

From: [Katie O'Neil](#)

Subject: CoastLine BOP | July Success Guides

Date: 11 August 2025, 11:03:45

LineUnderwriters™
A division of Velocity Risk Underwriters, LLC



July Success Guide: Your Key Wins and Insights!

We are thrilled to share the [July Recent Success Guide](#) with you! This month's update highlights some of the recent successful policies that have been bound, along with key trends and insights to help you continue building momentum in your business.

Our goal is to provide you with the information and inspiration to keep driving success. Stay tuned for more updates.



Recent Success Guide E&S Coastal BOP

Recent Updates

- ✓ Updated roof age eligibility to 20 years
- ✓ Updated YB & construction type eligibility
- ✓ Added Hired Non-Owned Auto Liability

Target Classes

- ✓ Contractors
- ✓ Lessors Risk
- ✓ Office or Professional Services | Office Condominium
- ✓ Mercantile / Retail
- ✓ Processing or Services
- ✓ Restaurants
- ✓ Wholesale / Distributors

Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Liability Limit
Lawyers Office	FL	Miami-Dade	2007	Fire Resistive	0-5 miles	\$417K	\$1M/2M/2M
Health Maintenance Organization – LRO	SC	Beaufort	1984	Joisted Masonry	0-5 miles	\$3.3M	\$1M/2M/2M
Medical Office	TX	Harris	1957	Frame	5-10 miles	\$1.5M	\$1M/2M/2M
Electrical Work Contractor – LRO	FL	Pinellas	2003	Joisted Masonry	0-5 miles	\$325K	\$1M/1M/1M
Drugstore – LRO	MS	Pearl River	1988	Fire Resistive	25-50 miles	\$3.3M	\$1M/1M/1M
Family-style Restaurant	AL	Baldwin	2005	Masonry Non-Combustible	0-5 miles	\$420K	\$1M/1M/1M
Delicatessen & Sandwich Shop – LRO	TX	Harris	2013	Masonry Non-Combustible	10-25 miles	\$4M	\$1M/1M/1M
Refrigeration Equipment Wholesaler – LRO	AL	Mobile	1987	Frame	0-5 miles	\$1.2M	\$1M/2M/2M
Mailbox or Packaging Store	FL	Escambia	1991	Masonry Non-Combustible	5-10 miles	\$249K	\$1M/2M/2M
Medical Office – LRO	SC	Horry	1978	Joisted Masonry	0-5 miles	\$3.1M	\$1M/2M/2M
Optical Goods Wholesaler	FL	Miami-Dade	1973	Fire Resistive	5-10 miles	\$570K	\$1M/2M/2M
Family-style Restaurant – LRO	GA	Bryan	1987	Masonry Non-Combustible	10-25 miles	\$620K	\$1M/1M/1M
Lawyers Office	SC	Horry	1976	Frame	10-25 miles	\$1.2M	\$1M/2M/2M
Family-style Restaurant – LRO	FL	Citrus	1985	Joisted Masonry	5-10 miles	\$2.2M	\$1M/1M/1M
A/C Systems or Equipment Contractor – LRO	FL	Volusia	1999	Masonry Non-Combustible	25-50 miles	\$2.1M	\$1M/1M/1M
Floor Covering Wholesaler – LRO	AL	Mobile	2008	Non-Combustible	0-5 miles	\$2.3M	\$1M/1M/1M
Accounting Services Office – LRO	FL	Brevard	1986	Joisted Masonry	5-10 miles	\$2.9M	\$2M/4M/4M
Clothing or Wearing Apparel Wholesaler	TX	Harris	1981	Masonry Non-Combustible	10-25 miles	\$3.5M	\$1M/1M/1M
Medical Office – LRO	FL	Pinellas	1973	Masonry Non-Combustible	0-5 miles	\$812K	\$1M/2M/2M
Medical Office	FL	Brevard	1990	Frame	0-5 miles	\$620K	\$1M/2M/2M

Please contact underwriting support if you would like additional information.

Business Owners Insurance is a product offered through CoastLine, which is part of the LineUnderwriters division of Velocity Risk Underwriters, LLC. Velocity Risk Underwriters, LLC ("Velocity Risk") is a Delaware limited liability company based in Tennessee and a subsidiary of Ryan Specialty, LLC. Velocity Risk works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and products may only be available from surplus lines insurers. In California: Velocity Risk Insurance Agency, LLC (License #0K75926). Velocity Risk also offers claims administrative services which are managed by Velocity Claims, LLC, our world class claims operation, through various third-party claims organizations. ©2025 Ryan Specialty, LLC

Updated August 2025

If you have any questions please don't hesitate to give us a call. Our team is here to assist you. We will continue to work hard to be your choice for placement of coastal BOP risks.

Katie O'Neil

Business Development Manager

koneil@lineunderwriters.com | 727-366-2972

Business Owners Insurance is a product offered through CoastLine, which is part of the LineUnderwriters division of Velocity Risk Underwriters, LLC. Velocity Risk Underwriters, LLC ("Velocity Risk") is a Delaware limited liability company based in Tennessee and a subsidiary of Ryan Specialty, LLC. Velocity Risk works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and products may only be available from surplus lines insurers. In California: Velocity Risk Insurance Agency, LLC (License #0K75926). Velocity Risk also offers claims administrative services which are managed by Velocity Claims, LLC, our world class claims operation, through various third-party claims organizations. ©2025 Ryan Specialty, LLC