



Urban Advantage Insurance Services

Commercial Program
Baker Insurance & Bonds

Contact Information



Marketing Questions/Program Info	(844) 385-1650
Email	help@yesbaker.com
Claims Reporting	help@yesbaker.com
Producer Web Site	www.yesbaker.com/urbanadvantage



- ✓ Same day quotes available on hundreds of classes of business
- ✓ Request a quote online: www.yesbaker.com/urbanadvantage
- ✓ Quote submissions will be assigned a tracking number

Target Class List

- | | |
|---|---------------------------------------|
| 1-4 Family Dwelling | Artisan Contractors |
| AA Groups / Support Groups | Arts and Cultural |
| Acupuncture | Association - Trade Association |
| Adjusters | Association Administrators |
| Administrative/Office Services | Association Management |
| Adoption/Foster Care Agencies | Association Services Consulting |
| Adult Day Care | Attitude And Opinion Surveys Services |
| Advertiser and marketing co | Auctioneers |
| Agricultural Consultant | Audio Visual Consultants |
| Air And Dust Testing Lab | Audit Service (Non-Financial) |
| Analytical Testing Laboratory | Auto Body Repair |
| Answering Service | Auto Lube and Oil |
| Answering Services (Non-Emergency) | Back Office Services |
| Apartment - Liability Only very competitive | Bar |
| Appliance Repair | Bar Mitzvah Insurance |
| Application Service Providers | Barber Shops |
| Appraiser (Not Real Estate) | Bath House Insurance |
| Appraisers (real estate) | Bathing Pavilion Insurance |
| Aquatic Toxicology Lab | Beauty / Barber / Nail |
| Arbitrators | Beauty Schools |
| Arborists/Timber Consultants | Beauty Shops |
| Archaeologists/Historical Studies | Behavioral Clinic And Therapists |

Benefit Administrators	Janitorial
Bill Payment Service	Land rented to others
Billing Service	Land used for Livestock
Biological Testing Lab	Landscaping
Biologists	Lawn Care
Book Publishers	Lawn Sprinkler Installer
Bookkeeper	Lessors' Risk
Book keeper (Accounting & General)	Lock Smith
Broadcasters (TV, Radio And Cable)	Logistics Company
Broadcasting/Communication Consultant	Mall Kiosks
Builders Risk	Manufacturing – clothing
Business Communication Call Centers Services	Manufacturing – furniture
Business Consultant	Manufacturing – furniture
Business Manager	Manufacturing – leather
Business Plan Development/Review	Manufacturing – plastics
Business Process Consulting	Manufacturing – rubber
Business Support Services	Medical Offices
Business/Operational Reengineering	Mixed Use (apartments and lessors' risk)
Car Detailer (Mobile Permitted)	Non Profits
Caterers	Orchards, Groves, Farms
Chiropractors BOP	Parking Lots
Clothing Store	Plumber
Couriers	Pressure Washer
Dance School	Remodeling Contractor
Day Care / Child Care	Restaurants / Cafes
Escape Rooms	Tax Preparer
Food Carts	Tree Trimmer
Food Trucks	Tutors / Tutoring Centers
Grocery Store	Vacant Building
Gyms / Yoga / Pilates / Fitness	Vacant Land
Home Stager	Virtual Reality Businesses
Hood, Duct, Exhaust Cleaner	Vocational Schools
Interior Designer / Home Stager	

Hard to Place Business Means Opportunity

What is hard-to-place business? It's great opportunity for insurance agents. Think of us for the following situations where your clients are having trouble locating quotes:

- Businesses cancelled due to non-payment
- Businesses with a lapse in coverage
- Clients who do not qualify with carriers like Hartford and Travelers
- Retail stores, offices, and home-based businesses
- Applicants who import products or place their own label/brand onto products
- Manufacturing
- Online Retailers
- Importers
- Apartments – GL only
- Mixed use lessors' risk (retail with apartments in the same building)
- Couriers GL only
- Thrift stores
- Website designers / Software Developers
- Childcare – residential and commercial – can include Professional and Abuse
- Vocational schools
- Wholesalers and Distributors
- Vacant buildings and land

Too hard-to-place, is it worth your time if you can almost never find a quote?

The following is a list of quotes that we do not offer.

- Truckers *commercial auto* - We can quote truckers general liability, crime insurance and cyber. Logistics offices and freight forwarding are also eligible for GL.
- Habitational accounts with less than a \$50,000 target premium, such as apartment buildings. Condo associations are eligible for quoting.
- Cannabis-related businesses - unless it is a lessors risk and the tenant is a cannabis-related business.
- Residential care for the elderly (RCFE) in California.
- Lessors risk where the tenant is a residential facility (such as a tenant being a treatment facility with overnight services).
- PPE, medical, and hand sanitizer manufacturers or importers **UNLESS** they have 3 years prior coverage

Why do you not offer these quotes?

We have found that not only are these types of accounts very hard to place, but also the binding ratio is very low in the event that we can locate a quote. There are limited markets who offer coverage for these businesses, and when the applicant already has a quote, there may not be another option that is competitive on price or coverage.