



Packing A Lot In Our \$3-15M Large Property

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

General Program Details

- Targeting package business
- \$3-15M 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: 1-7
- Wildfire Score less than 50
- Crime Score less than 70
- No wind coverage in Florida or Hawaii
 - 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)

Target Classes

- LRO / Shopping Centers
- Commercial Condo Complexes
- Dealers / Distributors (no processing or manufacturing)
- Health Care Facilities
- Light Goods Manufacturing
- Offices
- Restaurants
- HAB updated in the last 25 years
- Stores

Classes To Avoid

- Heavy Manufacturing
- Clothing or smoke permeable products
- 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
- No high BPP accounts \$3M+
- Condominium Associations more than 30 years old
- No Hotels / Motels in urban areas

A.M. Best A+XV Rated Carrier

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