

UFG INSURANCE HIT LIST

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**MIDDLE MARKET
AND CONSTRUCTION
SUMMER 2026**

SIC	WHOLESALE	PREMIUM
5074	Plumbing and hydronic heating supplies	\$469K
5039	Construction materials	\$341K
5032	Brick, stone and related material	\$242K
5074	Plumbing and hydronic heating supplies	\$133K
5084	Industrial machinery and equipment	\$132K
5082	Construction and mining machinery	\$124K
5072	Hardware	\$83K

SIC	SERVICES	PREMIUM
8711	Engineering services	\$284K
7349	Building maintenance services	\$232K
8093	Specialty outpatient clinics	\$209K
8713	Surveying services	\$167K
7542	Car washes	\$139K
7359	Equipment rental and leasing	\$122K
8748	Business consulting	\$121K
8711	Engineering services	\$78K
8712	Architectural services	\$47K

SIC	MANUFACTURING	PREMIUM
3299	Nonmetallic mineral products	\$703K
3444	Sheet metal work	\$574K
3535	Conveyors and conveying equipment	\$298K
3599	Industrial machinery	\$278K
3281	Cut stone and stone products	\$255K
3523	Farm machinery and equipment	\$188K
3594	Fluid power pumps and motors	\$187K
3354	Aluminum extruded products	\$168K
3714	Motor vehicle parts and accessories	\$168K
3559	Special industry machinery	\$140K
3451	Screw machine products	\$82K

SIC	REAL ESTATE	PREMIUM
6512	Non-residential building operators	\$168K
6512	Non-residential building operators	\$116K
6519	Real property lessors	\$102K
6531	Real estate agents and managers	\$87K
6512	Non-residential building operators	\$75K

SIC	CONSTRUCTION	PREMIUM
1711	Plumbing, heating and air conditioning	\$750K+
1623	Water, sewer and utility lines	\$750K+
1711	Plumbing, heating and air conditioning	\$750K+
1611	Highway and street construction	\$750K+
1611	Highway and street construction	\$750K+
1761	Roofing, siding and sheet metal work	\$720K
1623	Water, sewer and utility lines	\$680K
1794	Excavation work	\$641K
1711	Plumbing, heating and air conditioning	\$603K
1711	Plumbing, heating and air conditioning	\$566K
1629	Heavy construction, NEC	\$540K
1711	Plumbing, heating and air conditioning	\$534K
1623	Water, sewer and utility lines	\$524K
1771	Concrete work	\$507K
1771	Concrete work	\$499K
1731	Electrical work	\$483K
1623	Water, sewer and utility lines	\$482K
1711	Plumbing, heating and air conditioning	\$472K
1711	Plumbing, heating and air conditioning	\$413K
1761	Roofing, siding and sheet metal work	\$400K
1711	Plumbing, heating and air conditioning	\$376K
1711	Plumbing, heating and air conditioning	\$374K
1771	Concrete work	\$367K
1711	Plumbing, heating and air conditioning	\$354K
1711	Plumbing, heating and air conditioning	\$347K

We appreciate your business!

Review [our middle market appetite](#) and email submissions to doingbusiness@unitedfiregroup.com.

Questions? Your UFG team is ready to help. Their contact information can be found in the left navigation at [ufgAgent](#).



UFG INSURANCE | 118 Second Avenue SE, Cedar Rapids, Iowa 52401 | ufgagent.com | 800-332-7977

UFG Insurance is the marketing name used to refer to United Fire & Casualty Company and its property and casualty subsidiaries and affiliates. This is for informational purposes only and is accurate as of the publication date. Some coverages and coverage options listed and insurance programs may not be available in all states.

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**SMALL BUSINESS
SUMMER 2026**

ISO	RETAILERS	PREMIUM
52512	Hardware and tools store	\$149K
59526	Sporting goods store	\$39K
59685	Florist	\$39K
54321	Grocery stores	\$16K
57224	Appliance store	\$13K
09351	Convenience store — limited cooking	\$9K
59215	Beverage stores	\$9K
57326	Electronics stores	\$7K
55313	Auto parts and supplies	\$5K
56113	Clothing or apparel store	\$4K
59994	Gift shops	\$4K
57121	Furniture	\$3K
59505	Bicycle shop	\$2K

