

Our **Commercial Property E&S** products are 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](mailto:ris-property-submissions@risksmithuw.com).  
To contact one of our expert underwriters, **please see the next page.**



## OUR EXPERT E&S UNDERWRITERS:

**Ravi Patel**

Senior Vice President — Property  
ravi.patel@risksmithuw.com  
404.290.6563

**Matt Bernal**

Vice President — Property  
matt.bernal@risksmithuw.com  
415.844.0034

**Lianne Riley**

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

**Rich Juliano**

Vice President — Property  
rich.juliano@risksmithuw.com  
470.594.1321

**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**

Senior Underwriter — Property  
ashlee.harden@risksmithuw.com  
229.881.4309

**Justin Siech**

Underwriter — Property  
justin.siech@risksmithuw.com  
678.628.9077

**Kevin North**

Underwriter — Property  
kevin.north@risksmithuw.com  
941.302.3938

**Nick Cioffi**

Underwriter — Property  
nicolas.cioffi@risksmithuw.com  
770.871.9835

**Jack McGraw**

Associate Underwriter — Property  
jack.mcgraw@risksmithuw.com  
770.710.9026



**UNDERWRITING**

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