY
Hardware Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
Heating and Air Conditioning Equipment - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
Heating or Combined Heating and Air Conditioning Equipment - Distributors Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
Home Improvement Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
Paint, Wallpaper or Wallcovering Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
Plumbing and Refrigeration Equipment - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
Plumbing Supplies and Fixtures Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
Clothing Apparel and Accessories						

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		Clothing Distributor	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Clothing Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Fabric Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Fur - Garments and Pelts - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Jewelry Appraisers	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Jewelry Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Jewelry Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Jewelry Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Leather Products or Hide Store - Retail only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Shoe Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Tailoring or Dressmaking Establishments - Custom	Y*	Y	Y	Y	Y	WC not eligible: NY
		Electronics and Appliances						
		Appliance Stores Household Appliances and Home Furnishings	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Computer Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Electronics Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Kitchen Accessories Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Food/Drinks						
		Bakeries - Distributors - No baking on premises	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Bakery	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Beverage Store - Liquor and Wine	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Beverage Store - Non-Alcoholic Beverages	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Cafes - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Candy or Confectionary Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Convenience Store w/ Fast Food Restaurant & Gasoline Sales	Y*	O	O	N/A	Y	WC not eligible in NY
		Convenience Store w/ Fast Food Restaurant - No Gasoline Sales	Y*	O	O	N/A	Y	WC not eligible in NY
		Convenience Store w/ Ltd. Cooking (no smoke or grease vapors) & Gasoline Sales	Y*	O	O	N/A	Y	WC not eligible in NY
		Convenience Stores - No Gas Sales - No Restaurant	Y*	O	O	N/A	Y	WC not eligible in NY
		Convenience Stores w/ Gasoline Sales - No Restaurant	Y*	O	O	N/A	Y	WC not eligible in NY
		Dairy Products Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Delicatessens - Primarily retailing a range of grocery items and meats	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Delicatessens and Sandwich Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Delicatessens and Sandwich Shops w/ Deep Frying	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Donut Shops - Ltd. Cooking (no smoke or grease vapors)	Y*	Y	Y	N/A	Y	WC not eligible: NY

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		Grocery Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Grocery Store - With Gasoline Sales	Y*	Y	Y	N/A	Y	WC not eligible in CA, NY
		Grocery Store - Without Gasoline Sales	Y*	Y	Y	N/A	Y	WC not eligible in CA, NY
		Meat, Fish, Poultry or Seafood Retail	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Furniture and Home Furnishings						
		Clock Shop with Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Fabric Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Floor Covering Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Floor Covering Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Furniture Store	Y*	O	O	N/A	Y	WC not eligible in NY
		Home Furnishings Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Musical Instrument Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Sporting Goods Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Toys - Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		General Merchandise						
		Antique Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Department Stores	Y*	O	O	N/A	Y	WC not eligible in NY
		Drugstore	Y*	Y	Y	N/A	Y	WC not eligible: NY
		General Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Office Machines or Appliances Retail - No Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Retail Store (Not otherwise classified)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Variety Store	Y*	O	O	N/A	Y	WC not eligible in NY
		Health and Personal Care						
		Beauty Supply Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Drugstore	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Optical and Hearing Aid Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Medical Aesthetics	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Medical Marijuana Dispensary	Y*	N	N	N/A	N	WC not eligible: NY
		Miscellaneous Store Retailers						
		Army and Navy Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Florists - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Florists Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Gift Shop	Y*	Y	Y	N/A	Y	WC not eligible: NY

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		Janitorial Supplies - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Luggage Goods - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Monuments	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Newsstand	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Party Supplies Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Pet Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Picture or Frame Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Retail Store (Not otherwise classified)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Signs & Banners Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Stationery or Paper Products Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Tobacco Products	Y*	N	N	N/A	N	WC not eligible: NY
		Toy Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Trophy Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Wood Products	N	N	N	N/A	N	WC not eligible: NY
		Wig Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
Rental and Servicing Retailers								
		Check Cashing /Exchange	Y*	N	N	N/A	N	WC not eligible: NY
		Copying and Duplicating Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Printing	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Tuxedo Rental	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Video Rental Store (no adult videos)	Y*	Y	Y	N/A	Y	WC not eligible: NY
Sporting Goods & Hobby Based								
		Art Supplies and Hobby Shop	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Bicycle Shop	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Books and Magazines Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Camera and Photographic Equipment - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Collectibles and Memorabilia Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Music Store - Pre-recorded	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Musical Instrument Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Retail Store (Not otherwise classified)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Sporting Goods Store	Y*	Y	Y	N/A	Y	WC not eligible: NY
Wholesalers								
		Appliance Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY

