Small Commercial
Recent Success Guide

Velocity Risk

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Target Attributes

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

Target Classes

Primary

- ✓ Health Care
- ✓ Offices
- ✓ Medical Offices
- ✓ Retail / Shopping Centers

Secondary

- ✓ Apartments
- ✓ Condominiums
- ✓ Entertainment / Athletics
- ✓ Restaurants
- ✓ Schools
- ✓ Services
- ✓ Wholesale

Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Entertainment	AL	Baldwin	2025	Joisted Masonry	0 – 500 feet	$2M	All Risk
Health Care	AL	Mobile	1987	Frame	5 – 10 miles	$2M	All Risk
Office	AL	Baldwin	2008	Frame	3 – 4 miles	$1M	All Risk
Office	AL	Baldwin	1998	Frame	10 – 15 miles	$1M	All Risk
Office	FL	Seminole	2003	Masonry Non-Combustible	25 – 50 miles	$8M	All Risk
Office	FL	Manatee	1998	Masonry Non-Combustible	3 – 4 miles	$7M	All Risk
Health Care	FL	Brevard	2026	Masonry Non-Combustible	5 – 10 miles	$6M	All Risk
Office	FL	Broward	2008	Modified Fire Resistive	4 – 5 miles	$6M	All Risk
Office	FL	Collier	1999	Fire Resistive	3 – 4 miles	$6M	All Risk
Retail	FL	Miami-Dade	2002	Modified Fire Resistive	10 – 15 miles	$5M	All Risk
Retail	FL	Collier	2007	Masonry Non-Combustible	3 – 4 miles	$5M	All Risk
Retail	FL	Manatee	1988	Joisted Masonry	5 – 10 miles	$5M	All Risk
Service	FL	Collier	2021	Masonry Non-Combustible	3 – 4 miles	$4M	All Risk
Health Care	FL	Pinellas	1958	Masonry Non-Combustible	2 – 3 miles	$4M	All Risk
Service	FL	Lee	2019	Masonry Non-Combustible	0 – 500 feet	$3M	All Risk
Heath Care	FL	Manatee	2026	Masonry Non-Combustible	10 – 15 miles	$3M	All Risk
Health Care	FL	Broward	2010	Fire Resistive	5 – 10 miles	$3M	All Risk
Service	FL	Seminole	1991	Masonry Non-Combustible	25 – 50 miles	$3M	All Risk
Retail	FL	Broward	2001	Masonry Non-Combustible	10 – 15 miles	$3M	All Risk
Entertainment	FL	Volusia	1982	Masonry Non-Combustible	0 – 500 feet	$3M	All Risk
Office	FL	Palm Beach	2026	Masonry Non-Combustible	4 – 5 miles	$3M	All Risk
Apartments	FL	Miami-Dade	2026	Masonry Non-Combustible	2,500 feet – 1 mile	$2M	All Risk
Office	FL	Martin	2024	Joisted Masonry	2 – 3 miles	$2M	All Risk
Health Care	FL	Miami-Dade	2020	Joisted Masonry	2 – 3 miles	$2M	All Risk
Retail	FL	Duval	1957	Joisted Masonry	15 – 20 miles	$2M	All Risk
Office	FL	Sarasota	1972	Masonry Non-Combustible	1 – 2 miles	$2M	All Risk
Office	FL	Okaloosa	2026	Masonry Non-Combustible	4 – 5 miles	$2M	All Risk
Retail	FL	Brevard	2008	Joisted Masonry	10 – 15 miles	$2M	All Risk
Retail	FL	Polk	2006	Masonry Non-Combustible	25 – 50 miles	$2M	All Risk
Condominiums	GA	Glynn	2020	Joisted Masonry	0 – 500 feet	$6M	All Risk
Artisan Contractors	GA	Glynn	2003	Masonry Non-Combustible	1 – 2 miles	$3M	All Risk

Please contact your underwriter if you would like additional information.

