

Wednesday, November 1, 2023

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## Small Commercial Update

### New Business Open in LA Tier 2 Parishes

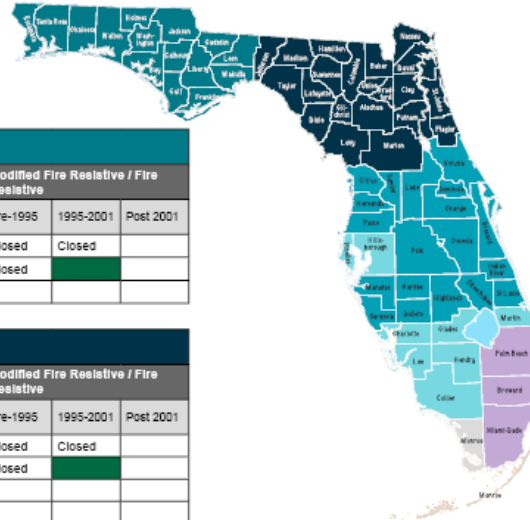
Effective 11/1/2023: We are opening Louisiana for new business in Tier 2 Parishes (including St. Tammany) for 1980 and newer year built risks\*. Please note, Jefferson and Orleans Parishes will remain closed for new business.

Tier 1	Tier 2	
Jefferson (renewal only)	Acadia	Ascension
Orleans (renewal only)	Assumption	Calcasieu
St. Tammany	Davis	E. Baton Rouge
	Iberville	Jefferson Davis
	Lafayette	St. Charles
	St. James	St. John the Baptist
	St. Martin	Tangipahoa
	Washington	W. Baton Rouge

\*Be sure to review our [Louisiana](#) Quick Reference Guide (QRG) and our updated Product Guide to familiarize yourself with our guidelines. As a reminder, our QRGs and Product Guide are located on our Knowledge Center within [my.velocityrisk.com](http://my.velocityrisk.com).

As a reminder, we previously expanded the below guidelines in recent weeks:

- Effective 10/27/2023: We have revised the Florida distance to coast guidelines to allow more risks as we expand our appetite. The green highlighted sections below are now open for submissions. Be sure to review our [Florida](#) QRG.



Zone 4									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
0.5-1 mile	Closed	Closed	Closed	Closed	Closed		Closed		
Over 1 mile	Frame only								

Zone 3									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
0.5-1 mile	Closed	Closed	Closed	Closed			Closed		
1-2 miles	Closed								
Over 2 miles	Frame only								

Zone 2									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
0.5-1 mile	Closed	Closed	Closed	Closed			Closed		
1-5 miles	Closed	Closed							
Over 5 miles	Frame only								

Zone 1									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed		Closed	Closed	Closed
0.5-1 mile	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
1-2 miles	Closed	Closed	Closed	Closed					
Over 2 miles	Closed	Closed							

Tri-County (Pre-1980 YB ineligible for all construction types)									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed
0.5-1 mile	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
1-2 miles	Closed	Closed	Closed	Closed					
Over 2 miles	Closed	Closed	Closed						

AND

- Effective 10/13/2023 for new business we have increased the maximum TIV to \$6.5M in Florida, Louisiana, and Texas for risks with Joisted Masonry, Masonry Non-Combustible, Fire-Resistive, or Modified Fire Resistive construction.

AND

- All Florida renewal quotes (effective 11/2/2023 onward) will be released 20 days prior to the effective date, providing an additional five days for reviews. Effective 10/13/2023, Florida new business quotes may be quoted up to 20 days prior to the effective date as well. All other states will continue to be released 35 days prior to the effective date.

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Thank you, we value your feedback, and welcome more of it. We will continue to work hard to be your carrier of choice for catastrophe property risks.

## Contact Customer Service

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