

Small Commercial “Sweet Spot” Opportunities Western Region

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As the #1 total small business insurer*, Nationwide strives to be your trusted small commercial lines partner by offering a broad, comprehensive set of products backed by industry-leading expertise and financial stability. Through **FastPath**®, we've streamlined our underwriting processes for Businessowners policies (BOP) which allows you to quickly and easily prospect new opportunities.

The highlighted business classes below have been identified as “sweet spots” based on actual quoting, profitability and market opportunity:

Small Commercial Accounts – Successful BOP classes written

BOP Program	Class of Business	Coverage Solutions
Office	<ul style="list-style-type: none"> Professional Offices Attorneys Accounting 	Consider D & O for Office Condominium and the Office Plus Endorsement for additional coverage. Cyber Liability and Employment Practices Liability also provide value.
Retail	<ul style="list-style-type: none"> Convenience Stores Gift Shops Florists 	Retail Plus Endorsement provides valuable coverage along with Cyber Liability and Data Breach & Identity Recovery Services.
Service	<ul style="list-style-type: none"> Barber and Beauty Shops 	Consider the Service Plus and Employment Practices Liability Endorsement.

The business classes in the chart below reflect Nationwide's expanded BOP class appetite and highlight even more opportunities for you to grow small commercial.

Small Commercial Accounts – Successful Expanded BOP classes written

BOP Program	Class of Business	Coverage Solutions
Food Service	Donut Shops with Frying	Advantage, increased coverage for off premise. Blanket Coverage, Utility Service
Office	Web Designers	Cyber Liability, Office Plus
Office	Computer Consulting	Cyber Liability, Office Plus
Retail	On-Line Retail	Equipment Breakdown, Employee Dishonesty

Contact your sales manager for more information.



Nationwide
is on your side

Financial strength,
at your service.

Fortune 100 company¹

7th Largest Carrier of standard commercial²

#1 Total Small Business Insurer³

A+ rating by A.M. Best⁴ and Standard & Poor's⁵

For more than 85 years, Nationwide has put our members first. As a Fortune 100 company and top 10 commercial insurance carrier, we work tirelessly to provide our commercial customers the insurance solutions they need to build secure financial futures.

¹ Fortune Magazine, 2014. ² A.M. Best 2014, Based on premium written. ³ Conning Strategic Study: The Small Business Sector for Property-Casualty Insurance: Market Shift, Conning 2014. ⁴ April 2014. ⁵ May 2014.