

Small Commercial Recent Success Guide

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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
Office	AL	Mobile	1981	Masonry Non-Combustible	2,500 feet – 1 mile	\$6M	Wind Only
Condominiums	AL	Mobile	1968	Frame	5 – 10 miles	\$3M	All Risk
Retail	AL	Baldwin	2013	Joisted Masonry	2 – 3 miles	\$2M	All Risk
Office	AL	Baldwin	1975	Joisted Masonry	500 – 1,000 feet	\$785K	All Risk
Condominiums	AL	Baldwin	1998	Frame	10 – 15 miles	\$672K	All Risk
Office	AL	Mobile	2002	Frame	5 – 10 miles	\$560K	All Risk
Office	AL	Baldwin	2009	Frame	5 – 10 miles	\$950K	All Risk
Apartments w/ Mercantile	AL	Baldwin	2020	Joisted Masonry	500 – 1,000 feet	\$6M	All Risk
Retail w/ Refrigeration	FL	Duval	2023	Masonry Non-Combustible	0 – 500 feet	\$9M	All Risk
Office	FL	Hillsborough	2002	Modified Fire Resistive	10 – 15 miles	\$6M	All Risk
Schools	FL	St. Johns	2017	Masonry Non-Combustible	4 – 5 miles	\$7M	All Risk
Condominiums	FL	Miami-Dade	2014	Fire Resistive	2 – 3 miles	\$6M	All Risk
Retail	FL	Brevard	2007	Masonry Non-Combustible	5 – 10 miles	\$4M	All Risk
Office	FL	Broward	2008	Modified Fire Resistive	15 – 20 miles	\$5M	All Risk
Entertainment	FL	Walton	2026	Frame	1,000 – 1,500 feet	\$5M	All Risk
Health Care	FL	Flagler	2026	Masonry Non-Combustible	4 – 5 miles	\$3M	All Risk
Office	FL	Volusia	2001	Joisted Masonry	2,000 – 2,500 feet	\$4M	All Risk
Office	FL	Broward	2025	Masonry Non-Combustible	2 – 3 miles	\$5M	All Risk
Health Care	FL	Polk	2026	Masonry Non-Combustible	> 50 miles	\$3M	All Risk
Service	FL	Manatee	2025	Masonry Non-Combustible	10 – 15 miles	\$4M	Wind Only
Office	FL	Miami-Dade	2025	Joisted Masonry	5 – 10 miles	\$4M	All Risk
Health Care	FL	Broward	1987	Masonry Non-Combustible	2,500 feet – 1 mile	\$6M	All Risk
Office	FL	St. Lucie	2008	Joisted Masonry	4 – 5 miles	\$3M	All Risk
Health Care	FL	Hillsborough	2020	Masonry Non-Combustible	10 – 15 miles	\$3M	All Risk
Office	FL	Miami-Dade	2004	Modified Fire Resistive	5 – 10 miles	\$4M	All Risk
Health Care	FL	Volusia	2002	Joisted Masonry	2 – 3 miles	\$3M	All Risk
Retail	FL	Orange	1955	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk

Please contact your underwriter if you would like additional information.

Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Service	FL	Santa Rosa	2024	Masonry Non-Combustible	10 – 15 miles	\$3M	All Risk
Health Care	FL	Osceola	1981	Fire Resistive	> 50 miles	\$3M	All Risk
Restaurant	FL	Sarasota	2004	Masonry Non-Combustible	1 – 2 miles	\$3M	All Risk
Office	FL	Orange	1978	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Golf Course Building	FL	Escambia	2008	Joisted Masonry	10 – 15 miles	\$2M	All Risk
Health Care	FL	Lee	2020	Masonry Non-Combustible	5 – 10 miles	\$4M	All Risk
Office	GA	Chatham	1982	Frame	10 – 15 miles	\$800K	All Risk
Condominiums	GA	Chatham	2011	Frame	0 – 500 feet	\$1M	All Risk
Condominiums	GA	Chatham	2005	Frame	0 – 500 feet	\$1M	All Risk
Restaurant	GA	Glynn	2015	Masonry Non-Combustible	0 – 500 feet	\$1M	All Risk
Apartments w/ Mercantile	LA	Orleans	2020	Fire Resistive	5 – 10 miles	\$8M	All Risk
Retail w/ Refrigeration	LA	Calcasieu	2015	Masonry Non-Combustible	25 – 50 miles	\$7M	All Risk
Condos w/ Mercantile	LA	Orleans	1930	Joisted Masonry	5 – 10 miles	\$4M	All Risk
Entertainment	LA	Lafayette	1998	Non-Combustible	20 – 25 miles	\$4M	All Risk
Office	LA	St. Tammany	2020	Joisted Masonry	2 – 3 miles	\$2M	All Risk
Retail	LA	Jefferson	2008	Non-Combustible	5 – 10 miles	\$3M	All Risk
Health Care	LA	St. Tammany	2007	Joisted Masonry	5 – 10 miles	\$1M	All Risk
Office	LA	Ascension	2010	Joisted Masonry	25 – 50 miles	\$2M	All Risk
Apartments w/ Mercantile	MS	Hancock	1930	Joisted Masonry	0 – 500 feet	\$1M	All Risk
Retail w/ Refrigeration	SC	Dorchester	2006	Masonry Non-Combustible	20 – 25 miles	\$4M	All Risk
Condominiums	SC	Charleston	1836	Joisted Masonry	4 – 5 miles	\$3M	All Risk
Restaurant	SC	Charleston	2005	Masonry Non-Combustible	4 – 5 miles	\$837K	All Risk
Condominiums	SC	Beaufort	1988	Frame	2,500 feet – 1 mile	\$4M	All Risk
Entertainment	SC	Horry	2001	Masonry Non-Combustible	5 – 10 miles	\$4M	All Risk
Health Care	SC	Horry	2013	Frame	1 – 2 miles	\$1M	All Risk
Office	SC	Berkeley	2023	Masonry Non-Combustible	25 – 50 miles	\$5M	All Risk
Office	SC	Charleston	2000	Frame	5 – 10 miles	\$2M	All Risk
Restaurant	SC	Horry	2016	Frame	1 – 2 miles	\$2M	All Risk
Restaurant	SC	Beaufort	2006	Masonry Non-Combustible	0 – 500 feet	\$888K	All Risk
Retail	SC	Charleston	2022	Frame	5 – 10 miles	\$2M	All Risk
Retail	SC	Horry	1972	Joisted Masonry	0 – 500 feet	\$620K	All Risk
Retail w/ Refrigeration	TX	Brazoria	2025	Masonry Non-Combustible	15 – 20 miles	\$8M	All Risk
Retail	TX	Brazoria	2025	Masonry Non-Combustible	10 – 15 miles	\$5M	All Risk
Retail	TX	Fort Bend	2016	Masonry Non-Combustible	25 – 50 miles	\$5M	All Risk
Health Care	TX	Harris	2007	Masonry Non-Combustible	25 – 50 miles	\$4M	All Risk
Retail	TX	Brazoria	2021	Masonry Non-Combustible	10 – 15 miles	\$3M	All Risk
Retail w/ Refrigeration	TX	Fort Bend	2023	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Retail	TX	Brazoria	2014	Masonry Non-Combustible	20 – 25 miles	\$3M	All Risk
Retail w/ Refrigeration	TX	Harris	2008	Masonry Non-Combustible	25 – 50 miles	\$2M	All Risk