



Jackson Sumner & Associates
www.jsausa.com

The JSA Hit List

1st Quarter 2014

Property & Casualty

Professional

Transportation

Personal Lines

Most Common Risks:

- Auto Dealers/Repair Shops (Garage Liab, Garage Keepers, Dealers Open Lot)
- Builders Risk-Residential & Commercial (Property)
- Collections-Jewelry, Fine Arts, Firearms, Wine (Property)
- Contractors-General, Artisans, Roofers (GL)
- Convenience Stores/Gas Stations (Property, GL, Liquor, Pollution)
- Excess Liability/Umbrella-Personal & Commercial
- Freight Haulers, Incl. Refrigerated Property (Cargo, Contingent Cargo)
- Habitational-Apartments, Rental Dwellings, Student Housing, Hotels/Motels (Property, GL)
- Homeowners/Condo Owners Associations (Property, GL, D&O)
- Lessors Risk Only-Residential & Commercial (Property, GL)
- Mobile Home Parks/Campgrounds (GL)
- Professional Liability-Consultants, D&O, E&O, Miscellaneous
- Property Preservationists (GL)
- Public Livery-Limo's, Taxi's, Day Care/Church Vans, Shuttle Services (GL, Auto Liab, & Phys Dam-NC Only)
- Restaurants/Bars/Microbreweries (Property, GL, Liquor)
- Shopping Centers/Grocery Stores (Property, GL)
- Special Events (GL, Liquor)
- Wind Deductible Buyback/Excess Wind-Residential & Commercial

Most Popular Professional Classes:

Title Agents
Insurance Agents
Financial/Non-Financial Consultants
Lawyers
Non-Profit D&O
For-Profit D&O
Employment Practices Liability
Homeowners Associations
Home Health Care Agencies
Claims Adjusters
Collection Agencies
Appraisers

Most Unusual Risks:

- \$65,000 Firearms Collection, Incl. Machine Guns and Submachine Guns (Property)
- Adult Novelty Items (Property)
- Aerial Filming of Sporting Events with Remote Control Helicopter (GL)
- Bee Removal Service (GL)
- Campground w/Go-Kart Track, Mini-Golf, Driving Range, Arcade, & River Rafting (GL)
- Candy Vending Company (GL)
- Chicken House Cleaner (GL)
- Coast Guard/Navy Training Contractor (Ocean Marine)
- Dams (GL, Excess Liability)
- Granola Manufacturer (GL)
- Gold Bars & Coins (Property)
- Hand-Made Pinata Manufacturer (GL, Auto Liab)
- Male Enhancement Supplement (GL, Products)
- Mirror & Laser Maze (GL)
- On-the-Water Boat Detailer (Ocean Marine)
- Privately-Owned Astronomical Observatory (Property, GL)
- Trampoline Park (GL)