Velocity Risk

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	AM Best	S&P Global Ratings
National Fire & Marine Insurance Company	A++ XV	AA+
Certain Underwriters & Managing Agent at Lloyd's | Syndicates 457, 4242, 1458, 2357 & 1686	A+ XV	AA-
Harleysville Ins Co of New York *(All States Except New York)*	A XV	A+
Scottsdale Insurance Company *(New York only)*	A XV	A+
Ally International Insurance Company, Ltd.	A XII	N/A
Vector Specialty Insurance Company	A IX	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 and 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++, 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
- ✓ Assisted Living
- ✓ Education *(private schools)*
- ✓ Hospitality
- ✓ Hospitals/Health Care
- ✓ Offices
- ✓ Medical Offices
- ✓ Real Estate
- ✓ Restaurants
- ✓ Retail/Shopping Centers

Smaller Scale:

- ✓ Municipalities / ISDs
- ✓ Churches
- ✓ Warehouses

Attributes:

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

Ineligible Occupancies

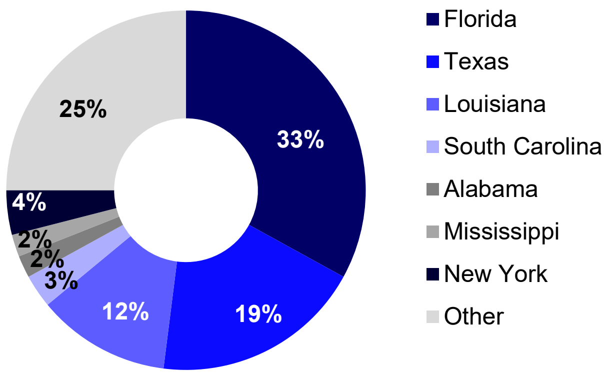
- Exterior Entry Hotel/ Motels
- Heavy manufacturing
- Rubber, plastics, metals, energy and their warehousing
- Food and crop processing and distribution
- Chemical and petrochemical and their warehousing
- Textile and wood products manufacturing and distribution
- Docks, dams, piers, wharves, bridges, 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.

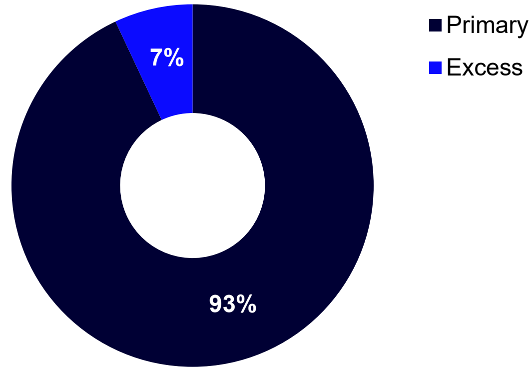
Velocity Risk

Market Exposure

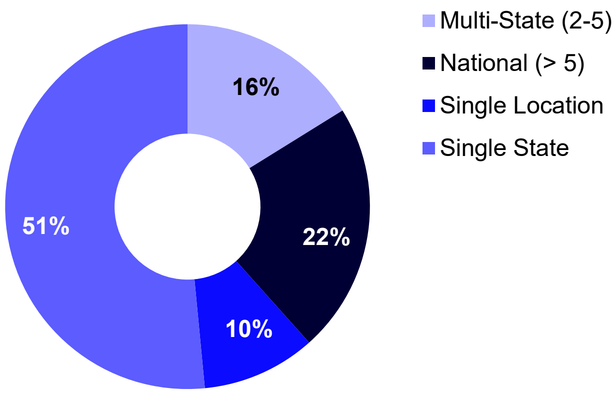
% Premium by State



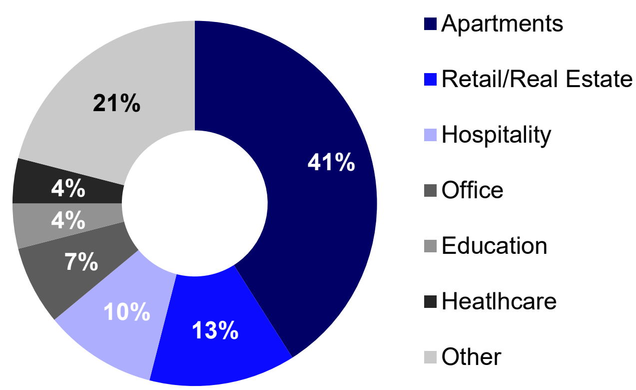
Primary vs Excess



Geographical Spread



Occupancy Breakdown



About Us

Velocity Risk Underwriters 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 business 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 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

Velocity Risk Underwriters
10 Burton Hills Blvd., Suite 300A | Nashville, TN 37215
velocityrisk.com

Product or Policy Inquiries:
mmb@velocityrisk.com