

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
Restaurant	AL	Baldwin	2014	Frame	2 – 3 miles	\$4M	Wind Only
Office	AL	Baldwin	1974	Joisted Masonry	5 – 10 miles	\$3M	All Risk
Health Care	AL	Mobile	1970	Masonry Non-Combustible	2 – 3 miles	\$2M	All Risk
Apartments w/ Mercantile	AL	Baldwin	2017	Fire Resistive	1 – 2 miles	\$2M	All Risk
Apartments w/ Mercantile	AL	Baldwin	2014	Masonry Non-Combustible	500 – 1,000 feet	\$2M	All Risk
Office	AL	Baldwin	2007	Non-Combustible	2 – 3 miles	\$1M	All Risk
Restaurant	AL	Baldwin	2014	Frame	1 – 2 miles	\$1M	Wind Only
Apartments	AL	Mobile	1972	Frame	5 – 10 miles	\$1M	Wind Only
Retail	FL	Seminole	1972	Masonry Non-Combustible	25 – 50 miles	\$8M	All Risk
Retail	FL	St. Lucie	1983	Masonry Non-Combustible	3 – 4 miles	\$8M	All Risk
Apartments	FL	Hillsborough	1978	Joisted Masonry	15 – 20 miles	\$7M	All Risk
Office	FL	St. Johns	2026	Modified Fire Resistive	3 – 4 miles	\$7M	All Risk
Retail	FL	Seminole	2006	Joisted Masonry	25 – 50 miles	\$6M	All Risk
Service	FL	Bay	2006	Fire Resistive	2,500 feet – 1 mile	\$5M	All Risk
Office	FL	Collier	2002	Masonry Non-Combustible	1 – 2 miles	\$5M	All Risk
Health Care	FL	Orange	2025	Frame	> 50 miles	\$5M	All Risk
Schools	FL	Miami-Dade	2022	Fire Resistive	5 – 10 miles	\$4M	All Risk
Retail	FL	Orange	1972	Masonry Non-Combustible	25 – 50 miles	\$4M	Wind Only
Office	FL	Brevard	1987	Frame	5 – 10 miles	\$4M	All Risk
Retail w/ Refrigeration	FL	Volusia	2026	Masonry Non-Combustible	4 – 5 miles	\$4M	All Risk
Retail	FL	Pasco	2006	Non-Combustible	5 – 10 miles	\$4M	All Risk
Health Care	FL	Pinellas	2001	Joisted Masonry	2 – 3 miles	\$4M	All Risk
Office	FL	Collier	1990	Joisted Masonry	5 – 10 miles	\$4M	All Risk
Retail w/ Refrigeration	FL	Hillsborough	1951	Masonry Non-Combustible	5 – 10 miles	\$3M	All Risk
Office	FL	St. Lucie	2023	Masonry Non-Combustible	4 – 5 miles	\$3M	All Risk
Retail	FL	Volusia	2024	Masonry Non-Combustible	4 – 5 miles	\$3M	All Risk
Office	FL	Lee	2010	Joisted Masonry	5 – 10 miles	\$3M	All Risk
Health Care	FL	Orange	2020	Joisted Masonry	25 – 50 miles	\$3M	All Risk
Retail	FL	Broward	2007	Masonry Non-Combustible	1 – 2 miles	\$3M	All Risk
Health Care	FL	Hillsborough	2017	Joisted Masonry	20 – 25 miles	\$3M	All Risk
Office	FL	Miami-Dade	2005	Fire Resistive	5 – 10 miles	\$3M	All Risk
Retail	FL	Hillsborough	2006	Masonry Non-Combustible	15 – 20 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
Office	FL	Orange	2019	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Apartments	GA	Chatham	2026	Frame	10 – 15 miles	\$5M	All Risk
Condominiums	GA	Glynn	2001	Frame	0 – 500 feet	\$5M	All Risk
Office	GA	Glynn	2019	Frame	1 – 2 miles	\$2M	All Risk
Apartments	GA	Bryan	2025	Frame	15 – 20 miles	\$1M	All Risk
Retail w/ Refrigeration	LA	St. Tammany	2009	Masonry Non-Combustible	5 – 10 miles	\$9M	Wind Only
Office	LA	Jefferson	1991	Frame	4 – 5 miles	\$6M	All Risk
