AIU AMALGAMATED Insurance Underwriters

Commercial Property Appetite Guide 2025

An Exclusive 'All Risk' Property Insurance Facility **For Multi-Family Risks.**

AIU, along with its carrier partners manage an exclusive, niche property insurance program underwritten by a group of "A" rated domestic and London based carriers. Program appetite includes all construction classes of well managed habitational properties, as well as other conventional commercial property risks. The program provides adequate capacity to consider larger per location risks, and property schedules.

AIU offers enhanced property coverages and many additional highlights, and features:

- $500 Million Blanket Limit
- No Co-insurance
- Full Replacement Cost
- All Perils
- Broad Risk Appetite
- Exclusive Market
- Expedited Underwriting and Quoting Process
- $100 Million Flood Sublimit in Non-critical Flood Zones
- $100 Million Earthquake Sublimit excluding CA, AK, HI, PAC NW & New Madrid seismic zones
- EQSL in all States
- Ordinance or Law: Coverage A $500 Million Coverage B & C - $15 Million for each line
- $100 Million Terrorism Sublimit
- $100 Million Boiler & Machinery Sublimit
- Excluded Areas: TX, OK, CO, LA, FL, NY, HI, Tier 1, or within 10 miles of the Atlantic/Gulf of Mexico, Cities of: Indianapolis, Atlanta, Memphis, and Detroit

Deductibles:

- $25k AOP Including Wind/Hail in most states
- Wind/Hail deductible of 2% / $100K in States of NE, MO, KY, MS, AL, KS, and AR
- $100k Named Storm Deductible in all Non-critical Wind Areas
- $250,000 Flood & Earthquake

Appetite:

- **Minimum TIV $7M**
- **Maximum TIV (per location) $60MM**
- Older and Newer well managed Frame Multi-Family Apartment Complexes
- HOA's and Condo Associations
- Garden Style Apartment Complexes
- Apartment Buildings
- Apartment Buildings w/Retail on lower floor

WSIA

TARGET MARKETS
Program Administrators Association