

From: [SMB Underwriting](#)
To:
Subject: Expanded & Simplified Guidelines for Gulf Coast States
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What's New with Velocity

Updated Eligibility Guidelines

Small Commercial Update

Velocity is excited to announce updated eligibility guidelines for Alabama, Florida, Louisiana, Mississippi, and Texas effective August 5, 2024.

We have streamlined our eligibility guidelines for Louisiana risks by removing the occupancy rules. Now, our criteria focus on the year the property was built, making the process simpler and more straightforward. The new guidelines are:

- Buildings built between 1950 to 1979 will require underwriting approval
- Buildings built prior to 1950 are ineligible

We have also extended our roof age eligibility to allow roofs up to 25 years old for preferred risks in Alabama, Florida, Louisiana, Mississippi and Texas.

Be sure to review our Product Guide, forms, and state specific Quick Reference Guides in the [Velocity Knowledge Center](#), your resource center for product and system information.

If you have any questions or need further clarification on these updated guidelines, please don't hesitate to give us a call. Our team is here to assist you. We will continue to work hard to be your carrier of choice for catastrophe property risks.

Contact Customer Service

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