Entertainment	LA	Orleans	1920	Joisted Masonry	5 – 10 miles	\$5M	All Risk
Health Care	LA	Tangipahoa	1990	Joisted Masonry	15 – 20 miles	\$4M	All Risk
Apartments	MS	Harrison	2023	Frame	3 – 4 miles	\$3M	All Risk
Microbreweries / Wineries	MS	Harrison	1972	Fire Resistive	2,500 feet – 1 mile	\$3M	All Risk
Office	SC	Charleston	2006	Masonry Non-Combustible	5 – 10 miles	\$8M	All Risk
Health Care	SC	Horry	1996	Masonry Non-Combustible	1 – 2 miles	\$5M	All Risk
Retail w/ Refrigeration	SC	Beaufort	1984	Joisted Masonry	2,500 feet – 1 mile	\$5M	All Risk
Condominiums	SC	Beaufort	1983	Frame	0 – 500 miles	\$4M	All Risk
Apartments	SC	Horry	2024	Frame	1,000 – 1,500 feet	\$4M	All Risk
Office	SC	Charleston	2001	Non-Combustible	4 – 5 miles	\$3M	All Risk
Condominiums	SC	Horry	1978	Frame	0 – 500 feet	\$3M	All Risk
Retail w/ Refrigeration	SC	Horry	2014	Joisted Masonry	5 – 10 miles	\$3M	All Risk
Office	SC	Charleston	2004	Masonry Non-Combustible	10 – 15 miles	\$2M	All Risk
Apartments	SC	Charleston	1950	Frame	5 – 10 miles	\$2M	All Risk
Condominiums	SC	Charleston	2006	Frame	10 – 15 miles	\$2M	All Risk
Retail	SC	Horry	2010	Masonry Non-Combustible	2,500 feet – 1 mile	\$2M	All Risk
Restaurant	SC	Georgetown	2014	Frame	2,500 feet – 1 mile	\$2M	All Risk
Health Care	SC	Horry	2004	Frame	5 – 10 miles	\$2M	All Risk
Office	SC	Georgetown	1985	Masonry Non-Combustible	2,500 feet – 1 mile	\$1M	All Risk
Apartments w Mercantile	SC	Beaufort	2006	Frame	5 – 10 miles	\$1M	All Risk
Office	SC	Horry	2000	Masonry Non-Combustible	2,000 – 2,500 feet	\$1M	All Risk
Entertainment	TX	Harris	2020	Masonry Non-Combustible	25 – 50 miles	\$9M	All Risk
Entertainment	TX	Fort Bend	2017	Joisted Masonry	25 – 50 miles	\$7M	All Risk
Health Care	TX	Fort Bend	2013	Masonry Non-Combustible	25 – 50 miles	\$6M	All Risk
Retail	TX	Fort Bend	2017	Masonry Non-Combustible	25 – 50 miles	\$5M	All Risk
Retail w/ Refrigeration	TX	Chambers	2026	Masonry Non-Combustible	5 – 10 miles	\$5M	All Risk
Restaurant	TX	Harris	2011	Masonry Non-Combustible	10 – 15 miles	\$4M	All Risk
Retail	TX	Harris	2023	Joisted Masonry	25 – 50 miles	\$4M	All Risk
Office	TX	Brazoria	2026	Non-Combustible	15 – 20 miles	\$3M	All Risk
Retail	TX	Harris	2023	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Health Care	TX	Harris	2003	Masonry Non-Combustible	5 – 10 miles	\$2M	All Risk
Health Care	TX	Harris	1983	Masonry Non-Combustible	5 – 10 miles	\$2M	All Risk
Retail	TX	Nueces	2004	Masonry Non-Combustible	15 – 20 miles	\$2M	All Risk
Auto Repair	TX	Harris	2008	Masonry Non-Combustible	5 – 10 miles	\$2M	All Risk
Office	TX	Fort Bend	2025	Masonry Non-Combustible	> 50 miles	\$2M	All Risk
Condominiums	TX	Nueces	2004	Frame	4 – 5 miles	\$2M	All Risk
Retail	TX	Harris	2002	Non-Combustible	20 – 25 miles	\$1M	All Risk
Artisan Contractors	TX	Brazoria	2002	Non-Combustible	10 – 15 miles	\$1M	Wind Only