

Surprise! Expanded Small Commercial Offerings

Broader options put choice and quality at members' fingertips.

We get calls all the time asking if we can cover this commercial risk or another. Now when we tell members about the [recently expanded](#) small commercial market, we often get a pleasantly surprised response of, "Oh, really?"

Yes, really! With CNA, RLI/CBIC's Mainstreet and Travelers Select as available carriers we can cover more commercial risks than ever. On top of that we've added excess and surplus lines through Gridiron and small contractors through RLI/CBIC.

Here is a summary of the new product line-up:

Small Commercial Standard Markets

- **Travelers Select**[®] Travelers Select Accounts offers a robust variety of coverages for small businesses. A proprietary BOP product, Master Pac[®], Workers' Compensation, Commercial Automobile, and Commercial Umbrella are available, with a broad array of industry-specific coverage options and coverage extensions. *Travelers is available in all states except AK, FL, HI, LA, RI & TX.*
- **CNA Small Business** CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. *CNA is available in all states except AK & HI.*
- **RLI/CBIC's Mainstreet** RLI/CBIC offers a wide variety of BOP & Package classifications in the service, retail, light manufacturing, construction and hospitality sectors. *RLI/CBIC available in AZ, CA, ID, ND, NM, NV, OR, & WA.* Mono-Line General Liability available in all states. \$5,000 minimum premium for packages and \$500 for BOP.

ACORD Applications and 3 year loss runs will be required.

Small Commercial Excess and Surplus Lines Gridiron offers over 350 eligible package classifications designed for small business. Package select business for coastal and non-coastal risks. *Gridiron available in AL, CA, CT, FL, GA, LA, MD, MA, MS, NJ, NY, NC, OR, PA, SC, TX, VA, & WA.* To learn more or submit a risk for Gridiron, select Small Commercial Excess and Surplus Lines from the product menu. ACORD Applications and 3 year loss runs required.

Small Contractors Market RLI/CBIC designed to meet the needs of small to medium-sized artisan and general contractors specializing in residential and light commercial projects. *RLI/CBIC available in AZ, CA, ID, MT, ND, NM, NV, OR, TN, TX, WA, WY.*

To learn more or submit a contractors risk, select "Small Contractors Market" from the product menu. CBIC Contractor Application (located in the Product Resources section) and 3 year loss runs required.

You will be able to submit one ACORD application and select from available standard carriers online, with separate

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.





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applications required for the Excess & Surplus lines product and Small Contractor Product.

The new markets are live! If you have any questions, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net.