

Appetite Guide

Specialty Property - Product Highlights



SPECIALTY PROPERTY

Perils Offered	Unacceptable Classes
<ul style="list-style-type: none"> ▪ Difference in Conditions Including Earthquake, EQSL and Flood (flood excluded in flood zones A & V) ▪ Earth Movement available in an Excess position <p>Target Industries:</p> <ul style="list-style-type: none"> ▪ Large Real Estate Schedules ▪ Habitational Risks ▪ Older Properties ▪ Single Location Accounts to Large Schedules ▪ Home Owner Associations ▪ Manufacturing Risks 	<ul style="list-style-type: none"> ▪ Unreinforced Masonry or Brick Buildings (without evidence of retrofitting) ▪ Historical Buildings ▪ Hospitals built before 1995 ▪ Large Municipalities ▪ Gas and Electric Utilities ▪ Oil and Petrochemical risk ▪ Pharmaceutical manufacturers ▪ Chemical Manufacturers ▪ Wind/Solar Farms

SUBMISSION REQUIREMENTS

<ul style="list-style-type: none"> ▪ Send Submissions to: specialty submissions@atlas.us.com ▪ Include Proposed "Effective Date" in Subject Line ▪ Include Risk Summary and Proposal 	<ul style="list-style-type: none"> ▪ Include Statement of Values on Excel spreadsheet ▪ Include Acord Application ▪ Submissions will not be accepted after 90 days before effective date
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SPECIALTY PROPERTY

Carrier Programs	<ul style="list-style-type: none"> ▪ Rated 'A+ XV' (Excellent) by A.M. Best ▪ Great Lakes Reinsurance (UK) SE - A+ XV ▪ Int. Insurance Company of Hannover SE - A+ XV ▪ Ironshore Europe Limited - A+ XV ▪ Liberty Mutual Insurance Group Ltd. - A XI ▪ Lloyd's Syndicates
States Available	AL, AR, AZ, CA, CO, HI, IL, IN, KY, MO, NV, OR, TN, UT, WA
Program	Larger or Commercial Risks including Earthquake, EQSL and Flood (Flood excluded in flood zones A & V)
Product Highlights	<ul style="list-style-type: none"> ▪ Available Limits: <ul style="list-style-type: none"> – \$52,000,000 Primary – \$32,000,000 Excess ▪ Minimum Premiums: <ul style="list-style-type: none"> – \$5,000 (Zones A, B & E) – \$2,500 All Other Cresta Zones & Other States – 25% Minimum Earned Premium Applies ▪ Maximum TIV - \$500,000,000 ▪ \$10M in capacity is available with no TIV cap ▪ We have \$10,000,000 of capacity available in all 50 states
Minimum Age Requirements	<ul style="list-style-type: none"> ▪ California: <ul style="list-style-type: none"> – Tilt-up Built after 1974 (will consider older with retrofit documentation) – All other construction: after 1950 (will consider older with retrofit documentation) ▪ All Other States: <ul style="list-style-type: none"> – Tilt-up built after 1974 (will consider older with retrofit documentation) – All other construction: after 1960 (will consider with update/retrofitting documentation)
Other Details	<ul style="list-style-type: none"> ▪ Policy Fees: <ul style="list-style-type: none"> – Catastrophe Analysis Fees: \$300 minimum – Inspection Fees: \$200 per inspected location ▪ Minimum Deductibles: <ul style="list-style-type: none"> – 5% Earthquake (2% Available outside of Cresta Zones A & B) – \$50,000 Flood – \$25,000 All Other Perils ▪ Underwriting Restrictions & Limitations: <ul style="list-style-type: none"> – Limited Filled Ground or High Liquefaction capacity – Limited "Tuck Under" capacity
Forms	<ul style="list-style-type: none"> ▪ Company Standard DIC Forms ▪ ISO Standard Forms & Endorsements ▪ Standard Exclusions for Mold, Terrorism, Cybercrime, Pollution/Contamination, Biological or Chemical Materials, War, and Nuclear Incident ▪ All other forms and endorsement must receive prior approval prior to binding ▪ "Following Form" available subject to review and approval of Primary/Lead Carrier Forms
Submission Requirements	<ul style="list-style-type: none"> ▪ Include Proposed "Effective Date" in Subject Line of e-mail ▪ Include Risk Summary and Proposal ▪ Include Statement of Values on Excel spreadsheet ▪ Include Acord Application

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of 2016.

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SPECIALTY DIVISION

FOR MORE INFORMATION PLEASE CONTACT:

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