

Tuesday, March 13, 2023

Be sure to add [info@emailvelocityrisk.com](mailto:info@emailvelocityrisk.com) to your safe sender list.

# Velocity Risk

---

## Small Commercial Update Underwriting Guideline Changes

We continue to refine our underwriting appetite to optimize our book of business and allow us to focus on areas we want to grow in 2023. Below outlines [updates to our underwriting guidelines](#).

These guideline changes are effective immediately on both renewal and new business. We are working on updating our system to reflect these changes for new business and expect that to happen in the coming weeks. In the mean time, it is our expectation that producers are not quoting these risks as they are now ineligible. Outstanding quotes created before 3/13/23 will be honored.

The following are now ineligible:

- Churches
- Car Wash / Auto Repair
- Roof Age > 25 years
- Texas Only: Pre-2001 Frame Habitational (Apartments / Condominiums)

Updated eligibility based on location, construction type, DTC and year built:

- FL specific updates:
    - Restricted appetite for pre 1995 risks (in FL)
    - Restricted appetite for risks within 1 mi DTC (in FL)
    - WF/ JM built prior to 1995 and within 1 mi DTC is now ineligible (in FL)
    - WF/ NC or LMF within 1 mi DTC is now ineligible
  - TX/AL/MS Impacts
    - WF hab in TX pre 2001 now ineligible
-

Tuesday, March 13, 2023

- Restricted appetite for inferior construction, built pre 1995 within 2.5mi DTC
- WF/ NC or LMF within 1 mi DTC is now ineligible

[March guideline changes for small commercial \(PDF\)](#)

---

## Contact Customer Service

Phone: (844) 878-1267

Email: [smb.underwriting@velocityrisk.com](mailto:smb.underwriting@velocityrisk.com)



---

This email was sent by: **Velocity Risk Underwriters**  
10 Burton Hills Blvd., Ste. 300 Nashville, Tennessee, 37215, United States

[Update Profile](#)