

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
- Condo / HOAs

### EXCLUDED CLASSES:

- Primary Habitational
- 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: \$30M+ In-House with ability to gross up with select facultative reinsurance partners

**CONTACT US**

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



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**UNDERWRITING**

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