

# Middle Market Coverage

For exclusive use with licensed insurance professionals. Not for public distribution.

## Product Offering

**We focus and specialize on underwriting catastrophe driven risks**

- All Risk Including, Named Perils, Wind Deductible Buy Back
- Named Windstorm Only
- Earthquake Only

TIV: Min \$10M

Primary, Excess, Quota Share available

### Issuing paper/Security



National Fire & Marine Insurance Company	A++ XV	AA+
Certain Underwriters at Lloyd's - Syndicates 457 & 4242	A+ XV	AA-
Managing Agent – Lloyd's Syndicate 1686	A+ XV	AA-
Certain Underwriters at Lloyd's - Syndicates 1458 & 2357	A XV	A+
Harleysville Ins Co of New York ( <i>All States Except New York</i> )	A XV	N/A
Scottsdale Insurance Company ( <i>New York only</i> )	A XV	N/A
Velocity Specialty Insurance Company	A VIII	N/A

Any carrier ratings contained herein correspond to each respective carrier's onboarding month and are validated annually thereafter. Ratings are under continual review and subject to change. To confirm the current rating, please visit [www.ambest.com](http://www.ambest.com) and [www.spglobal.com](http://www.spglobal.com).

## Excellent Financial Strength

Our substantial capital supports our business and is dedicated to both catastrophe exposed risks and long-term market participation.

- A.M. Best "A and A -" rated insurance coverage providers for non-admitted
- Unique access to catastrophe expertise and capital resources
- Specialized services for coastal risks
- Experienced claims professionals standing by, 24/7

We are licensed in 50 states as a general agent and underwrite property programs on behalf of our carrier panel.

## Target Occupancies



- |  |                       |
|--|-----------------------|
| ✓ Apartments                           | <b>Smaller Scale:</b> |
| ✓ Assisted Living                      | ✓ Municipalities      |
| ✓ Education ( <i>private schools</i> ) | / ISDs                |
| ✓ Hospitality                          | ✓ Churches            |
| ✓ Hospitals/Health Care                | ✓ Warehouses          |
| ✓ Offices                              |                       |
| ✓ Medical Offices                      |                       |
| ✓ Real Estate                          |                       |
| ✓ Restaurants                          |                       |
| ✓ Retail/Shopping Centers              |                       |

### Attributes:

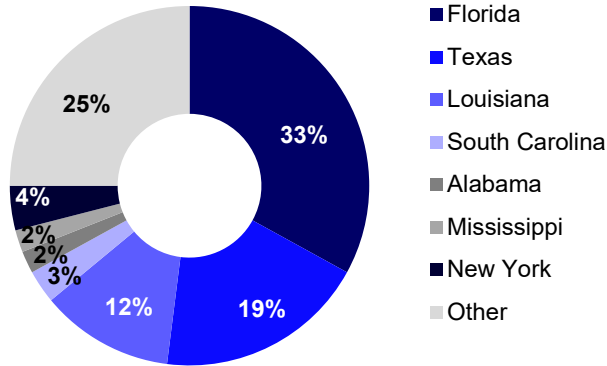
- ✓ Well maintained properties
- ✓ Favorable loss history
- ✓ No history of litigation or PA involvement
- ✓ Adequate valuation

### Ineligible Occupancies

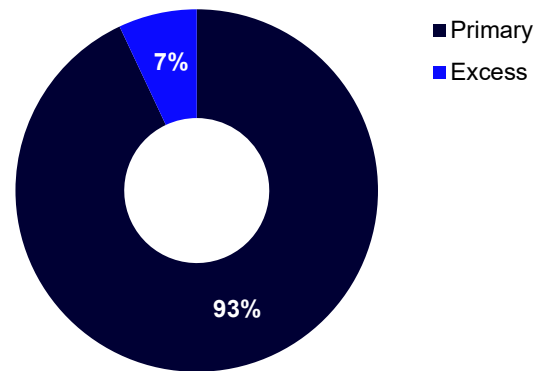
- Exterior Entry Hotel/ Motels
- Heavy manufacturing
- Rubber, plastics, metals, energy and their warehousing
- Food and crop processing and distribution
- Chemical and petrochemical and their warehousing
- Textile and wood products manufacturing and distribution
- Docks, dams, piers, wharves, bridges, ports, harbors and marinas
- EFIS over wood frame or joisted masonry
- Golf courses
- Gas stations including convenience stores.
- Mobile Homes, campgrounds, trailers, RV, modular or prefab homes

For a complete list, please contact your underwriter.

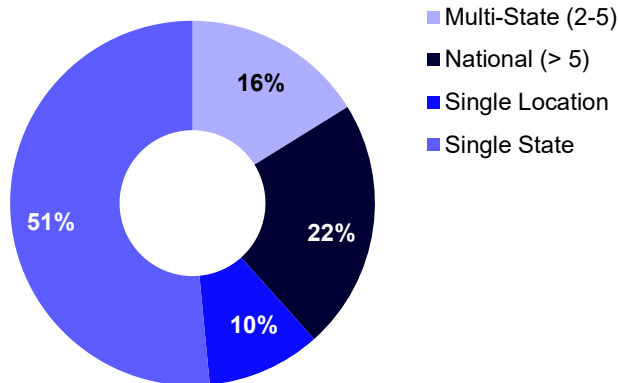
**% Premium by State**



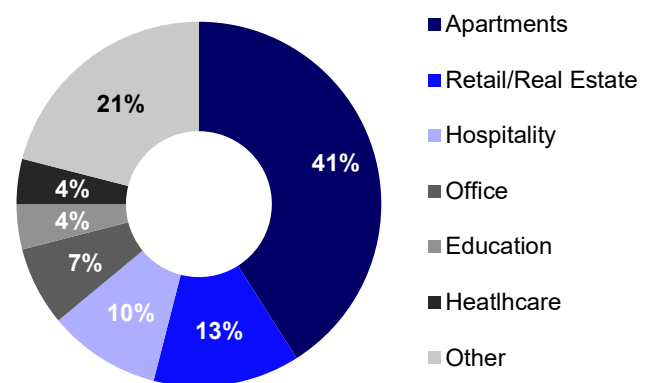
**Primary vs Excess**



**Geographical Spread**



**Occupancy Breakdown**



## About Us

Velocity Risk Underwriters, LLC, was established in 2015, and operates across small commercial and middle market commercial segments - delivering specialty insurance solutions and products to meet the unique needs of its customer and distribution sources.

The firm has over 150 employees working remotely and across five U.S. locations: Nashville (headquarters), Atlanta, Birmingham, Chicago and Dallas.

As of February 2025, Velocity Risk Underwriters, LLC is now a wholly owned subsidiary under Ryan Specialty (NYSE:RYAN). Founded in 2010, Ryan Specialty is a provider of specialty products and solutions for insurance brokers, agents, and carriers. Ryan Specialty provides distribution, underwriting, product development, administration, and risk management services by acting as a wholesale broker, managing general underwriter, and managing general underwriter with delegated authority from insurance carriers.

## Innovative Solutions

We offer innovative E&S products and ways for properties and business owners to transfer risk to global capital sources, especially in areas where it's very hard to get coverage. Our advanced underwriting technology enables us to tailor your coverage to your specific business needs.

## Contact Velocity

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