

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	2026	Masonry Non-Combustible	2 – 3 miles	\$5M	All Risk
Microbreweries/Wineries	AL	Mobile	2015	Masonry Non-Combustible	1 – 2 miles	\$2M	Wind Only
Health Care	AL	Mobile	1999	Frame	5 – 10 miles	\$2M	All Risk
Health Care	AL	Baldwin	2009	Frame	1 – 2 miles	\$1M	All Risk
Health Care	FL	Orange	2006	Masonry Non-Combustible	25 – 50 miles	\$9M	All Risk
Office	FL	Pasco	2025	Masonry Non-Combustible	25 – 50 miles	\$7M	All Risk
Apartments	FL	Miami-Dade	1974	Modified Fire Resistive	5 – 10 miles	\$6M	Wind Only
Restaurants	FL	Orange	2026	Masonry Non-Combustible	> 50 miles	\$6M	All Risk
Health Care	FL	Collier	2006	Masonry Non-Combustible	2 – 3 miles	\$6M	All Risk
Retail	FL	Seminole	2023	Masonry Non-Combustible	25 – 50 miles	\$6M	All Risk
Artisan Contractors	FL	Clay	2021	Joisted Masonry	15 – 20 miles	\$5M	All Risk
Health Care	FL	Manatee	2024	Masonry Non-Combustible	4 – 5 miles	\$5M	All Risk
Retail	FL	Sarasota	2026	Masonry Non-Combustible	5 – 10 miles	\$4M	All Risk
Health Care	FL	Pasco	2026	Joisted Masonry	15 – 20 miles	\$4M	All Risk
Apartments	FL	Pinellas	2017	Frame	2 – 3 miles	\$4M	All Risk
Retail	FL	Miami-Dade	1985	Modified Fire Resistive	4 – 5 miles	\$4M	All Risk
Retail	FL	Miami-Dade	2007	Fire Resistive	3 – 4 miles	\$4M	All Risk
Health Care	FL	Collier	2024	Masonry Non-Combustible	1 – 2 miles	\$4M	All Risk
Wholesalers	FL	Miami-Dade	2002	Masonry Non-Combustible	10 – 15 miles	\$4M	All Risk
Health Care	FL	Pasco	2026	Masonry Non-Combustible	10 – 15 miles	\$4M	All Risk
Office	FL	Putnam	1991	Joisted Masonry	25 – 50 miles	\$4M	All Risk
Office	FL	Seminole	2008	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Retail	FL	Miami-Dade	2026	Fire Resistive	3 – 4 miles	\$3M	All Risk
Office	FL	Escambia	2005	Frame	4 – 5 miles	\$3M	All Risk
Office	FL	Brevard	2007	Joisted Masonry	5 – 10 miles	\$3M	All Risk
Health Care	FL	Miami-Dade	2015	Masonry Non-Combustible	5 – 10 miles	\$3M	All Risk
Health Care	FL	Collier	1999	Masonry Non-Combustible	1 – 2 miles	\$3M	All Risk
Artisan Contractors	FL	Orange	2020	Joisted Masonry	25 – 50 miles	\$3M	Wind Only
Retail w/ Refrigeration	FL	Hillsborough	1980	Frame	15 – 20 miles	\$3M	All Risk
Apartments w/ Mercantile	GA	Glynn	1960	Joisted Masonry	5 – 10 miles	\$6M	All Risk
Condominiums	GA	McIntosh	1989	Frame	10 – 15 miles	\$5M	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	GA	Glynn	1973	Masonry Non-Combustible	5 – 10 miles	\$4M	All Risk
Golf Course Building	GA	Glynn	2001	Frame	10 – 15 miles	\$975K	All Risk
Condominiums	LA	Orleans	1903	Joisted Masonry	5 – 10 miles	\$6M	All Risk
Retail w/ Refrigeration	LA	Livingston	2014	Masonry Non-Combustible	25 – 50 miles	\$4M	All Risk
Office	LA	Orleans	1970	Masonry Non-Combustible	5 – 10 miles	\$4M	All Risk
