

# 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
Retail	AL	Mobile	2010	MNC	5-10 miles	\$3M	All Risk
Retail	AL	Mobile	2004	MNC	4-5 miles	\$4.6M	All Risk
Retail	AL	Mobile	2004	MNC	4-5 miles	\$4.6M	All Risk
Condominiums	AL	Mobile	2007	MNC	1-2 miles	\$5.4M	All Risk
Retail	FL	Collier	2018	MNC	5-10 miles	\$6.4M	All Risk
Office	FL	Duval	2005	MNC	15-20 miles	\$5.6M	All Risk
Condominiums	FL	Walton	2017	Fire Resistive	0-500 feet	\$4.6M	All Risk
Retail	FL	Hillsborough	2000	MNC	10-15 miles	\$3.3M	All Risk
Health Care	FL	Volusia	2019	MNC	25-50 miles	\$5.8M	All Risk
Restaurant	FL	Walton	2022	MNC	0-500 miles	\$4.2M	All Risk
Retail	FL	Hillsborough	2020	MNC	10-15 miles	\$4.9M	All Risk
Health Care	FL	Lee	1983	MNC	5-10 miles	\$4.5M	All Risk
Apartments	FL	Broward	2023	Joisted Masonry	5-10 miles	\$3.9M	All Risk
Office	FL	Martin	2006	Fire Resistive	5-10 miles	\$3.7M	All Risk
Office	FL	Brevard	2008	MNC	10-15 miles	\$5.9M	All Risk
Wholesale	FL	Palm Beach	2004	MNC	5-10 miles	\$7M	All Risk
Office	FL	Palm Beach	2025	MNC	10-15 miles	\$4.2M	All Risk
Restaurant	FL	Brevard	2025	MNC	5-10 miles	\$4.2M	All Risk
Office	FL	Sarasota	2008	MNC	5-10 miles	\$8.1M	All Risk
Health Care	FL	Pasco	2005	Joisted Masonry	25-50 miles	\$4.7M	All Risk
Health Care	FL	Leon	2010	Frame	25-50 miles	\$4.2M	All Risk
Health Care	FL	Lake	2024	MNC	>50 miles	\$3.8M	All Risk
Health Care	FL	Okaloosa	2019	Frame	20-25 miles	\$9.9M	All Risk
Health Care	FL	Charlotte	2024	MNC	1-2 miles	\$5.6M	All Risk
Condominiums	GA	Chatham	1980	Frame	0-500 feet	\$4.1M	All Risk
Condominiums	GA	Chatham	2001	Frame	0-500 feet	\$3.5M	All Risk
Office	GA	Glynn	2025	Frame	1-2 miles	\$1.1M	All Risk
Restaurant	GA	Chatham	1983	Frame	5-10 miles	\$2M	Wind Only

*Please contact your underwriter if you would like additional information.*

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Class	State	County	Year Built	Construction	Distance to Coast	TIV	Form
Retail	GA	Liberty	2019	Non-Combustible	25-50 miles	\$5.6M	All Risk
Retail	LA	Jefferson	1990	MNC	4-5 miles	\$4.8M	All Risk
Office	LA	East Baton Rouge	1978	MNC	25-50 miles	\$6.7M	All Risk
Retail	LA	Ascension	1970	MNC	25-50 miles	\$2.9M	All Risk
Retail	LA	Calcasieu	2003	Joisted Masonry	25-50 miles	\$2.3M	All Risk
Retail	LA	Lafayette	1985	Joisted Masonry	25-50 miles	\$2.1M	All Risk
Health Care	LA	St. Tammany	2007	MNC	4-5 miles	\$2.1M	All Risk
Retail	LA	East Baton Rouge	2007	Non-Combustible	25-50 miles	\$2.1M	All Risk
Retail	LA	Lafayette	2024	Frame	15-20 miles	\$2.2M	All Risk
Health Care	MS	Harrison	2019	MNC	2,500 ft – 1 mile	\$2.2M	All Risk
Office	MS	Pearl River	2000	Frame	20-25 miles	\$1.5M	All Risk
Artisan Contractors	SC	Horry	1987	Joisted Masonry	5-10 miles	\$4.1M	All Risk
Apartments	SC	Charleston	1860	Frame	4-5 miles	\$2.9M	All Risk
Condominiums	SC	Charleston	1965	Joisted Masonry	5-10 miles	\$1.5M	All Risk
Retail	SC	Charleston	1990	MNC	2-3 miles	\$1.3M	Wind Only
Restaurant	SC	Horry	2008	MNC	2,500 ft – 1 mile	\$1.2M	All Risk
Office	SC	Beaufort	1985	Joisted Masonry	2,500 ft – 1 mile	\$3.4M	All Risk
Condominiums	SC	Horry	1985	Frame	2-3 miles	\$1.9M	All Risk
Restaurant	SC	Beaufort	1995	Frame	5-10 miles	\$6.2M	All Risk
Condominiums	SC	Horry	1981	Frame	0-500 feet	\$2.3M	All Risk
Office	SC	Horry	1986	Joisted Masonry	4-5 miles	\$1.4M	All Risk
Restaurant	SC	Horry	2015	MNC	0-500 feet	\$2.8M	All Risk
Retail	SC	Charleston	2005	MNC	3-4 miles	\$1.5M	All Risk
Health Care	SC	Beaufort	2025	Frame	10-15 miles	\$6.3M	All Risk
Retail	SC	Charleston	1992	MNC	5-10 miles	\$1.6M	All Risk
Office	SC	Charleston	2000	Frame	4-5 miles	\$1.2M	All Risk
Retail	TX	Harris	2002	MNC	25-50 miles	\$2.2M	All Risk
Retail	TX	Fort Bend	2016	MNC	25-50 miles	\$2.3M	All Risk
Retail	TX	Fort Bend	2024	MNC	>50 miles	\$5.5M	All Risk
Health Care	TX	Fort Bend	1970	MNC	25-50 miles	\$3.3M	All Risk
Retail	TX	Harris	2024	MNC	25-50 miles	\$3M	All Risk
Apartments	TX	Harris	1960	Joisted Masonry	25-50 miles	\$2.7M	All Risk
Health Care	TX	Fort Bend	2015	Frame	25-50 miles	\$4.1M	All Risk
Retail	TX	Harris	2004	MNC	20-25 miles	\$2.3M	All Risk
Restaurant	TX	Fort Bend	2023	MNC	25-50 miles	\$3.7M	All Risk
Retail	TX	Chambers	2024	MNC	5-10 miles	\$3.4M	All Risk
Office	TX	Harris	1973	MNC	20-25 miles	\$3.5M	All Risk
Office	TX	Harris	1980	MNC	25-50 miles	\$5.1M	Wind Only
Retail	TX	Harris	1982	MNC	15-20 miles	\$2.9M	All Risk
Office	TX	Montgomery	2015	Non-Combustible	25-50 miles	\$2.7M	All Risk
Office	TX	Fort Bend	2010	Joisted Masonry	25-50 miles	\$2.3M	All Risk
Retail	TX	Galveston	2025	MNC	4-5 miles	\$3.3M	All Risk
Retail	TX	Fort Bend	2025	MNC	25-50 miles	\$2M	All Risk
Retail	TX	Harris	1970	Joisted Masonry	15-20 miles	\$3.1M	All Risk