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		Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Bookbinding and Printers Supplies Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Clothing Distributor	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Collectibles and Memorabilia Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Ecommerce - internet or online sales	Y*	Y	Y	N/A	N	WC not eligible: NY
		Electrical Supplies	Y*	N	N	N/A	N	WC not eligible: NY
		Equipment, Fixtures or Supplies Distributor	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Fruit or Vegetable Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Gardening and Light Farming Supply Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Grocery Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Hardware and Tools, Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Hobby, Craft or Artists' Supply Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Janitorial Supplies Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Meat, Fish, Poultry or Seafood Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Medical Equipment	Y*	N	N	N/A	N	WC not eligible: NY
		Office Machines or Appliances Distributors - No Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Optical and Hearing Aid Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Stationery or Paper Products Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Toys - Distributors	Y*	Y	Y	N/A	Y	WC not eligible: NY

SERVICE INDUSTRIES

Agencies						
Advertising and Related Services (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
Credit Reporting Agencies (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
Professional Trade Associations (Office)	Y*	Y	Y	Y	O	WC not eligible: NY
Public Relations (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
Real Estate Agents (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
Ticket Agencies (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
Tourism	Y*	Y	Y	Y	Y	WC not eligible: NY
Travel Agencies (Office)	Y*	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA, DE, VT, WV
Business and Admin						
Collection Agencies (Office)	Y*	Y	Y	N	O	WC not eligible: NY

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		Consultants - Computer and Management	Y*	Y	Y	Y	Y	WC not eligible: NY
		Copying and Duplicating Store	Y*	Y	Y	Y	Y	WC not eligible: NY
		Employment Agencies (Office)	Y*	Y	Y	N	Y	WC not eligible: NY
		Engineers or Architects - Consulting - Not engaged in actual construction (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Interior Decorators	Y*	Y	Y	Y	Y	WC not eligible: NY
		Event Planner	Y*	Y	Y	O	Y	WC not eligible: NY PL not eligible: DE, VT, WV
		Interior Decorators (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Lawyers (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY Securities Law in Legal Malpractice - PL available (4/15/2024)
		Notaries Public (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Office (Not otherwise classified)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Stenography, Typing, Court Reporting and Word Processing (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Telemarketing and Research Services (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Title Agents (Office)	Y*	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA and NJ
Financial Professionals								
		Accounting (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Consultants - All Other	Y*	Y	Y	Y	Y	WC not eligible: NY
		Financial Planners (Office)	Y*	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA
		Insurance Agents (Office)	Y*	Y	Y	O	Y	WC not eligible: NY PL not eligible: CA P&C Agents allowed in CA
		Stockbrokers (Office)	Y*	Y	Y	Y	N	WC not eligible: NY
Installation/Repair								
		Appliances and Accessories - Installation or Service or Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Burglar and Fire Alarm	Y*	Y	Y	N/A	N	WC not eligible: NY
		Carpentry	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Ceiling or Wall Installation - Metal only	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Computer Repair Service	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Damage Restoration	Y*	N	N	N/A	N	WC not eligible: FL, ID, MA, NY, WI
		Electronic Equipment (stage)	Y*	N	N	N/A	N	WC not eligible: NY
		Elevators	Y*	N	N	N/A	N	WC not eligible: NY
		Event Setup and Teardown	Y*	N	N	N/A	N	WC not eligible: NY
		House Furnishings Installation	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Millwright Work	Y*	N	N	N/A	N	WC not eligible: NY
		Plumbing and Refrigeration Equipment - Retail Only	Y*	Y	Y	N/A	Y	WC not eligible: NY

