

Our **E&S Commercial Property** product is designed to provide solutions for a wide variety of risks, large or small, unusual or ordinary.

TARGET CLASSES:

- Real Estate
- Schools (based on geography)
- Public Entity (based on geography)
- Excess Habitational
- Religious Entity
- Retail
- LRO
- Hospitality
- Healthcare

SELECTIVE APPETITE CLASSES:

- Food Processing
- Agricultural
- Wood Products
- Moderate to Higher Hazard Manufacturing
- Casinos

EXCLUDED CLASSES:

- Primary Habitational
- Condo/HOAs
- Recyclers
- Dealers Open Lot
- Business Income Only or Stock Only



UNDERWRITING PARAMETERS:

- Minimum TIV: \$50,000,000
- Minimum Premium: \$50,000
- Shared and Layered Property Only
 - Primary
 - Excess
 - Quota Share
 - Difference in Conditions
- Geography: 50 U.S. States
- Carrier Form or Manuscript Form
- Select Wholesale Distribution Only
- Adequate COPE Required
- Adequate ITV Required
- Capacity: \$7,500,000 In-House with ability to gross up with select facultative reinsurance partners

CONTACT US

Please send submissions to: ris-property-submissions@risksmithuw.com.
To contact one of our expert underwriters, please see the next page.



OUR EXPERT E&S UNDERWRITERS:

Ravi Patel

*Executive Vice President
Head of Property*
ravi.patel@risksmithuw.com
404.290.6563

Matt Bernal

*Senior Vice President
Underwriting Manager*
matt.bernal@risksmithuw.com
415.844.0034

Rich Juliano

*Senior Vice President
Underwriting Manager*
rich.juliano@risksmithuw.com
470.594.1321

Lianne Riley

Vice President – Property
lianne.riley@risksmithuw.com
727.385.4578

Rhett Shealy

Vice President – Property
rhett.shealy@risksmithuw.com
770.241.0649

Lew Medich

Vice President – Property
lew.medich@risksmithuw.com
404.931.3968

Ashlee Harden

Assistant Vice President – Property
ashlee.harden@risksmithuw.com
229.881.4309

John Hoey

Assistant Vice President – Property
john.hoey@risksmithuw.com
770.710.9026

Justin Siech

Senior Underwriter – Property
justin.siech@risksmithuw.com
678.628.9077

Kevin North

Senior Underwriter – Property
kevin.north@risksmithuw.com
941.302.3938

Nick Cioffi

Senior Underwriter – Property
nicolas.cioffi@risksmithuw.com
770.871.9835



UNDERWRITING

The RiskSmith E&S Property team has the experience and creativity to provide customized solutions to your coverage needs.