

TPCI - Topa Premier Commercial Insurance

Commercial Multi - Peril Product based on the Insurance Service Office (ISO) Businessowners Program (BOP) with modular format allowing for monoline policies.

Target Risks

- Designed for small to moderately sized businesses
- Building height up to 10 stories
- Buildings 35 years old or newer - older buildings acceptable with updates in recent years
- Four years of loss experience
- Additional industry specific attributes apply

Specific Industry Focus

- Artisan Contractors
- Builder's Risk
- Eating and Drinking Places
- Habitational
- Hospitality
- Lessor's Risk
- Manufacturing and Processing
- Religious Institutions
- Rental
- Retail and Service
- Self-Storage Facility
- Wholesale

500 class codes based on the North American Industry Classification System (NAICS)

Minimum Premium

- Property Only Policy: \$1,250
- Liability Only Policy: \$1,000
- Package Policy: \$2,000

Three Coverage Bundle Options Available

Standard

Competitive coverage at the lowest price

Advantage

Increased coverage specifically geared toward each industry

Advantage+

Highest coverage level, discounted compared to à la carte

Discounts available for: Multiple Policies with Topa, Package Policy, Loss Experience, Large Premium and more.

Submission requires Acord application with industry supplemental questionnaires and four years of currently valued loss runs.

Admitted in CA; Underwritten by Topa Insurance Company (A.M. Best rated A- (Excellent), VII)