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		Shoe Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Solar Panel Installation	Y*	Y	Y	N/A	Y	WC available: AZ and NV only BOB GL available in CA, CO, IL, GA, MD, NJ, NY, PA, TX 35% of work can be solar panel installation
		Sprinkler Installation	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Swimming Pools	Y*	N	N	N/A	N	WC not eligible: NY
		Television or Radio Installation or Repair	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Vending Machines	Y*	N	N	N/A	N	WC not eligible: NY
		Warehouse Rack Installation	Y*	Y	Y	N/A	Y	WC not eligible: NY
Personal Services								
		Barber Shop and Beauty Salon	Y*	Y	Y	O	Y	WC not eligible: NY \$250k sublimit for operations performing Brazilian blow outs or keratin hair straightening PL for these services not eligible in CA, NY, WA
		Nail/Tanning/Tattoo	Y*	Y	Y	Y	O	WC not eligible: NY
Property Management and Janitorial/Cleaning Services								
		Property Mgmt-Commercial Buildings Only	Y*	Y	Y	Y	O	WC not eligible: NY
		Property Mgmt-Condos and Apartment Complexes	Y*	Y	O	Y	O	WC not eligible: NY Not eligible for habitational in NY (apartments, condos, etc.) - mixed use is eligible BOP - no new business for 1-4 Family Rental in NJ
		Property Mgmt-Mobile Home or Trailer Park	Y*	Y	Y	Y	O	WC not eligible: NY
		Property Mgmt-Residential/Commercial	Y*	Y	Y	Y	O	WC not eligible: NY
		Residential Cleaning Services/Janitorial	Y*	Y	Y	Y	Y	WC not eligible: NY
		Shopping Center - More than 10% of area occupied by Full Cooking Restaurants	Y*	Y	Y	Y	Y	WC not eligible: NY
		Shopping Center - No Full Cooking Restaurants	Y*	Y	Y	Y	Y	WC not eligible: NY
		Townhouses or Similar Associations - Over 4 families - NO office occupancy	Y*	Y	Y	Y	Y	WC not eligible: NY
		Townhouses or Similar Associations - Over 4 families with office occupancy	Y*	Y	Y	Y	Y	WC not eligible: NY
Specialist								
		Analytical Laboratory	Y*	N	N	N	N	WC not eligible: NY
		Auctions and Auctioneers	Y*	Y	Y	Y	Y	WC not eligible: NY
		Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Ceiling or Wall Installation - Metal only	Y*	Y	Y	Y	Y	WC not eligible: NY
		Cemetery Operations	Y*	N	N	N/A	N	WC not eligible: NY
		Commercial Cleaning Services	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Detective or Investigative Agencies - Private (Office)	Y*	Y	Y	Y	Y	WC not eligible: NY
		Engraving	Y*	Y	Y	N/A	Y	WC not eligible: NY

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		Exterminator/Pest Control	Y*	N	N	N/A	N	WC not eligible: NY
		Funeral Home or Chapel	Y*	Y	Y	Y	Y	WC not eligible: NY
		Inspection of Risks	Y*	Y	Y	Y	Y	WC not eligible: DE, PA, NY
		Kennels - Breeding/Boarding/Sales	Y*	N	N	N/A	N	WC not eligible: NY
		Land Surveyor	Y*	N	N	Y	N	WC not eligible: NY
		Laundromat (Self Service) - Supervised	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Laundry and Dry Cleaning Stores - Using synthetic solvents (perchloroethylene)	Y*	O	O	N/A	Y	WC not eligible: NY
		Locksmith	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Mailing or Addressing Companies	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Mold Inspection	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Pet Groomers	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Photographer	Y*	Y	Y	Y	Y	WC not eligible: NY
		Sewer or Hazardous Spill Cleaning	Y*	N	N	N/A	N	WC not eligible: NY
		Sign Painting or Lettering - Inside of Building - No Spray Painting	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Sign Painting or Lettering - Outside	Y*	Y	Y	N/A	Y	WC not eligible: FL, ID, MA, NY, OK, TX, UT, WI
		Taxidermist	Y*	Y	Y	N/A	Y	WC not eligible: NY
		Telecommunications	Y*	N	N	N/A	N	WC not eligible: NY
		Traffic Control	Y*	N	N	N/A	N	WC not eligible: NY
		Window Cleaning - 3 stories or less in height	Y*	Y	Y	N/A	Y	WC not eligible: FL, ID, MA, NY,

