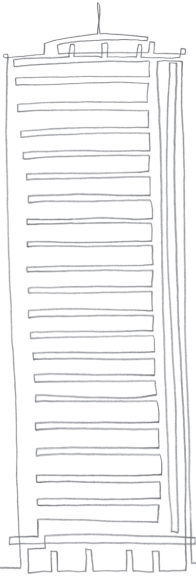


Commercial Property (Excess & Surplus) Quick Reference Guide



Delivering exceptional underwriting, policy issuance and claims service to wholesalers from Beazley's offices in the US.

Strategy

Desirable E&S business that is not normally exported to London

Product features

- All risk including (or excluding) flood and earthquake
- Single peril earthquake coverage available
- Difference in conditions including flood and earthquake
- Equipment Breakdown available

Target market

Small to mid-sized commercial entities of up to \$500M in insured value across the US

Underwriting appetite

- Institutional
- Light manufacturing
- Retailers/shopping centers
- Hotels/motels
- Restaurants
- Office buildings
- Condominiums/apartments
- Vacant property

Policy form

ISO, Lloyd's and broker manuscript forms by agreement

Capacity

- Up to \$25m maximum per risk
- Up to \$10m for natural catastrophe perils
- Full limits, first loss, quota share, and excess policies
- TIV < \$500m (< \$750m CA). For larger risks our Lloyd's Open Market is available

Distribution

Wholesale brokers

Loss control

Third party vendors

Claims

Dedicated claims staff

Rating and security

A.M. Best 'A' Excellent XV
100% Lloyd's

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Risk appetite

- Preferred – Offices, retail, warehousing, medical offices, light manufacturing, residential condos, hotel/motel
- Possible – Apartments, restaurants, churches, vehicle repair, metal working, builder's risk, vacant property

Declination factors

Wind

- Barrier islands
- EIFS

Fire

- Stand alone BI
- Aluminum wiring

DIC

- Flood zones A&V
- EQ (age, soil type)

Contact

New York, NY
Joe Morrello
T +1 (917) 344 3353
joe.morrello@beazley.com

Atlanta, GA
Tina Denoi
T +1 (770) 351 1671
tina.deno@beazley.com

Boston, MA
Edmund Evans
T +1 (617) 239 2621
edmund.evans@beazley.com

Chicago, IL
Tom McCarthy
T +1 (312) 476 6245
tom.mccarthy@beazley.com

New York, NY
Dan Finehart
T +1 (917) 344 3323
dan.finehart@beazley.com

San Francisco, CA
Steven Link
T +1 (415) 263 4044
steven.link@beazley.com

beazley

www.beazley.com/property