

Small Business Coverage

For exclusive use with licensed insurance professionals. Not for public distribution.

Product Offering


We protect against:

- All risk including Named Storm and Windstorm Only

Capacity

- Max TIV: \$10,000,000
- We specialize in writing hurricane coverage for risks located in Florida and in coastal counties in Alabama, Georgia, Louisiana, Mississippi, South Carolina and Texas.

Issuing paper/Security

		
• National Fire & Marine Insurance Company	A++ XV	AA+
• Certain Underwriters at Lloyd's – Syndicate 1458	A XV	A+
• United Specialty Insurance Company	A X	N/A
• Fortegra Specialty Insurance Company	A- IX	N/A
• Velocity Specialty Insurance Company	A- VIII	N/A
• Emerald Bay Specialty Insurance Company	A- VII	N/A

Property Coverage Perils

- Online product offering
- 24-hour turn around time for referrals
- Windstorm/Hail (required as base peril)
- Optional coverages available
 - All Other Peril (AOP)
 - Earthquake
 - Equipment Breakdown
 - Florida Sinkhole
 - Terrorism (TRIA)
- Additional coverage sublimit packages available
 - Ordinance and Law coverage
 - Service interruption
 - Extended Period of Indemnity
- Business income – 1/12 annual limit
- Contents and Business Income Values

Targeting main street property risks



- ✓ Real Estate
- ✓ Office
- ✓ Retail
- ✓ Health Care Facilities
- ✓ Services
- ✓ Post 2001 construction

Attributes:

- ✓ Favorable loss history
- ✓ No history of litigation, PA/AOB involvement
- ✓ Adequate valuation
- ✓ <10% vacancy

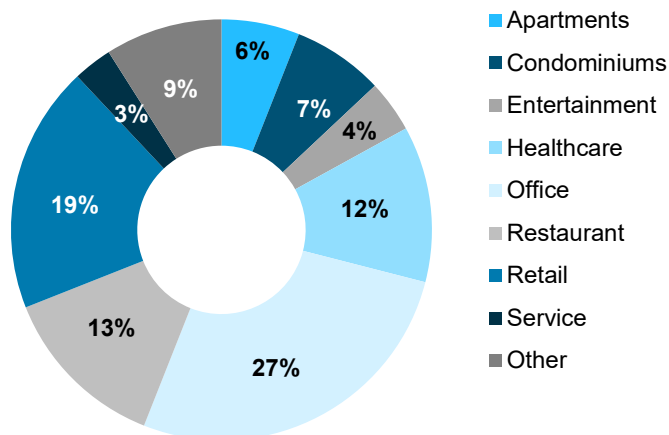
Ineligible Occupancies

- Buildings under construction/renovation
- Convenience stores/Gas stations
- Contractors with heavy/hazardous equipment
- Exposures not on a permanent foundation
- Risks over water
- Vacant buildings
- Farming
- Manufacturers
- Hotels and Motels
- Churches
- Single Family Dwellings
- Car Washes

See our Small Commercial Product Guide for a complete listing of underwriting guidelines including ineligible exposures.

*Some occupancies and risk locations are subject to minimum deductible requirements.

Occupancy Breakdown



Innovative Solutions

We offer innovative E&S products and ways for properties and business owners to transfer risk to global capital sources, especially in areas where it's very hard to get coverage. Our advanced underwriting technology enables us to tailor your coverage to your specific business needs.

About Us

Velocity Risk Underwriters, LLC, was established in 2015, and operates across small commercial and middle market commercial segments - delivering specialty insurance solutions and products to meet the unique needs of its customers and distribution sources.

The business has over 150 employees working remotely and across four U.S. locations: Nashville (headquarters), Atlanta, Birmingham, and Chicago.

As of February 2025, Velocity Risk Underwriters, LLC is now a wholly owned subsidiary under Ryan Specialty (NYSE: RYAN). Founded in 2010, Ryan Specialty is a provider of specialty products and solutions for insurance brokers, agents, and carriers. Ryan Specialty provides distribution, underwriting, product development, administration, and risk management services by acting as a wholesale broker, managing general underwriter, and a managing general underwriter with delegated authority from insurance carriers.

Excellent Financial Strength

Our substantial capital supports our business and is dedicated to both catastrophe exposed risks and long-term market participation.

- A.M. Best "A and A-" rated insurance coverage providers for non-admitted
- Unique access to catastrophe expertise and capital resources
- Specialized services for coastal risks
- Experienced claims professionals standing by, 24/7

We are licensed in 50 states as a general agent and underwrite property programs on behalf of our carrier panel.

Contact Velocity

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