TRANSPORTATION AND WAREHOUSING

Transportation						
Aviation	Y*	N	N	N/A	N	WC not eligible: NY
Aviation Maintenance	Y*	N	N	N/A	N	WC not eligible: NY
Aviation Training	Y*	N	N	N/A	N	WC not eligible: NY
Couriers	Y*	N	N	N/A	N	WC not eligible: NY
Mail Delivery	Y*	N	N	N/A	N	WC not eligible: NY
Messenger or Courier Service	Y*	N	N	N/A	N	WC not eligible: NY
Non Medical	Y*	N	N	N/A	N	WC not eligible: NY
Trucking - Goods Delivery to Consumer - Incl. Furniture	Y*	N	N	N/A	N	WC not eligible: NY
Trucking - Goods Delivery to Consumer - No Furniture	Y*	N	N	N/A	N	WC not eligible: NY WC - Amazon DSP < 2 yrs in business not eligible
Trucking - Local Hauling (less than 200 miles)	Y*	N	N	N/A	N	WC not eligible: NY

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Key: **Y**=Yes **N**=No **O**=Maybe N/A=Not Applicable to Industry

BOP and GL Available: AZ, CA, CO, CT, FL, IA, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WA

All submissions are subject to standard underwriting policies and review. This document should be used as a guide only.
This appetite guide is not all inclusive and does not include all keywords.



Industry	Sub-Industry	Type of Business	Workers' Comp* (*Not eligible in NY)	General Liability (Available in 28 states)	BOP (Available in 28 states)	Professional Liability- E/O	Umbrella	Additional UW Guidelines
		Trucking - Long Distance Hauling (more than 200 miles)	Y*	N	N	N/A	N	WC not eligible: NY
		Warehouse						
		Self Storage	Y*	N	N	N/A	N	WC not eligible: NY
		Warehousing - with or without refrigeration	Y*	N	N	N/A	N	WC not eligible: NY

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PL Available: AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, IA, ID, IL, KY, MA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WV, WY

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**Business
Insurance**

Allied Healthcare

Professional
Liability- E/O

Additional UW Guidelines

HEALTHCARE PROFESSIONALS

Acupuncturist	Y	
Aides, Technicians, or Technologists	Y	
Audiologist including IONM	Y	
Audiologist, Hearing Therapist, Speech Therapist, or Speech Pathologist	Y	Excludes IONM
Chiropractor	Y	
Clinical Nurse Specialist: Including Cosmetic Procedures	Y	
Clinical Nurse Specialist: No Cosmetic Procedures	Y	
Clinical Research Associate	Y	
Clinical Research Coordinator	Y	
Colon Hydrotherapist	Y	
Cosmetic Procedures Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes labor or anesthesia
CPR trainer	Y	
Dental Hygienist	Y	
Dietician/Nutritionist	Y	
Emergency Medical Technician (EMT)	Y	
Heavier End Assistant	Y	
Home Health Aides	Y	
Hospitals - General, Children's, Inpatient Medical Clinic, Mental Health Hospital, Nonprofit: Healthcare, Hospital, Physical Rehabilitation	N	
ICU specialist	Y	
Interpreter for the Deaf	Y	
Labor or Anesthesia Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	State specific.
Lactation Assistance	Y	
Licensed Clinical Social Worker or Non-Physical Therapists	Y	Excludes Psychology PhDs
Lighter End Assistants	Y	
Nurse Practitioners: Acute Critical Care, Cosmetic/Aesthetic, Family Practice, Pediatric, School Nurse or Neonatal care, OB/GYN, Pain Management, Perinatal Care	Y	
Nurse Practitioners: Dermatology, Geriatric, Womens health care, Oncology, Gynecology, All Other	Y	
Nurse Practitioners: Psychiatric care	Y	
Pedorthist or Podiatric Assistant	Y	
Pharmacist	Y	
Physical Therapist	Y	
Physicians or Surgeons	N	
Physicians Assistant: P1 - All Other	Y	
Physicians Assistant: P2 - Alternative Medicine, Cardiac Catheterization Lab, OBGYN (non-surgical), Obstetrics pre and post natal care, Pain Management Monitoring	Y	
Physicians Assistant: P3 - surgery and anesthesia	Y	

Prosthetist	Y	
Psychologist PhD	Y	
Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes cosmetic procedures, surgical, labor, or anesthesia
Surgical Registered Nurse (RN), Licensed Practical Nurse (LPN), Licensed Vocational Nurse (LVN)	Y	Excludes cosmetic procedures, surgical, labor, or anesthesia
Veterinarian	Y	