



## Packing A Lot In Our \$3-10M Large Property

We're here to help you write your Large Property light-to-medium hazard exposures.

### General Program Details

- Targeting package business
- \$3-10M TIV limits, per amount subject basis
- \$25M per policy aggregate
- 18% commission – this product is outside existing contingency agreements
- All states written except for Louisiana, Alaska, and Hawaii

### Specific Underwriting Requirements

- Protection Class: 1-5
- Wildfire Score less than 50
- Crime Score less than 70
- Wind Considerations / Restrictions
  - Wind eligible for risks 25 miles and more from the coasts of Alabama, Georgia, Mississippi, North Carolina, and South Carolina
  - Texas Wind available in Central Texas and Harris County (Tier1 – Wind excluded, ROS excluding Roofs)
  - Florida wind coverage not available

### Target Classes

- LRO / Shopping Centers
- Commercial Condo Complexes
- Dealers / Distributors (no processing or manufacturing)
- Health Care Facilities
- Light Goods Manufacturing
- Offices
- Restaurants
- Habitational occupancies acceptable with good spread of risk above average, newer construction or fully updated
- Stores

### Classes To Avoid

- Heavy Manufacturing
- Clothing or Textile Products
- High-Heat Processing
- Electrical Systems with known high failure rate (Federal Pacific Breakers, Aluminum Wiring, Knob and Tube Wiring, Fuses, Stab Lok, etc.)
- Older risks with no updates in the last 35 years
- High BPP accounts \$3M+

### A.M. Best A+XV Rated Carrier

Nautilus Insurance Group products and services are provided through various Surplus Lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed Surplus Lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus Lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2025 Nautilus Insurance Group. All rights reserved. This material is confidential and proprietary and intended for Nautilus Insurance Group employees and contracted agents only. It is not to be disclosed, copied, distributed, published, reproduced, or otherwise made available to third parties.



| a Berkley Company

nautilusagents.com