

At-a-glance appetite guide

✓ CONSTRUCTION AND MIDDLE MARKET



UFG Insurance is eager to write these targeted risks with you. But remember that listening to your needs is a quality we pride ourselves on — that’s why we’re open to conversations about classes that may not be on this list. Talk with your underwriter or marketing rep about additional risks or to review your current portfolio mix.



Construction

CLASS OF BUSINESS	SIC	NAICS
General contractors – commercial buildings, industrial, warehousing	1541, 1542	236210, 236220
Carpentry – commercial – interior finish work	1751	238350
Plumbing, heating and air-conditioning	1711	238220
Electrical work	1731	238210
Painting – interior	1721	238320
Water well drilling	1781	237110
Concrete – driveway, parking, patios, sidewalks	1771	238990
Excavating and grading of land	1794	238910
Water and sewer	1623	237110
Masonry	1741	238140
Terrazzo, tile, marble and mosaic work	1743	238340
Drywall, plastering, acoustical and insulation	1742	238310
Roofing – commercial only	1761	238160



Real estate

CLASS OF BUSINESS	SIC	NAICS
Commercial buildings – nonresidential	6512	531120
Real estate operators, managers	6531	531312



Manufacturing

CLASS OF BUSINESS	SIC	NAICS
Metal manufacturing – Fabrication, stamping and engraving, sheet metal, nonstructural steel, structural steel without installation exposure	3423, 3441, 3444, 3446, 3469	332216, 332312, 332322, 332323, 332119
Component part manufacturing – Machine shops, tool and die, auto parts, industrial machinery components, agricultural and construction equipment components	3541, 3542, 3543, 3544, 3545	333517, 332999, 333514, 332216
Breweries	2082	312120
Concrete/stone/cement products – nonstructural pre-cast concrete, ornamental stone and cement	3272, 3281	327332, 327390, 327991
Electronics, instruments and communication equipment	3571, 3577, 3579, 3651, 3663, 3672, 3679, 3694, 3699, 3822, 3823, 3825	334111, 333310, 334118, 334310, 334220, 334412, 334419, 336320, 335999, 334512, 334513, 334515
Metal furniture – industrial and commercial	2522, 2542	337214, 337215
Sign manufacturing	3993	339950
Glass and glassware manufacturing	3221, 3229, 3231	327213, 327212, 327215
Plastics manufacturing – bottles, containers, components	3085, 3089	326160, 326199
Machinery and equipment manufacturing	3523, 3531	333111, 333120
Appliance manufacturing – non-LPG appliances/ components	3634, 3635, 3585, 3589	333414, 335210, 333415, 333310
Lighting manufacturing	3641, 3645, 3646	335139, 335131, 335132
Finished leather goods manufacturing	3172	316990

Submit your middle market business to doingbusiness@unitedfiregroup.com.

All submissions are subject to eligibility and underwriting guidelines. This document should be used as a guide only. Class availability may vary by state. Always check with your UFG representative should you have a question about our underwriting appetite or availability.

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Retail

CLASS OF BUSINESS	SIC	NAICS
Home supply stores	5531	455219
Auto parts and accessories	5531	441330
Hardware stores	5251	444140
Household appliances	5722	449210
Garden supply stores	5261	444240
Lawn and garden equipment	5261	444230
Furniture stores	5712	449110
Concrete and cinder block dealers	5211	444110
Fencing dealers	5211	444180
Flooring – limited installation	5713	449121

Businesses that operate multiple locations preferred for middle market.

A sales threshold over \$10 million per location.



Services

CLASS OF BUSINESS	SIC	NAICS
Professional services		
– Accounting, auditing and bookkeeping	8721	541211
– Architects and engineering	8711, 8712, 8713	541330, 541310, 541370
– Financial planners	6282	523940
– Insurance agents	6411	524210
– Notaries	7389	541199
– Dental	8021	621210
– Photocopying and duplicating	7334	561439
– Photography	7335	541922
Appliance repair	7629	811412

UFG doesn't currently offer professional coverage.



Wholesale

Targeting durable goods.

CLASS OF BUSINESS	SIC	NAICS
Motor vehicle supplies and parts	5013	423120
Professional and commercial equipment		
– Photography	5043	423410
– Office equipment	5044	423420
– Computers and computer peripheral	5045	423430
Electrical goods		
– Appliances, TV, radio	5064	423620
– Electronic parts	5063	423610
Hardware, and plumbing and heating equipment		
– Bolts, nuts, screws	5072	423710
– Power hand tools	5072	423710
– Plumbing and heating equipment and supplies	5074	423720
– Heating and air conditioning equipment and supplies	5075	423730
Machinery, equipment and supplies		
– Farm and garden machinery equipment	5083	423820
– Industrial machinery equipment	5084	423830
– Construction materials	5082	423810
– Industrial supplies	5085	423830



Think UFG for your next middle market or construction account – submit business to doingbusiness@unitedfiregroup.com. Reach out to your underwriter or marketing rep if you have any questions.

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