

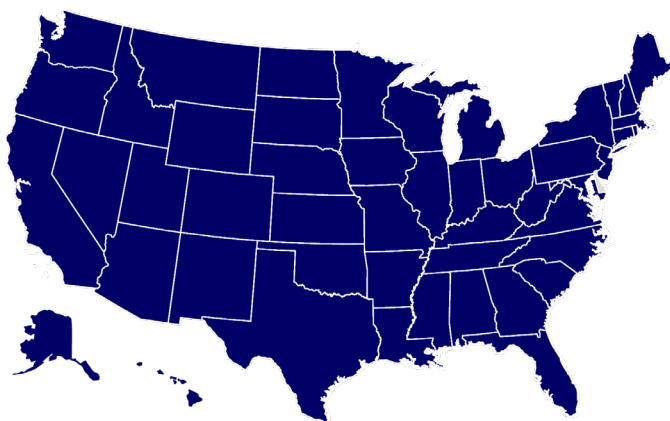
Middle Market – DIC Earthquake

Product Features

Primary and Excess Shared/Layered non-admitted coverage in all 50 states

- \$35M Max Limits
- Coverage for Earthquake, Earth Movement, optional Earthquake Sprinkler Leakage, and Flood available

Coverage Map



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 capital providers.

Targeting

- ✓ Apartments
- ✓ Assisted Living
- ✓ Condominiums
- ✓ Education
- ✓ Hospital /Healthcare
- ✓ Hospitality
- ✓ Manufacturing
- ✓ Medical offices
- ✓ Offices
- ✓ Real Estate
- ✓ Restaurant
- ✓ Retail / Shopping Centers
- ✓ Warehouses

Attributes:

- ✓ Favorable loss history with a minimum of 5 years reported
- ✓ Demonstrable commitment to risk management



Eligibility and Appetite

	Best in Class	Medium Hazard	High Hazard
Target Lines	\$25M - Max Line	\$5M - \$25M	\$1M - \$5M
Structure/Layer	Primary / Primary Quota Share	Primary / Primary Quota Share or First Excess	Compressed Primary / Primary Quota Share or First Excess
Liquification	Low	Partially saturated soil	High, saturated soil
Soil Type	<ul style="list-style-type: none"> • Bed Rock • Hard Rock • Compact Soil 	<ul style="list-style-type: none"> • Mixed Soil type • Soft Soil etc. (<10% of per risk exposed limit) 	<ul style="list-style-type: none"> • Very Soft (>10% of the TIV) • Loose Fill
Construction Material	<ul style="list-style-type: none"> • Steel • Wood Frame • Reinforced Concrete • Joisted Masonry • Anchored Post-2000 CTU 	<ul style="list-style-type: none"> • Mixed Construction • Tilt-up (1976 or newer) • Reinforced Concrete if following secondaries are present: Shear Wall or Moment Resisting Frame 	<ul style="list-style-type: none"> • Brick Veneer / URM • Wood Frame >2 stories • Unanchored CTU • Unreinforced Masonry
Building Shape	Regular	Irregular	Irregular
Tuck Under Parking/Soft Story	None	No more than 15% of TIV	No more than 30% of TIV
Construction Year	2000 - current	1978 – 2000, Older with retrofitting	Pre-1978, non-retrofit

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 coverage to your specific business needs.

Contact Velocity

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