

From: [Katie O'Neil](#)

Subject: CoastLine BOP | October Success Guides

Date: 11 November 2025, 11:33:35

LineUnderwriters™
A division of Velocity Risk Underwriters, LLC



October Success Guide: Your Key Wins and Insights!

We are thrilled to share the [October 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

- ✓ Removed ½ mile DTC restriction in GA, SC, NC, VA, MD, and NJ
- ✓ Opened Livingston parish in LA
- ✓ Updated roof age eligibility to 20 years

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
Coffee Bars or Shops – LRO	MS	Harrison	2023	Non-Combustible	0 – 5 miles	\$1.4M	\$1M/1M/1M
Pet Store	FL	Lee	2007	Masonry Non-Combustible	10 – 25 miles	\$235K	\$1M/2M/2M
Printing Service	MS	Jackson	2009	Non-Combustible	0 – 5 miles	\$250K	\$1M/2M/2M
Hamburger / Malt Shop	FL	Miami-Dade	2018	Modified Fire Resistive	0 – 5 miles	\$420K	\$1M/1M/1M
Advertising Office	TX	Harris	2001	Masonry Non-Combustible	25 – 50 miles	\$4M	\$2M/4M/4M
Real Estate Agent Office – LRO	FL	Escambia	2006	Joisted Masonry	10 – 25 miles	\$1.4M	\$1M/2M/2M
Insurance Agents Office – LRO	TX	Nueces	1965	Masonry Non-Combustible	10 – 25 miles	\$580K	\$1M/2M/2M
Medical Office – LRO	FL	Orange	1986	Masonry Non-Combustible	25 – 50 miles	\$2.8M	\$1M/2M/2M
Fine Dining Restaurant	TX	Galveston	2018	Masonry Non-Combustible	5 – 10 miles	\$1M	\$1M/1M/1M
Medical Office – LRO	LA	Calcasieu	1985	Frame	25 – 50 miles	\$745K	\$1M/2M/2M
Medical Office – LRO	GA	Chatham	1987	Joisted Masonry	5 – 10 miles	\$720K	\$1M/2M/2M
Family-style Restaurant – LRO	AL	Baldwin	2024	Masonry Non-Combustible	0 – 5 miles	\$3.3M	\$1M/1M/1M
Real Estate Agents Office	AL	Mobile	1980	Frame	5 – 10 miles	\$420K	\$1M/2M/2M
Health Maintenance Org Office – LRO	FL	Lee	2021	Joisted Masonry	5 – 10 miles	\$1.7M	\$1M/2M/2M
Veterinarians Office	FL	Escambia	1994	Frame	10 – 25 miles	\$2M	\$1M/2M/2M
Accounting Services Office	FL	Pinellas	2020	Masonry Non-Combustible	0 – 5 miles	\$1.4M	\$2M/4M/4M
Clothing Store – LRO	SC	Dorchester	1961	Masonry Non-Combustible	25 – 50 miles	\$870K	\$2M/4M/4M
Medical Offices – LRO	FL	Collier	2002	Modified Fire Resistive	0 – 5 miles	\$780K	\$2M/4M/4M
Ice Cream & Yogurt Shop	FL	Palm Beach	2021	Masonry Non-Combustible	0 – 5 miles	\$743K	\$1M/1M/1M
Office Condominium – LRO	TX	Harris	2008	Masonry Non-Combustible	25 – 50 miles	\$3.9M	\$2M/4M/4M

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 November 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