

Tuesday, February 7, 2023

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## Small Commercial: February Updates

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Specific to our small commercial program, all quotes created on or after 2/7 are subject to the following guideline updates:

### **Adjusting the max TIV line size per policy/ by state for new business:**

- FL and TX: \$5M max TIV per policy
- AL, GA, MS, NY, SC, and VA: \$7.5M max TIV per policy
- Renewals <\$10M TIV will be honored as long as they meet all other underwriting guidelines at the time of renewal.
- As a reminder, we do not allow breaking up master schedules to fit the small commercial product. Please contact your underwriter with any questions.

### **New business quote referrals to underwriting:**

- FL and TX: If a quote fails for any system underwriting rules, it is a hard stop, and will not have the option to refer to an underwriter.
- AL, MS, GA, SC, VA, and NY: quotes with TIV > \$2.5M will require a referral to underwriting

Our small commercial division is laser focused on efficiencies this year. The adjustments outlined above will assist us in optimizing our service to you and focuses us on risks that are the core of our book of business. If you have any questions, please contact your assigned underwriter.

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**Contact Customer Service**

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