

# Excess & Surplus Commercial Property

## Dedicated To E&S Property Solutions

Our team of underwriters has extensive underwriting experience and is 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.*

## Product Offering

- \$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
- Target \$25,000 minimum premium for all lines
- \$5,000 minimum AOP deductible



**\*To request Loss Runs, email**  
[lossrunrequest1@coactionspecialty.com](mailto:lossrunrequest1@coactionspecialty.com)

## KEY CONTACTS



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## Who We Insure

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

### **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.

## SUBMISSIONS (90-day clearance)

### **New Business:**

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

### **Renewal Business:**

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

## Why Choose Coaction Specialty<sup>®</sup>?

Coaction Specialty<sup>®</sup> is an innovative specialty property and casualty insurer, providing a wide range of insurance solutions for companies across the United States. Our expertise and focus on excellence have made us a leader in the specialty insurance space.

### Expertise

We deliver underwriting, claims, distribution and customer service experiences that help drive performance.

### Claims Management

At Coaction Specialty<sup>®</sup>, we strive to provide an exceptional claims-handling experience to our clients. Our average claim adjuster has over 15 years of experience and are strategically aligned with our underwriting verticals to provide our insureds and claimants a specialized claims encounter.

- Expert claims team known for its quality, commitment, and integrity
- Engage with specialized investigative and litigation experts
- Industry-leading loss control services



To learn more, visit  
[www.coactionspecialty.com](http://www.coactionspecialty.com)

Policies are underwritten by the insurers of Coaction Specialty Insurance Group, Inc. (Coaction<sup>®</sup>), 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.

Coaction<sup>®</sup>, 412 Mt. Kemble Ave., Ste 300C, Morristown, NJ 07960.

CSI-030-04-26

### Financial Strength

**A-, XI (Excellent)\***

Positive Outlook

**\$1.5B**

2025 Premium

**\$861.3M**

Policyholder Surplus

*\*by A.M. Best, Financial Rating & Size*

*As of Dec 2025*

- ✓ Licensed or eligible to write in all 50 states, DC and Puerto Rico
- ✓ Admitted and Non-Admitted Product Offerings

### Expertise in

We have in-depth product knowledge, underwriting and claims expertise in the following verticals:

#### Casualty

Marine, Energy & Transportation

Property

Excess Casualty

Professional Lines

Entertainment

Binding Authority

**30+**

Sub-Verticals