

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
Restaurant	AL	Baldwin	2022	Frame	0-500 feet	\$3M	All Risk
Condominiums	AL	Mobile	2007	Joisted Masonry	2,500 feet–1 mile	\$5.1M	All Risk
Apartments	AL	Mobile	1955	Joisted Masonry	1-2 miles	\$5.2M	All Risk
Office	FL	Polk	1915	MNC	25-50 miles	\$8.7M	All Risk
Restaurant	FL	Osceola	2018	MNC	>50 miles	\$6.3M	All Risk
Health Care	FL	Clay	1985	Joisted Masonry	20-25 miles	\$5.8M	All Risk
Office	FL	Orange	1913	MNC	25-50 miles	\$3.5M	All Risk
Health Care	FL	Sarasota	2025	Joisted Masonry	10-15 miles	\$4.4M	All Risk
Office	FL	Orange	2007	Joisted Masonry	25-50 miles	\$3.7M	All Risk
Wholesalers	FL	Orange	1942	MNC	25-50 miles	\$3.5M	All Risk
Health Care	FL	Pasco	2020	MNC	5-10 miles	\$4.2M	All Risk
Health Care	FL	Charlotte	2023	MNC	4-5 miles	\$3.2M	All Risk
Restaurant	FL	Volusia	2020	MNC	5-10 miles	\$4.3M	All Risk
Health Care	FL	Lee	1990	Joisted Masonry	0-500 feet	\$3.8M	Wind Only
Condominiums	FL	Frame	2006	Frame	25-50 miles	\$7M	All Risk
Condominiums	FL	Collier	2014	Fire Resistive	2,500 feet-1 mile	\$3.7M	All Risk
Office	FL	Brevard	2025	Modified Fire Resistive	3-4 miles	\$6.5M	All Risk
Health Care	FL	Seminole	2007	MNC	25-50 miles	\$5.4M	All Risk
Schools	FL	Broward	2004	MNC	5-10 miles	\$7.6M	All Risk
Health Care	FL	Sarasota	2019	Joisted Masonry	3-4 miles	\$3.2M	Wind Only
Health Care	FL	Hillsborough	1998	Joisted Masonry	5-10 miles	\$4.9M	All Risk
Office	FL	Volusia	1986	Joisted Masonry	500-1,000 feet	\$3.2M	All Risk
Retail	FL	Marion	1995	MNC	25-50 miles	\$6.4M	All Risk
Entertainment	FL	Orange	1920	Joisted Masonry	25-50 miles	\$5.6M	Wind Only
Entertainment	FL	Orange	2018	MNC	25-50 miles	\$4.1M	All Risk
Service	FL	Palm Beach	2016	MNC	5-10 miles	\$7.4M	All Risk
Apartments	GA	Chatham	1990	Joisted Masonry	10-15 miles	\$1.4M	All Risk
Condominiums	GA	Chatham	2008	Joisted Masonry	10-15 miles	\$6.2M	All Risk
Entertainment	LA	Orleans	1945	MNC	5-10 miles	\$3.5M	All Risk
Office	LA	St. Tammany	2014	MNC	5-10 miles	\$3.8M	All Risk

Please contact your underwriter if you would like additional information.

Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Condominiums	LA	Orleans	2007	Fire Resistive	5-10 miles	\$5.5M	All Risk
Retail	LA	Ascension	2005	Non-Combustible	25-50 miles	\$2.1M	All Risk
Service	LA	Tangipahoa	2000	Non-Combustible	10-15 miles	\$2.1M	All Risk
Office	LA	Orleans	1920	Joisted Masonry	4-5 miles	\$3.8M	All Risk
Service	LA	East Baton Rouge	1991	MNC	25-50 miles	\$4.2M	All Risk
Condominiums	LA	St. Tammany	1999	Frame	2-3 miles	\$5.1M	All Risk
Entertainment	LA	East Baton Rouge	2017	Non-Combustible	25-50 miles	\$3.2M	All Risk
Health Care	LA	Orleans	2008	MNC	5-10 miles	\$5.8M	All Risk
Office	MS	Jackson	1989	Frame	2-3 miles	\$1.5M	All Risk
Office	MS	Harrison	1932	Joisted Masonry	2,500 feet-1 mile	\$960K	All Risk
Health Care	MS	Jackson	2008	Frame	10-15 miles	\$3M	Wind Only
Entertainment	SC	Beaufort	1870	Joisted Masonry	5-10 miles	\$1.2M	All Risk
Condominiums	SC	Beaufort	2023	Frame	4-5 miles	\$3.2M	All Risk
Office	SC	Charleston	1903	Joisted Masonry	3-4 miles	\$925K	All Risk
Condominiums	SC	Charleston	1973	Joisted Masonry	4-5 miles	\$2M	All Risk
Retail	SC	Horry	2000	MNC	0-500 feet	\$800K	All Risk
Office	SC	Charleston	2003	Frame	4-5 miles	\$1.2M	All Risk
Office	SC	Beaufort	2024	Light Metal Frame	5-10 miles	\$1.5M	All Risk
Retail	SC	Horry	2000	MNC	0-500 feet	\$800K	All Risk
Office	SC	Charleston	1985	Joisted Masonry	5-10 miles	\$2.8M	All Risk
Condominiums	SC	Horry	2000	Frame	10-15 miles	\$4.3M	All Risk
Office	SC	Charleston	1850	Joisted Masonry	4-5 miles	\$2M	All Risk
Retail	SC	Horry	1960	Joisted Masonry	2,500 feet-1 mile	\$2M	All Risk
Schools	SC	Georgetown	1986	Frame	5-10 miles	\$700K	All Risk
Condominiums	SC	Horry	2006	Frame	5-10 miles	\$4.1M	All Risk
Retail	SC	Beaufort	2003	Frame	5-10 miles	\$1.1M	All Risk
Condominiums	SC	Horry	2006	Frame	0-500 feet	\$1.2M	All Risk
Apartments	SC	Beaufort	1981	Frame	0-500 feet	\$4M	All Risk
Apartments	SC	Jasper	2007	Frame	25-50 miles	\$2.9M	All Risk
Condominiums	SC	Charleston	1850	Joisted Masonry	4-5 miles	\$3.6M	All Risk
Health Care	TX	Galveston	2005	MNC	2-3 miles	\$3.8M	All Risk
Retail	TX	Montgomery	1984	MNC	>50 miles	\$7.3M	All Risk
Restaurant	TX	Galveston	2000	MNC	1-2 miles	\$1.1M	All Risk
Health Care	TX	Galveston	2018	Frame	5-10 miles	\$4.3M	All Risk
Health Care	TX	Brazoria	2025	MNC	20-25 miles	\$6.5M	All Risk
Apartments	TX	Nueces	2011	Frame	15-20 miles	\$4M	All Risk
Service	TX	Harris	2019	Non-Combustible	5-10 miles	\$5.8M	All Risk