AmRisc General Property and Habitational Risks Team

AmRisc has primary CAT capacity of $150 million per risk and provides a single transaction solution to meet the coverage needs of your middle-market, E&S commercial property risks. We specifically target risks with favorable secondary wind underwriting characteristics, such as new roof coverings, strapped roofs, hip roofs or hurricane shutters.

Target Risks

- General Property
  - Lessor's Risk
  - Retail
  - Offices
  - Mercantile
- Habitational
  - Garden-style condominiums
  - Apartments
  - Assisted living

Excluded Risks

- Pre-1987, waterfront hotels/motels
- Pre-1987, waterfront, ISO 1-3
- Structural renovations
- EIFS cladding
- Mid-term or bare accounts
- Contents/BI only (will consider apartment Rents Only)
- Section 8 subsidized (unless incidental)
- Unprotected aluminum wiring

Critical Secondary Construction Characteristics

- Roof covering age/replacement date
- Roof strapping
- Roof shape

Target TIV

$5M-$250M*

* Risks over $50M at key location or over $250M total TIV are handled by Large Accounts Team (except Habitational)

Geographical Specialty

Wind-exposed property in continental U.S. (focus Texas to Eastern Seaboard)

Policy Terms – Account Limits	Minimum Deductible	Minimum Premium
• $5M Primary up to $150M per risk • Generally Full Limit	• $2,500-$10,000 AOP • 1-5% Named Storm Wind/Hail • $25,000-$100,000 All Other Wind	$25,000

General Property and Habitational Risks Team Lead Contacts		
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Please submit risks to submissions@amrisc.com