



Our **Commercial Property products** are designed to provide solutions for a wide variety of risks, large or small, ordinary or unusual.

- **General Property E&S (Excess and Surplus):** Focused on the medium to large Commercial Property risks, we provide meaningful shared and layered capacity in buffer and excess layers, including catastrophe exposed risks.
- **Specialty Lines E&S Property:** Specialty Lines is where we approach the truly unique, hard to place, misunderstood property risks. Whether the need is for all-risks or single-peril coverage, we apply our expertise and flexibility to solve the conundrum of placing these coverages.

TYPICAL RISKS WRITTEN INCLUDE:

- Catastrophe-exposed properties, including Windstorm and High Hazard Flood
- Outside of standard market underwriting appetites, such as manufacturing, hospitality, or vacant properties, to name a few
- Needing higher limits than offered by standard markets
- Risks that have sustained a “shock loss” or unexpected loss event
- TIV (Total Insured Value) between \$50M and \$2.5B
- Quota Share Capacity available for Buffer & Excess Participation only

UNDERWRITING

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

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