

Small Commercial Recent Success Guide

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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	2011	Frame	2-3 miles	\$4.6M	All Risk
Health Care	AL	Mobile	1935	Joisted Masonry	1-2 miles	\$9.9M	All Risk
Restaurant	AL	Baldwin	2008	MNC	3-4 miles	\$2.5M	All Risk
Office	AL	Baldwin	1995	Frame	2,500 ft – 1 mile	\$2.4M	All Risk
Office	FL	Miami-Dade	2007	Modified Fire Resistive	5-10 miles	\$4.3M	All Risk
Office	FL	Seminole	2008	MNC	25-50 miles	\$3M	All Risk
Schools	FL	Lee	2008	MNC	10-15 miles	\$3.3M	All Risk
Condominiums	FL	Orange	2001	Joisted Masonry	25-50 miles	\$6.7M	All Risk
Office	FL	Brevard	1966	Joisted Masonry	5-10 miles	\$3.3M	All Risk
Office	FL	Broward	2016	Modified Fire Resistive	4-5 miles	\$9.5M	All Risk
Health Care	FL	Orange	2016	Joisted Masonry	25-50 miles	\$4.2M	All Risk
Restaurant	FL	Orange	1992	MNC	20-25 miles	\$3.3M	Wind Only
Restaurant	FL	Escambia	1961	MNC	2-3 miles	\$3.1M	Wind Only
Office	FL	St. Lucie	2008	Modified Fire Resistive	10-15 miles	\$3.1M	All Risk
Office	FL	Collier	2008	MNC	3-4 miles	\$3.4M	All Risk
Office	FL	Hillsborough	1972	MNC	10-15 miles	\$2.9M	All Risk
Retail	FL	Nassau	2008	Joisted Masonry	20-25 miles	\$7.2M	All Risk
Restaurant	FL	Miami-Dade	2008	Fire Resistive	0-500 feet	\$2.8M	All Risk
Health Care	FL	Marion	1996	Joisted Masonry	25-50 miles	\$3.1M	All Risk
Retail	FL	Pasco	2021	MNC	10-15 miles	\$3.2M	All Risk
Office	FL	Lee	1929	Joisted Masonry	10-15 miles	\$3.2M	All Risk
Artisan Contractor	FL	Lee	2008	MNC	10-15 miles	\$4.8M	All Risk
Office	FL	Collier	2024	MNC	1-2 miles	\$4.9M	All Risk
Office	FL	Miami-Dade	2006	Modified Fire Resistive	5-10 miles	\$7.7M	All Risk
Office	FL	Orange	1975	MNC	25-50 miles	\$6M	All Risk
Auto Repair	FL	Miami-Dade	2005	MNC	10-15 miles	\$5M	Wind Only
Retail	FL	St. Lucie	2007	MNC	5-10 miles	\$6.1M	All Risk
Apartments	GA	Glynn	2005	Joisted Masonry	1-2 miles	\$4.5M	All Risk
Office	GA	Chatham	2016	MNC	10-15 miles	\$1.5M	All Risk
Bars / Taverns	GA	McIntosh	1975	Joisted Masonry	5-10 miles	\$1.3M	Wind Only
Service	GA	Chatham	2023	Light Metal Frame	15-20 miles	\$2.3M	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
Retail	GA	Chatham	1994	MNC	0-500 feet	\$3.5M	All Risk
Health Care	LA	St. Tammany	2012	Joisted Masonry	5-10 miles	\$3M	All Risk
Restaurant	LA	Ascension	2005	Non-Combustible	25-50 miles	\$4.2M	All Risk
Entertainment	LA	Acadia	1901	Joisted Masonry	25-50 miles	\$4.8M	All Risk
Public & Municipal	LA	Calcasieu	1983	MNC	25-50 miles	\$3.7M	All Risk
Office	LA	St. Tammany	1985	Joisted Masonry	5-10 miles	\$2.3M	All Risk
Retail	LA	Iberville	2007	Non-Combustible	25-50 miles	\$2.7M	All Risk
Apartments	LA	Orleans	2020	Fire Resistive	5-10 miles	\$7.8M	All Risk
Retail	MS	Harrison	1970	MNC	1-2 miles	\$3.4M	All Risk
Condominiums	SC	Horry	2007	Frame	2-3 miles	\$2M	All Risk
Retail	SC	Horry	2009	MNC	4-5 miles	\$1.8M	All Risk
Service	SC	Charleston	2022	Frame	5-10 miles	\$1M	All Risk
Condominiums	SC	Berkeley	2020	Frame	15-20 miles	\$5.3M	All Risk
Office	SC	Charleston	2006	MNC	3-4 miles	\$4.3M	All Risk
Condominiums	SC	Horry	1981	Frame	0-500 feet	\$3.2M	All Risk
Office	SC	Horry	1995	Frame	10-15 miles	\$1.4M	All Risk
Retail	SC	Berkeley	2008	Frame	15-20 miles	\$1.9M	All Risk
Apartments	SC	Charleston	1988	Frame	10-15 miles	\$2.8M	All Risk
Office	SC	Charleston	1987	MNC	5-10 miles	\$1.5M	All Risk
Health Care	SC	Horry	1997	Frame	0-500 feet	\$1.1M	All Risk
Restaurant	SC	Charleston	2018	Frame	0-500 feet	\$5M	All Risk
Restaurant	SC	Charleston	2019	Non-Combustible	25-50 miles	\$1.9M	All Risk
Office	SC	Beaufort	1979	MNC	3-4 miles	\$4.6M	All Risk
Office	SC	Charleston	2000	Joisted Masonry	4-5 miles	\$2.4M	All Risk
Health Care	SC	Beaufort	2003	Frame	5-10 miles	\$1.4M	All Risk
Office	SC	Charleston	2001	Non-Combustible	10-15 miles	\$2M	All Risk
Retail	TX	Fort Bend	2015	MNC	25-50 miles	\$2.9M	All Risk
Retail	TX	Harris	2001	MNC	25-50 miles	\$3.7M	All Risk
Office	TX	Harris	2005	MNC	25-50 miles	\$2.3M	All Risk
Office	TX	Brazoria	2019	MNC	20-25 miles	\$3.1M	All Risk
Office	TX	Fort Bend	2001	MNC	25-50 miles	\$3.9M	All Risk
Entertainment	TX	Harris	2005	MNC	25-50 miles	\$3.2M	All Risk
Service	TX	Harris	1958	MNC	25-50 miles	\$2.5M	All Risk
Retail	TX	Galveston	2018	MNC	5-10 miles	\$2.4M	All Risk
Retail	TX	Nueces	1985	MNC	10-15 miles	\$8.8M	All Risk
Retail	TX	Harris	2024	Fire Resistive	25-50 miles	\$3.3M	All Risk
Health Care	TX	Fort Bend	2025	MNC	25-50 miles	\$2.6M	All Risk
Retail	TX	Brazoria	2023	MNC	20-25 miles	\$2.6M	All Risk
Schools	TX	Brazoria	2019	Frame	20-25 miles	\$4.6M	All Risk
Condominiums	TX	Harris	1936	MNC	20-25 miles	\$9.6M	All Risk
Office	TX	Harris	2002	MNC	25-50 miles	\$2.8M	All Risk
Retail	TX	Harris	2024	MNC	25-50 miles	\$5.5M	All Risk
Retail	TX	Harris	2006	MNC	25-50 miles	\$2.7M	All Risk