

Minimum Premium Guidelines

This list is not inclusive of our entire appetite and/or all minimum premiums.

Note: We evaluate risks on a case-by-case basis and employ flexibility based on the individual characteristics of each risk.

\$5,000

- Landscaping
- Stores – Retail and Wholesale*
- Restaurants and Hotels*
- Janitorial Services*
- Day Care Centers*
- Property Management
- Colleges/Schools (Private)
- Cannabis, except oil extraction
- Machine Shops and Auto/Truck Repair
- Nurseries and Vineyards

\$10,000

- Artisan Contractors (Electrical, Plumbing, Sheet Metal, HVAC, Painting)
- Cabinet Installation
- Furniture Installation/Repair
- Machinery Dealers
- Manufacturing (Metal Goods, Furniture, Pipes)
- Residential Care – Elderly and Developmentally Disabled
- Nursing, Recovery, and Retirement Homes

\$20,000

- Manufacturing (Plastic, Meat, Grain, Heavy Products)
- Fence and Tile Contractors
- Concrete Contractors (Flatwork)
- General Merchandise Warehouses
- Farming Operations (Orchards, Poultry and Sheep Raising, Egg Production, Hatcheries, Hog Farms)
- Security Systems
- Automatic Sprinkler Installation
- Building Materials Dealers/ Lumberyards
- Limousine or Local Bus Companies
- Home Healthcare (Skilled Nursing, Domestic Services)

\$50,000

- Drywall and Masonry
- Ship Repair, Boat Building, Marinas
- Dairy Farms
- Trucking (<500 mile radius)
- Auto Salvage (without car crushers)
- Roll-Off Container Operations
- Scrap Metal Dealers
- Non-Emergency Medical Transportation
- Hospitals

\$100,000

- Ship Building, Marine Construction
- Furniture Moving & Storage
- Concrete Construction (Formwork, Finishing and Renovating Structures)
- Foundries
- Oil Haulers (Motor Oil, Home Heating Oil)
- GC, Street & Road, Excavation, Water/Sewer Main
- Long Haul Trucking (>500 mile radius)
- Cannabis Oil Extraction
- Emergency Medical Transportation
- Commercial Roofing

\$150,000

- Beverage Distributors
- Gasoline Haulers
- Residential Garbage Collection
- Framing & Scaffolding
- Telecommunication

COMPLETE SUBMISSION GUIDELINES:

- ACORD 130 Application
- Five years of currently valued loss runs
- Current experience rating worksheet
- Completed Supplemental Application

SUBMISSIONS FOR ACCOUNTS BELOW \$50K:

- ACORD 130 Application
- Three years of loss runs valued within 90 days of inception
- Online quotes available in most states
- Over 400 class codes ratable online

Search for target premiums by state and class code!

Visit bhhc.com to enter a submission.

The screenshot shows a web interface for searching target premiums. It has two input fields: 'Selected State' with 'CA' selected and 'Class Code' with '3632' entered. A 'FIND' button is to the right. Below the inputs, a message states: 'The target premium in CA for class code 3632 is \$5,000. Additional class restrictions may apply.'

* \$1,500 through our CA Online Template Program