

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
Healthcare	AL	Mobile	1997	Joisted Masonry	5-10 miles	\$3.5M	All Risk
Office	AL	Baldwin	2006	Fire Resistive	2-3 miles	\$1.3M	All Risk
Office	AL	Baldwin	2004	Joisted Masonry	0-500 feet	\$1M	All Risk
Apartments	FL	Osceola	2024	Joisted Masonry	25-50 miles	\$5.8M	All Risk
Apartments	FL	Hillsborough	2024	Fire Resistive	5-10 miles	\$2.3M	Wind Only
Apartments	FL	Broward	2015	Joisted Masonry	10-15 miles	\$1.9M	All Risk
Condominiums	FL	Miami-Dade	2007	Fire Resistive	2-3 miles	\$8.5M	All Risk
Condominiums	FL	Broward	2021	Fire Resistive	1-2 miles	\$5.9M	All Risk
Condominiums	FL	Miami-Dade	2007	Fire Resistive	2-3 miles	\$5.4M	All Risk
Condominiums	FL	Broward	2019	MNC	2-3 miles	\$2.1M	All Risk
Entertainment	FL	Orange	1992	MNC	50+ miles	\$6.8M	All Risk
Entertainment	FL	Charlotte	1975	Joisted Masonry	2,500 ft – 1 mile	\$3M	All Risk
Healthcare	FL	Volusia	2017	Joisted Masonry	20-25 miles	\$7.4M	All Risk
Healthcare	FL	Lake	2019	Modified Fire Resistive	50+ miles	\$6.7M	All Risk
Healthcare	FL	Palm Beach	2022	MNC	5-10 miles	\$5.8M	All Risk
Healthcare	FL	Miami-Dade	1996	MNC	5-10 miles	\$2.7M	All Risk
Healthcare	FL	Duval	1970	MNC	10-15 miles	\$2M	All Risk
Retail	FL	Lee	2012	MNC	5-10 miles	\$7.8M	All Risk
Retail	FL	Hillsborough	1977	Joisted Masonry	15-20 miles	\$5.7M	Wind Only
Retail	FL	Broward	1989	MNC	2-3 miles	\$3.9M	All Risk
Retail	FL	Broward	2017	MNC	15-20 miles	\$3.3M	All Risk
Retail	FL	Miami-Dade	1983	Fire Resistive	10-15 miles	\$2.6M	All Risk
Retail	FL	Hernando	1978	MNC	25-50 miles	\$2M	All Risk
Apartments	GA	Glynn	2002	Frame	5-10 miles	\$1.3M	All Risk
Apartments	GA	Glynn	2003	Frame	5-10 miles	\$504K	All Risk
Apartments	LA	Orleans	1925	MNC	5-10 miles	\$3.1M	All Risk
Condominiums	LA	Orleans	2002	MNC	5-10 miles	\$5.9M	Wind Only

Recent Bound Accounts

Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Condominiums	LA	Orleans	1900	MNC	5-10 miles	\$4.5M	All Risk
Healthcare	LA	Lafayette	1990	Joisted Masonry	25-50 miles	\$2.2M	All Risk
Office	LA	Orleans	2003	MNC	3-4 miles	\$4.1M	All Risk
Retail	LA	Jefferson	2009	Frame	4-5 miles	\$2M	All Risk
Retail	LA	Orleans	1963	MNC	3-4 miles	\$987K	All Risk
Healthcare	MS	Harrison	2011	MNC	4-5 miles	\$4.5M	All Risk
Healthcare	MS	Hancock	2021	MNC	1-2 miles	\$3.9M	All Risk
Retail	MS	Hancock	2007	MNC	1-2 miles	\$5.3M	All Risk
Apartments	SC	Charleston	1900	Joisted Masonry	3-4 miles	\$1.4M	All Risk
Apartments	SC	Charleston	1980	Frame	15-20 miles	\$1.2M	All Risk
Condominiums	SC	Horry	1977	Frame	0-500 feet	\$4.4M	All Risk
Entertainment	SC	Charleston	2006	MNC	10-15 miles	\$1.9M	All Risk
Office	SC	Horry	1999	MNC	2,500 ft – 1 mile	\$4.4M	All Risk
Office	SC	Horry	2024	Frame	1-2 miles	\$1.2M	All Risk
Office	SC	Charleston	1980	MNC	10-15 miles	\$329K	All Risk
Restaurant	SC	Horry	2015	MNC	1-2 miles	\$850K	Wind Only
Restaurant	SC	Horry	2001	MNC	1-2 miles	\$460K	All Risk
Apartments	TX	Wharton	2024	Frame	25-50 miles	\$3.4M	All Risk
Healthcare	TX	Harris	1993	MNC	25-50 miles	\$6.3M	All Risk
Healthcare	TX	Harris	2007	MNC	25-50 miles	\$4.3M	All Risk
Healthcare	TX	Fort Bend	2011	Frame	25-50 miles	\$3.4M	All Risk
Office	TX	Harris	1983	MNC	25-50 miles	\$9.9M	All Risk
Office	TX	Harris	2006	MNC	25-50 miles	\$1.6M	All Risk
Office	TX	Galveston	2004	Joisted Masonry	10-15 miles	\$1.3M	All Risk
Retail	TX	Harris	1979	MNC	25-50 miles	\$9.9M	Wind Only
Retail	TX	Harris	1984	MNC	25-50 miles	\$4M	All Risk
Retail	TX	Harris	2024	MNC	20-25 miles	\$2.2M	All Risk
Retail	TX	Galveston	2001	Frame	5-10 miles	\$1.7M	All Risk