ISO	DISTRIBUTORS	PREMIUM
50501	Hardware and tools	\$21K
50481	Grocery	\$12K
50231	Clothing or apparel	\$9K
50351	Floor covering	\$5K
50801	Stationary or paper products	\$5K
50171	Barber or beauty supplies	\$3K

ISO	OFFICES	PREMIUM
63921	Lawyers	\$15K
64181	Veterinarians	\$12K
63981	Medical office	\$6K
3221	Dentist and oral surgeon	\$3K
63611	Accounting services	\$3K
63841	Insurance agents	\$3K
63651	Advertising	\$2K
63781	Engineers or architects — consulting	\$2K
64061	Real estate	\$2K

ISO	SERVICES	PREMIUM
71811	Laundry and dry cleaning	\$5K
71311	Bakeries	\$5K
71332	Barber shops	\$4K
71952	Hair styling salons	\$3K
71837	Mail box or packaging stores	\$1K
71952	Nail salons	\$1K
71899	Photographers	\$500

ISO	RESTAURANTS	PREMIUM
09441	Fine dining	\$25K
09151	Hamburger/malt shops	\$18K
09651	Family-style restaurants	\$15K
09031	Fast food — chicken	\$13K
09071	Delicatessens and sandwich shops	\$12K
09201	Pizza shops	\$11K
09111	Drive-ins/service in car	\$6K
09101	Donut shops	\$5K
09001	Cafes	\$4K
09041	Coffee bars or shops	\$3K
09181	Fast food — Asian cuisine	\$3K
09171	Ice cream and yogurt stores	\$2K

ISO	REAL ESTATE	PREMIUM
65171	Office lessors risk only	\$46K
60999	Office condominiums	\$28K
66213	Strip mall lessors risk only	\$21K

ISO	CONTRACTORS	PREMIUM
74751	Glass dealers and glaziers	\$33K
75811	Plumbing commercial	\$23K
74341	Concrete	\$22K
74541	Electrical work	\$16K
74501	Dry wall installation	\$11K
74651	Floor covering install	\$8K
74601	Fence erection	\$7K
74101	Appliances and accessories	\$5K
77060	Lawn care services	\$5K
74421	Door, window or assembled millwork installation	\$4K

We appreciate your business! Review [our small business appetite](#) and get a quote online in minutes at [ufgagent.com](#). Questions? Your UFG team is ready to help. Their contact information can be found in the left navigation at ufgAgent.



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**INLAND MARINE
SUMMER 2026**

BUILDERS RISK RENOVATION	PREMIUM	BUILDERS RISK PROJECT	PREMIUM
Waterpark renovation	\$47K	University steam tunnels/HVAC repairs/updates	\$110K
Non-combustible airport storage facility addition/renovation	\$35K	Apartments/housing building project	\$56K
High school addition/renovation	\$33K	HVAC installation	\$24K
Apartment renovation	\$27K	New recreation center contractor	\$21K
Real estate/renovation	\$26K	Commercial investment group	\$14K
Office renovation	\$19K	College mechanical/electrical upgrades	\$12K
Water department treatment facility updates	\$16K	School district	\$11K
Residential renovation	\$14K		
Real estate development	\$14K	BUILDERS RISK REPORTING FORM	PREMIUM
Multi-tenant commercial property renovation	\$13K	Construction	\$19K
Residential renovation	\$11K	Construction development	\$10K
Marijuana grow house renovation	\$11K		
Demolition/abatement	\$11K	CONTRACTORS EQUIPMENT	PREMIUM
Real estate renovation	\$10K	Tree service	\$73K
		Excavation contractor equipment	\$33K
BUILDERS RISK GROUND UP	PREMIUM		
Grade school new construction	\$49K	EQUIPMENT AND INSTALLATION FLOATER	PREMIUM
Lodge new construction	\$40K	Site clearing contractor	\$50K
High school addition	\$36K	Pallet manufacturers — forklift	\$17K
Childcare facility new construction	\$24K	Lift station wet well	\$11K
Museum	\$18K		
Dental office	\$18K	BAILEES COVERAGE	PREMIUM
Office building new construction	\$15K	Importer/distributor	\$26K
Construction development	\$11K	Airplane hangar	\$17K
High school field house	\$10K	Gas station	\$13K
Home builder	\$10K		

We appreciate your business! Inland marine submissions can be emailed to inlandmarine@unitedfiregroup.com. Questions? Your UFG team is ready to help. The contact information for your agency's dedicated inland marine underwriter can be found in the left navigation at ufgAgent.



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