

Small Commercial Recent Success Guide – Gulf Coast

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
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	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