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# Small Commercial Recent Success Guide - Florida

## **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<br>Coast | TIV    | Form      |
|---------------|-------|--------------|------------|-------------------------|----------------------|--------|-----------|
| 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  |