

Commercial Lines										Personal Lines		
Businessowner's	Commercial Package**	Commercial Umbrella / Excess	Commercial Auto	Disability	Professional Liability					Workers' Comp	Homeowners	Personal Umbrella
					Accountants	Architects & Engineers	Lawyers	Other/ Miscellaneous				
AK										X		
AL	X		X					X		X		
AR	X		X							X		
AZ	X		X		X	X	X	X	X	X	X	X
CA	X		X			X	X	X	X	X	X	X
CO	X		X				X		X	X		
CT	X		X				X	X	X	X	X	
DC	X		X				X	COUCH*	X	X		
DE	X		X							X		
FL	X		X				X	PEARL*	X	X		
GA	X		X				X	PEARL*	X	X		
HI	X									X		
IA	X		X					X	X	X		
ID	X		X							X		
IL	X	X	X		X	X	X	X	X	X	X	X
IN	X		X			X	X	X	X	X	X	X
KS	X		X			X	X	X		X	X	X
KY	X		X			X	X	X		X	X	X
LA	X		X					FTJ*	X	X		
MA	X		X				X	X		X	X	X
MD	X		X				X	COUCH*	X	X		
ME	X		X							X		
MI	X	X	X				X	X	X	X	X	X
MN	X		X							X		
MO	X		X				X	FTJ*	X	X	X	X
MS	X		X					X		X		
MT	X		X							X		
NC	X		X				X	X	X	X		
ND	X		X							X		
NE	X		X					X	X	X		
NH	X		X							X		
NJ	X	X	X		X	X	COUCH*	X	X	X	X	X
NM	X		X					X		X		
NV	X		X				X	X	X	X	X	X
NY	X	EXCESS	X	X			X	X	X	X	X	X
OH	X		X				X	X	X	X	X	X
OK	X		X							X		
OR	X		X							X	X	X
PA	X	X	X		GALLAGHER*	X	X	X	X	X	X	X
RI	X		X							X		
SC	X		X				X	X	X	X		
SD	X		X							X		
TN	X		X				X	X	X	X	X	X
TX	X		X		X	X	FTJ*	X	X	X	X	X
UT	X		X							X		
VA	X		X				X	X	X	X		
VT	X		X							X		
WA	X		X					X	X	X	X	X
WI	X		X				X	X	X	X	X	X
WV	X		X							X		
WY			X							X		

Monopolistic states for Workers' Comp are ND, OH, WA, and WY.

*Business is written through the indicated third-party program administrator (Couch: Couch-Braunsdorf Insurance Group, Inc.; FTJ: Forrest T. Jones & Company; Gallagher: Arthur J. Gallagher Risk Management Services, Inc.; Pearl: Pearl Insurance) in these states.

**Commercial Package includes: Commercial Property, Commercial Umbrella, and General Liability