

# Small Commercial Recent Success Guide

## Target Attributes

- ✓ Well-Maintained properties
- ✓ Favorable loss history
- ✓ No history of litigation or PA involvement
- ✓ Adequate valuation

## Target Classes

### Primary

- ✓ Offices
- ✓ Retail / Shopping Centers
- ✓ Healthcare
- ✓ Medical Offices
- ✓ Entertainment/Athletics
- ✓ Condominiums

### Secondary

- ✓ Restaurants
- ✓ Services
- ✓ Apartments
- ✓ Schools
- ✓ Wholesale

## Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Retail	AL	Mobile	2022	Joisted Masonry	5-10 miles	\$3M	Wind Only
Office	AL	Baldwin	1945	MNC	5-10 miles	\$2.2M	All Risk
Office	AL	Mobile	2000	Joisted Masonry	4-5 miles	\$1.9M	All Risk
Warehouse	FL	Polk	2016	MNC	25-50 miles	\$8.3M	Wind Only
Health Care	FL	Brevard	1983	Joisted Masonry	5-10 miles	\$6.8M	All Risk
Retail	FL	Leon	2003	MNC	25-50 miles	\$5.8M	All Risk
Entertainment	FL	Hernando	1980	Joisted Masonry	5-10 miles	\$2.9M	All Risk
Office	FL	Orange	2006	MNC	25-50 miles	\$6.4M	All Risk
Apartments	FL	DeSoto	2024	Joisted Masonry	20-25 miles	\$5.5M	All Risk
Office	FL	Manatee	2004	Joisted Masonry	5-10 miles	\$5M	All Risk
Apartments	FL	Miami-Dade	2025	Modified Fire-Resistive	1-2 miles	\$3.4M	All Risk
Restaurant	FL	Palm Beach	2018	Joisted Masonry	2,500 ft – 1 mile	\$4.6M	All Risk
Office	FL	Broward	2005	Modified Fire-Resistive	5-10 miles	\$3.3M	All Risk
Entertainment	FL	Lee	2025	Frame	5-10 miles	\$4.7M	All Risk
Office	FL	Broward	2023	MNC	2-3 miles	\$6.3M	All Risk
Artisan Contractors	FL	Osceola	2008	MNC	25-50 miles	\$3.4M	All Risk
Retail	FL	Pasco	2006	MNC	15-20 miles	\$4.3M	All Risk
Office	FL	St. Lucie	2007	Joisted Masonry	10-15 miles	\$9M	All Risk
Restaurant	FL	Citrus	2024	MNC	3-4 miles	\$2.8M	All Risk
Health Care	FL	Palm Beach	2018	MNC	1-2 miles	\$3.1M	All Risk
Restaurant	FL	Orange	2010	Modified Fire-Resistive	>50 miles	\$5.1M	All Risk
Retail	FL	Lake	1988	MNC	>50 miles	\$5.7M	All Risk
Office	FL	Escambia	2024	Fire Resistive	15-20 miles	\$3.7M	All Risk
Health Care	FL	Brevard	2015	Joisted Masonry	5-10 miles	\$6.6M	All Risk
Office	FL	Hillsborough	2017	Joisted Masonry	20-25 miles	\$8.4M	All Risk
Retail	FL	Collier	2017	MNC	4-5 miles	\$4M	All Risk
Health Care	FL	Leon	2025	Frame	25-50 miles	\$3M	All Risk
Office	FL	Gulf	2007	MNC	1-2 miles	\$5.4M	All Risk
Condominiums	GA	Glynn	1974	Frame	2-3 miles	\$5.9M	Wind Only
Retail	GA	Chatham	1983	Frame	5-10 miles	\$2M	All Risk

## Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Condominiums	GA	Chatham	1997	Frame	0-500 feet	\$4.9M	All Risk
Wholesale	LA	Jefferson	2008	Non-Combustible	4-5 miles	\$2.2M	All Risk
Artisan Contractors	LA	Calcasieu	2024	Light Metal Frame	25-50 miles	\$2.2M	All Risk
Entertainment	LA	Orleans	2024	Joisted Masonry	5-10 miles	\$3.5M	All Risk
Artisan Contractors	LA	Jefferson	2025	MNC	5-10 miles	\$3.9M	All Risk
Retail	LA	Orleans	1890	Frame	5-10 miles	\$5.4M	All Risk
Office	LA	Orleans	1903	Frame	5-10 miles	\$2.9M	All Risk
Health Care	LA	St. Tammany	2023	Frame	1-2 miles	\$4.9M	All Risk
Health Care	LA	Orleans	2024	MNC	4-5 miles	\$2.2M	All Risk
Apartments	LA	Orleans	1865	Joisted Masonry	5-10 miles	\$3M	All Risk
Service	LA	Calcasieu	2023	Non-Combustible	25-50 miles	\$3.2M	All Risk
Restaurant	LA	Ascension	2006	MNC	25-50 miles	\$3.4M	All Risk
Retail	LA	St. Tammany	1998	Non-Combustible	5-10 miles	\$2.6M	All Risk
Warehouse	MS	Pearl River	2006	Frame	20-25 miles	\$1.6M	Wind Only
Health Care	MS	Jackson	2001	Frame	2-3 miles	\$2.3M	All Risk
Entertainment	MS	Harrison	1988	MNC	5-10 miles	\$2.6M	All Risk
Office	SC	Charleston	2005	Frame	4-5 miles	\$2.1M	All Risk
Condominiums	SC	Horry	1991	Frame	1-2 miles	\$1.1M	All Risk
Apartments	SC	Charleston	1840	Joisted Masonry	4-5 miles	\$1.3M	All Risk
Retail	SC	Horry	1984	MNC	500-1,000 feet	\$1.3M	All Risk
Condominiums	SC	Charleston	2001	Frame	5-10 miles	\$4.4M	All Risk
Service	SC	Charleston	2002	Frame	4-5 miles	\$1.6M	All Risk
Apartments	SC	Charleston	1900	Frame	4-5 miles	\$3.6M	All Risk
Office	SC	Charleston	2024	MNC	15-20 miles	\$4.5M	All Risk
Office	SC	Charleston	1885	Joisted Masonry	3-4 miles	\$860K	All Risk
Condominiums	SC	Charleston	1870	Frame	4-5 miles	\$2M	All Risk
Entertainment	SC	Charleston	2015	Non-Combustible	4-5 miles	\$1.6M	Wind Only
Golf Course Building	SC	Horry	2003	Frame	10-15 miles	\$4.5M	All Risk
Apartments	SC	Charleston	1870	Frame	4-5 miles	\$2.7M	All Risk
Condominiums	SC	Horry	2005	Frame	0-500 feet	\$1.2M	All Risk
Condominiums	SC	Horry	1984	Frame	2-3 miles	\$3M	All Risk
Office	SC	Georgetown	2000	MNC	5-10 miles	\$3.3M	All Risk
Office	TX	Harris	2017	MNC	25-50 miles	\$4.6M	All Risk
Retail	TX	Harris	2007	MNC	25-50 miles	\$2M	All Risk
Wholesale	TX	Harris	2024	Light Metal Frame	20-25 miles	\$2.1M	Wind Only
Retail	TX	Harris	2024	MNC	25-50 miles	\$4.6M	All Risk
Restaurant	TX	Nueces	2016	Joisted Masonry	1-2 miles	\$2.7M	All Risk
Retail	TX	Harris	2015	MNC	25-50 miles	\$3.3M	All Risk
Entertainment	TX	Harris	1980	MNC	4-5 miles	\$6M	All Risk
Service	TX	Fort Bend	2004	MNC	25-50 miles	\$3.1M	All Risk
Retail	TX	Jefferson	2007	MNC	15-20 miles	\$4.2M	All Risk
Office	TX	Harris	2020	Non-Combustible	25-50 miles	\$2.7M	All Risk
Retail	TX	Harris	1979	MNC	25-50 miles	\$5.3M	All Risk
Apartments	TX	Harris	2017	Frame	15-20 miles	\$9.4M	All Risk