

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

- ✓ Offices
- ✓ Retail / Shopping Centers
- ✓ Healthcare
- ✓ Medical Offices
- ✓ Entertainment/Athletics
- ✓ Condominiums

Secondary

- ✓ Restaurants
- ✓ Services
- ✓ Apartments
- ✓ Schools
- ✓ Wholesale

Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Health Care	LA	Washington	1987	Frame	25 – 50 miles	\$8M	All Risk
Health Care	TX	Harris	2007	Masonry Non-Combustible	25 – 50 miles	\$2M	All Risk
Health Care	TX	Harris	2011	Masonry Non-Combustible	25 – 50 miles	\$2M	All Risk
Office	MS	Pearl River	2000	Frame	20 – 25 miles	\$750K	All Risk
Retail w/ Refrigeration	TX	Harris	1995	Masonry Non-Combustible	10 – 15 miles	\$9M	Wind Only
Retail	LA	Lafayette	2025	Non-Combustible	15 – 20 miles	\$3M	All Risk
Office	AL	Baldwin	2008	Masonry Non-Combustible	1,500 – 2,000 feet	\$2M	All Risk
Entertainment	TX	Fort Bend	2020	Frame	25 – 50 miles	\$1M	All Risk
Retail	AL	Mobile	1965	Frame	5 – 10 miles	\$850K	All Risk
Retail	FL	Hillsborough	2004	Masonry Non-Combustible	10 – 15 miles	\$3M	All Risk
Office	LA	Orleans	1900	Joisted Masonry	5 – 10 miles	\$3M	All Risk
Restaurant	GA	Glynn	1985	Frame	2 – 3 miles	\$2M	All Risk
Restaurant	MS	Jackson	2025	Masonry Non-Combustible	1 – 2 miles	\$1M	All Risk
Entertainment	SC	Charleston	1996	Frame	5 – 10 miles	\$450K	All Risk
Retail	TX	Harris	1966	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Entertainment	FL	Volusia	1995	Non-Combustible	20 – 25 miles	\$3M	All Risk
Condominiums	SC	Horry	1980	Fire Resistive	0 – 500 feet	\$6M	All Risk
Condominiums	FL	Miami-Dade	2025	Fire Resistive	500 – 1,000 feet	\$5M	All Risk
Health Care	TX	Fort Bend	1998	Frame	25 – 50 miles	\$3M	All Risk
Retail	TX	Harris	2016	Masonry Non-Combustible	5 – 10 miles	\$2M	All Risk
Office	FL	Volusia	2025	Masonry Non-Combustible	3 – 4 miles	\$6M	All Risk
Retail	TX	Harris	2004	Masonry Non-Combustible	25 – 50 miles	\$6M	All Risk
Restaurant	MS	Harrison	1974	Modified Fire Resistive	4 – 5 miles	\$2M	Wind Only
Office	SC	Charleston	1985	Frame	4 – 5 miles	\$1M	All Risk
Health Care	TX	Harris	2007	Frame	20 – 25 miles	\$4M	All Risk
Office	SC	Berkeley	2025	Masonry Non-Combustible	25 – 50 miles	\$7M	All Risk
Retail	TX	Harris	2023	Masonry Non-Combustible	20 – 25 miles	\$2M	All Risk
Retail	TX	Matagorda	1970	Masonry Non-Combustible	15 – 20 miles	\$2M	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
Condominiums	GA	Chatham	2007	Masonry Non-Combustible	0 – 500 feet	\$6M	All Risk
Schools	FL	Duval	1999	Frame	5 – 10 miles	\$3M	All Risk
Apartments	FL	Miami-Dade	2022	Masonry Non-Combustible	5 – 10 miles	\$5M	All Risk
Retail	FL	Orange	2025	Masonry Non-Combustible	> 50 miles	\$4M	All Risk
Office	FL	Broward	2000	Joisted Masonry	15 – 20 miles	\$3M	All Risk
Condominiums	SC	Horry	1980	Frame	0 – 500 feet	\$2M	All Risk
