

### AVAILABLE CAPACITY

- Up to \$250m Surplus
- \$150m Admitted\*

### MINIMUM REQUIREMENTS

- \$25m project size
- \$25k gross premium (Insight Risk share)

### CONSTRUCTION TYPES

- Ground-up
- Renovation (including conversions and fit-outs)

### POLICY OFFERINGS

- Insight Risk BR wording
- 100% or lead quota share

### UNIQUE ENHANCEMENTS

- Technology-based premium and deductible credits
- Alert Response Credit (ARC) Deductible endorsement
- Custom loss prevention hardware solution included with BR quote

	PREFERRED	LIMITED	EXCLUDED
OCCUPANCY	<ul style="list-style-type: none"> <li>• Habitational / residential</li> <li>• Commercial / retail</li> <li>• Healthcare / life sciences</li> <li>• Educational</li> <li>• Institutional</li> </ul>	<ul style="list-style-type: none"> <li>• Warehouses / cold storage</li> <li>• Data centers</li> <li>• R&amp;D facilities</li> <li>• Light assembly buildings</li> <li>• Single family homes</li> </ul>	<ul style="list-style-type: none"> <li>• EAR (oil/gas, power, etc.)</li> <li>• Roadways</li> <li>• Bridges &amp; dams</li> <li>• Sewer &amp; water treatment</li> <li>• Manufacturing equipment</li> </ul>
GEOGRAPHY	<ul style="list-style-type: none"> <li>• Non-CAT exposed</li> <li>• Non-critical CAT</li> <li>• Contiguous 48 states</li> </ul>	<ul style="list-style-type: none"> <li>• Alaska</li> <li>• Hawaii</li> <li>• Critical CAT areas (Tri-county, SF, LA, NOLA)</li> </ul>	<ul style="list-style-type: none"> <li>• Barrier Islands</li> <li>• Beachfront</li> <li>• Non-US locations</li> </ul>
RENOVATION	<ul style="list-style-type: none"> <li>• Interior fit-outs</li> <li>• Non-structural renovations</li> <li>• New work values &gt; existing building values</li> </ul>	<ul style="list-style-type: none"> <li>• Structural renovations</li> <li>• Minimal JM elements</li> <li>• Existing structures over 50 years old</li> </ul>	<ul style="list-style-type: none"> <li>• Substantial Frame/JM elements</li> <li>• Conversions with large equipment exposure</li> <li>• New work &lt;30% of total projects</li> </ul>

\*As value-added wholesaler

## SUBMISSION REQUIREMENTS

### New Construction Projects

- Completed Builder's Risk application
- Contractor qualifications
- Project schedule (Level 3 preferred)
- Detailed hard cost breakdown
- Detailed soft cost breakdown
- Earnings / rents proforma
- Site plan / elevation plan
- Geotechnical report
- Lender requirements (if applicable)

### Renovation Projects (In Addition To The Above)

- Building condition report
- Building valuation report
- Structural plans
- Site security plans
- Water damage prevention plans
- Occupancy during construction

Contact us to learn more about our wood frame capabilities.