Office	LA	Lafayette	1984	Joisted Masonry	20 – 25 miles	\$4M	All Risk
Condominiums	LA	Orleans	2017	Non-Combustible	5 – 10 miles	\$3M	All Risk
Auto Repair	LA	Jefferson	1980	Masonry Non-Combustible	5 – 10 miles	\$3M	All Risk
Office	LA	Calcasieu	2019	Non-Combustible	25 – 50 miles	\$3M	All Risk
Apartments	MS	Harrison	2018	Frame	0 – 500 feet	\$2M	All Risk
Office	MS	Harrison	2003	Frame	1 – 2 miles	\$1M	All Risk
Restaurant	MS	Harrison	2026	Frame	0 – 500 feet	\$1M	All Risk
Office	MS	Hancock	1960	Joisted Masonry	0 – 500 feet	\$697K	All Risk
Office	MS	Hancock	1900	Frame	0 – 500 miles	\$536K	All Risk
Office	MS	Harrison	2006	Frame	2 – 3 miles	\$517K	All Risk
Apartments	SC	Charleston	1981	Frame	10 – 15 miles	\$10M	All Risk
Condominiums	SC	Horry	2008	Frame	2 – 3 miles	\$5M	All Risk
Restaurant	SC	Horry	2021	Masonry Non-Combustible	4 – 5 miles	\$5M	All Risk
Office	SC	Charleston	1988	Joisted Masonry	4 – 5 miles	\$4M	All Risk
Condominiums	SC	Beaufort	2019	Frame	10 – 15 miles	\$4M	All Risk
Condominiums	SC	Horry	2008	Frame	5 – 10 miles	\$4M	All Risk
Condominiums	SC	Beaufort	2000	Frame	1,000 – 1,500 feet	\$4M	All Risk
Office	SC	Horry	2007	Masonry Non-Combustible	1 – 2 miles	\$4M	All Risk
Condos w/ Mercantile	SC	Charleston	2022	Masonry Non-Combustible	5 – 10 miles	\$3M	All Risk
Schools	SC	Beaufort	1981	Joisted Masonry	5 – 10 miles	\$3M	All Risk
Restaurant	SC	Beaufort	2021	Non-Combustible	2,500 feet – 1 mile	\$3M	All Risk
Office	SC	Charleston	2018	Frame	3 – 4 miles	\$3M	All Risk
Office	SC	Beaufort	1985	Frame	0 – 500 feet	\$3M	All Risk
Condominiums	SC	Horry	1997	Frame	2 – 3 miles	\$3M	All Risk
Condominiums	SC	Horry	2026	Frame	3 – 4 miles	\$2M	All Risk
Apartments w/ Mercantile	SC	Charleston	2024	Joisted Masonry	5 – 10 miles	\$2M	Wind Only
Service	SC	Charleston	1920	Frame	5 – 10 miles	\$1M	All Risk
Office	SC	Horry	1998	Joisted Masonry	2,500 feet – 1 mile	\$975K	All Risk
Restaurant	SC	Charleston	2020	Joisted Masonry	10 – 15 miles	\$800K	All Risk
Restaurant	SC	Horry	2020	Joisted Masonry	0 – 500 feet	\$695K	All Risk
Restaurant	SC	Charleston	2010	Joisted Masonry	5 – 10 miles	\$250K	All Risk
Retail	TX	Harris	1996	Masonry Non-Combustible	20 – 25 miles	\$9M	All Risk
Health Care	TX	Fort Bend	2016	Frame	25 – 50 miles	\$6M	All Risk
Health Care	TX	Harris	1980	Masonry Non-Combustible	25 – 50 miles	\$4M	All Risk
Entertainment	TX	Harris	2017	Masonry Non-Combustible	5 – 10 miles	\$4M	All Risk
Entertainment	TX	Harris	2025	Non-Combustible	5 – 10 miles	\$3M	All Risk
Retail	TX	Harris	2019	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Entertainment	TX	Harris	2013	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Health Care	TX	Harris	2017	Joisted Masonry	25 – 50 miles	\$2M	All Risk