Retail w/ Refrigeration	TX	Fort Bend	2024	Masonry Non-Combustible	25 – 50 miles	\$4M	All Risk
Retail	TX	Harris	2024	Masonry Non-Combustible	25 – 50 miles	\$2M	All Risk
Service	SC	Charleston	1988	Joisted Masonry	5 – 10 miles	\$1M	All Risk
Restaurant	AL	Baldwin	2024	Masonry Non-Combustible	3 – 4 miles	\$900K	All Risk
Health Care	FL	St. Johns	2005	Frame	10 – 15 miles	\$5M	All Risk
Office	LA	Orleans	1956	Masonry Non-Combustible	3 – 4 miles	\$3M	Wind Only
Retail w/ Refrigeration	TX	Nueces	2023	Masonry Non-Combustible	4 – 5 miles	\$3M	Wind Only
Retail w/ Refrigeration	SC	Dorchester	2007	Masonry Non-Combustible	20 – 25 miles	\$4M	All Risk
Office	TX	Harris	1981	Masonry Non-Combustible	25 – 50 miles	\$4M	All Risk
Retail	FL	Duval	1973	Masonry Non-Combustible	10 – 15 miles	\$3M	All Risk
Retail	FL	Orange	1987	Masonry Non-Combustible	25 – 50 miles	\$10M	All Risk
Office	FL	Orange	2008	Modified Fire Resistive	25 – 50 miles	\$8M	All Risk
Office	TX	Harris	2011	Masonry Non-Combustible	25 – 50 miles	\$4M	All Risk
Office	TX	Harris	1980	Masonry Non-Combustible	25 – 50 miles	\$7M	All Risk
Entertainment	TX	Galveston	2018	Frame	10 – 15 miles	\$5M	All Risk
Restaurant	MS	Jackson	2023	Frame	1 – 2 miles	\$900K	All Risk
Retail	FL	Manatee	1990	Masonry Non-Combustible	5 – 10 miles	\$7M	All Risk
Health Care	FL	Osceola	2006	Joisted Masonry	25 – 50 miles	\$6M	All Risk
Retail w/ Refrigeration	TX	Harris	2022	Masonry Non-Combustible	25 – 50 miles	\$4M	All Risk
Retail	TX	Harris	2006	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Retail	TX	Harris	2007	Masonry Non-Combustible	25 – 50 miles	\$2M	All Risk
Entertainment	FL	Collier	2024	Masonry Non-Combustible	3 – 4 miles	\$6M	All Risk
Retail	FL	Orange	1986	Masonry Non-Combustible	25 – 50 miles	\$5M	All Risk
Office	FL	Hillsborough	1946	Joisted Masonry	5 – 10 miles	\$3M	All Risk
Apartments w/ Mercantile	GA	Chatham	1840	Frame	10 – 15 miles	\$2M	All Risk
Office	FL	Duval	1999	Non-Combustible	5 – 10 miles	\$6M	All Risk
Office	FL	Duval	1983	Masonry Non-Combustible	10 – 15 miles	\$6M	All Risk
Entertainment	LA	Orleans	1891	Modified Fire Resistive	5 – 10 miles	\$6M	All Risk
Retail w/ Refrigeration	LA	Washington	1990	Joisted Masonry	25 – 50 miles	\$6M	All Risk
Entertainment	LA	St. Charles	1983	Masonry Non-Combustible	5 – 10 miles	\$5M	All Risk
Office	LA	Tangipahoa	2003	Masonry Non-Combustible	25 – 50 miles	\$3M	All Risk
Office	FL	Marion	1924	Joisted Masonry	25 – 50 miles	\$3M	All Risk
Service	FL	Osceola	1919	Joisted Masonry	25 – 50 miles	\$3M	Wind Only
Retail w/ Refrigeration	TX	Harris	1998	Masonry Non-Combustible	25 – 50 miles	\$2M	All Risk
Office	TX	Nueces	2014	Non-Combustible	15 – 20 miles	\$2M	All Risk
Retail	MS	Pearl River	2001	Masonry Non-Combustible	20 – 25 miles	\$928K	All Risk
Condominiums	SC	Horry	2007	Frame	0 – 500 feet	\$799K	All Risk