

## Dedicated To E&S Property Solutions

Our team of underwriters has 50+ years of underwriting experience and are committed to finding practical and creative solutions for your catastrophe and non-catastrophe E&S risks.

*Our property coverage is available on a non-admitted basis, exclusively through appointed wholesale brokers.*



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## Underwriting Guidelines

### Capacity, Coverage, and Forms

- \$2.5M-\$10M working line capacity, including critical CAT (Florida wind, California earthquake)
- Target TIV \$5m - \$150m, \$1B max
- Full limits, first loss, quota share, buffer / excess
- ISO and related forms for most offerings

### Premiums & Deductibles

- Target \$25,000 minimum premium
- \$25,000 minimum premium for California earthquake
- \$50,000 minimum premium for Tri-County, FL and \$25,000 all other Florida wind
- \$5,000 minimum AOP deductible

### Target Classes

We write a broad range of occupancies, including:

- Hotel / Motel
- Condominiums / Apartments
- Offices
- Real Estate
- Wholesale / Distribution
- Light Manufacturing
- Restaurants
- Vacant Properties
- Wildfire Exposures
- Unprotected Properties

### SUBMISSIONS (90-day clearance)

Send to: [propertysubs@coactionspecialty.com](mailto:propertysubs@coactionspecialty.com)

### NOT WITHIN APPETITE

Dealer's Open Lot, Stock Throughput, Monoline BI, Recyclers, Builder's Risk, Foundries, Pharma, Grain Risks, Growing Crops, Petro Chemical, Ocean / Inland Marine, Power Generation, Flood risks located in a floodway or Zone V and Frame/JM habitational accounts in the states of TX, OK or CO.

Policies are underwritten by the insurers of Coaction Specialty Insurance Group, Inc. (Coaction), which includes New York Marine and General Insurance Company, Gotham Insurance Company, and Southwest Marine and General Insurance Company. Policies may not be available in all jurisdictions. Actual coverage is specified in the policy issued.

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