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Health Care	GA	Glynn	1996	Frame	5 – 10 miles	$5M	All Risk
Retail	LA	Jefferson	1990	Masonry Non-Combustible	10 – 15 miles	$8M	All Risk
Entertainment	LA	Orleans	1993	Masonry Non-Combustible	2,500 feet – 1 mile	$7M	All Risk
Retail	LA	Lafayette	2008	Non-Combustible	20 – 25 miles	$4M	All Risk
Entertainment	LA	St. Tammany	2026	Non-Combustible	5 – 10 miles	$3M	All Risk
Office	LA	Orleans	1900	Joisted Masonry	5 – 10 miles	$3M	All Risk
Retail	LA	Orleans	1860	Joisted Masonry	4 – 5 miles	$3M	All Risk
Health Care	LA	Jefferson	1980	Masonry Non-Combustible	1 – 2 miles	$2M	All Risk
Retail w/ Refrigeration	LA	Orleans	2016	Masonry Non-Combustible	1 – 2 miles	$1M	All Risk
Apartments	MS	Harrison	2026	Joisted Masonry	2 – 3 miles	$5M	All Risk
Apartments	MS	Harrison	2020	Frame	2,500 feet – 1 mile	$4M	All Risk
Retail	MS	Hancock	2009	Frame	2,500 feet – 1 mile	$530K	All Risk
Condominiums	SC	Charleston	1987	Masonry Non-Combustible	2 – 3 miles	$10M	All Risk
Restaurant	SC	Charleston	2018	Frame	5 – 10 miles	$4M	All Risk
Condominiums	SC	Beaufort	2002	Frame	15 – 20 miles	$6M	All Risk
Retail	SC	Georgetown	1980	Masonry Non-Combustible	5 – 10 miles	$4M	All Risk
Apartments	SC	Charleston	1860	Frame	4 – 5 miles	$4M	All Risk
Retail	SC	Charleston	2005	Frame	4 – 5 miles	$3M	All Risk
Office	SC	Beaufort	1999	Non-Combustible	1 – 2 miles	$2M	All Risk
Office	SC	Horry	2003	Frame	1 – 2 miles	$2M	All Risk
Retail	TX	Harris	1985	Masonry Non-Combustible	25 – 50 miles	$9M	All Risk
Health Care	TX	Harris	2019	Joisted Masonry	20 – 25 miles	$9M	All Risk
Retail w/ Refrigeration	TX	Harris	1979	Masonry Non-Combustible	20 – 25 miles	$8M	All Risk
Retail	TX	Harris	2017	Masonry Non-Combustible	25 – 50 miles	$7M	All Risk
Retail	TX	Harris	1983	Masonry Non-Combustible	25 – 50 miles	$6M	All Risk
Office	TX	Harris	1968	Masonry Non-Combustible	25 – 50 miles	$5M	All Risk
Retail	TX	Harris	1999	Joisted Masonry	25 – 50 miles	$5M	All Risk
Health Care	TX	Harris	1989	Fire Resistive	20 – 25 miles	$5M	All Risk
Health Care	TX	Harris	2009	Frame	5 – 10 miles	$4M	All Risk
Restaurant	TX	Brazoria	2025	Masonry Non-Combustible	20 – 25 miles	$4M	All Risk
Retail	TX	Fort Bend	2018	Masonry Non-Combustible	25 – 50 miles	$4M	All Risk
Schools	TX	Fort Bend	2017	Joisted Masonry	25 – 50 miles	$4M	All Risk
Retail w/ Refrigeration	TX	Galveston	2025	Masonry Non-Combustible	5 – 10 miles	$3M	All Risk
Artisan Contractors	TX	Harris	2008	Light Metal Frame	25 – 50 miles	$3M	All Risk
Retail	TX	Fort Bend	2018	Masonry Non-Combustible	25 – 50 miles	$3M	All Risk
Retail	TX	Fort Bend	2022	Joisted Masonry	25 – 50 miles	$3M	All Risk
Entertainment	TX	Harris	2025	Non-Combustible	25 – 50 miles	$2M	All Risk
Office	TX	Jefferson	2017	Light Metal Frame	15 – 20 miles	$2M	All Risk
Health Care	TX	Harris	1981	Masonry Non-Combustible	20 – 25 miles	$2M	All Risk
Office	TX	Galveston	2003	Frame	2 – 3 miles	$2M	All Risk
Retail	TX	Fort Bend	2017	Masonry Non-Combustible	25 – 50 miles	$2M	All Risk
Schools	TX	Harris	2020	Frame	25 – 50 miles	$1M	All Risk
Retail	TX	Harris	2015	Masonry Non-Combustible	10 – 15 miles	$1M	All Risk
Retail	TX	Harris	2006	Non-Combustible	20 – 25 miles	$1M	All Risk
Office	TX	Harris	2010	Frame	4 – 5 miles	$1M	All Risk

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Updated October 2026