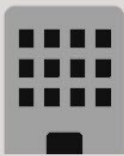






Small Commercial Opportunities



Let us help you grow your small commercial portfolio!

Small commercial opportunities have been identified in Kansas. The following classes of business have successful bind ratios and align with Nationwide's appetite and strategy.

OFFICE	Top Classes			BOP Guidelines*
	<ul style="list-style-type: none"> Real Estate Agents Attorneys Offices or Agencies Dentists 	<ul style="list-style-type: none"> Medical Offices Accounting & Bookkeeping Insurance Agents Veterinarians Optometrists 	<ul style="list-style-type: none"> Financial Planning Consultants Physicians & Surgeons Title Abstract Companies 	<ul style="list-style-type: none"> Up to \$30M TIV, 12 locations, 6 stories Owner occupants, lessors, & tenants No surgery centers Occupants of home offices or NOC class codes will be referred to underwriting
AUTO SERVICE	Top Classes			BOP Guidelines*
	<ul style="list-style-type: none"> General Auto Service or Repair (without gasoline sales) Auto Body Repair Auto Glass Repair 	<ul style="list-style-type: none"> Detailing Upholsterers—Auto Alignment & Brakes Quick Lube 	<ul style="list-style-type: none"> Up to \$5M TIV & 12 locations Up to \$10M receipts Performs work on cars & light trucks Meets OSHA standards 	
RETAIL	Top Classes			BOP Guidelines*
	<ul style="list-style-type: none"> Gift Shops Hardware Stores Florists Electronic Stores Office Machines 	<ul style="list-style-type: none"> & Equipment Sales Art & Craft Supplies Stores Carpet Stores 	<ul style="list-style-type: none"> Appliance Stores—Household Type Grocery Stores Bakeries Online Retail 	<ul style="list-style-type: none"> Up to \$15M TIV, 12 locations, 25K sf Owner occupants, lessors, & tenants < \$5M annual gross receipts Off-premise install, service, and/or repair < 25% of total receipts
SERVICE	Top Classes			BOP Guidelines*
	<ul style="list-style-type: none"> Beauty Shops Engraving Laundries & Dry Cleaning 	<ul style="list-style-type: none"> Barber Shops Artists—Commercial & Graphic Funeral Homes 	<ul style="list-style-type: none"> Tax Return Preparation Computer Consulting or Programming 	<ul style="list-style-type: none"> Up to \$5M TIV & 6 locations Owner occupants, lessors, & tenants < \$5M annual gross receipts Off-premise install, service, and/or repair < 25% of total receipts
FOOD SERVICE	Our current BOP guidelines* for food service risks are:			
	<ul style="list-style-type: none"> Up to \$30M TIV, 25 locations, 3 stories No 24-hour or seasonal operations In a building designed for restaurant/food service occupancy No late-night operations with >30% alcohol sales (>45% for fine dining establishments) or frequent live entertainment No habitation exposures in the building No prior health code violations 			

*Risks not meeting these guidelines may still be eligible for a package policy.

Contractors:

Nationwide's current appetite is focused on artisan contractors. These classes include carpentry work, lawn and garden services, electrician work, plumbing and concrete and stone work.

Kansas