



McGowan Risk Specialists

20595 Lorain Rd | Fairview Park, OH 44126

CAT Property Division

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www.mcgowanrisk.com

McGowan Risk Specialists – CAT Property Division

Small Commercial - \$5 mil or Less TIV

- In-house rating capabilities -
 - 2 business day turn time in most cases
- All Risk or Wind-Only Options
- Multiple Deductible Options -
 - Building, Location or Risk
- Full-Wind market access
 - Over 100 classes of business
 - Vacant Property
 - New Purchases – no previous loss history
 - Builder’s Risk Coverage
 - Prior losses OK (With Repairs Completed)

Targeted Classes

- Restaurants
- Habitational – Apt, Condo, Town Homes
- Churches
- Wholesale/Retail/Manufacturing
- Automotive Service
- Medical Service
- Government/Municipality
- Schools
- Warehousing
- Office/Parking Facilities
- Entertainment/Athletic Venues
- Hotel/Motel

Submission Requirements:

Acord 125, McGowan Risk SOV, 3-5 Years Loss Runs, Target Premium



McGowan Risk Specialists – CAT Property Division

Middle Market & Large Commercial

- Up to \$250 mil TIV capacity per loc –
 - Higher layered limits available
- Loss limits available
- All Risk or Wind-Only Options
- AOP/Wind Deductible Buybacks
- Captive Programs
- Program Capabilities for large TIV's
 - Schedule should contain similar risks
- Equipment Breakdown

Account Profiles

- Complex property schedules with multiple locations or large locations
- Flood and quake sublimits may be available or placed individually
- Risks wanting to move from the State Wind Pools due to coverage concerns
- Newer/Updated risks will receive rating credits

Submission Requirements:

**Acord 125, McGowan Risk SOV, Possible Supplemental App,
3-5 Years Loss Runs, Target Premium**



McGowan Risk Specialists – CAT Property Division

Mono-Line Terrorism

- Full Terrorism (Certified & Non-Certified Acts)
 - Policy Limits up to \$100 Mil available - \$2 Bil in TIV accepted
 - One Business day turn time
- *Typically half of Traditional TRIA rate offered by domestic carriers**

Submission Requirements:

Acord 125, McGowan SOV

Flood/Quake

- Primary NFIP – All Zones
- Excess Flood (Including BI)
- Earthquake – West Coast, New Madrid, Eastern

Submission Requirements:

Acord 125, McGowan SOV (including flood zones, Elevation Certificate, Loss Runs)



McGowan Risk Specialists Core Values

Ensuring Integrity through Insurance

- “Boxes” are not an option – creativity is our strongest attribute
- If we cannot help you, we will direct you where to go, if possible
- All voice mails & emails will be responded to within one business day – even during travel – by one team member or another
- We do not “block” markets – we target market ensuring our integrity with our underwriting partners
- All online-quoted business is turned within two business days, assuming that we have authority and no referral is necessary
- The weather forecaster may give you 20% on any given day. We promise 100% everyday.
- When the wind stops blowing, the water stops flowing and the ground stops shaking, we’re just getting started... Again.





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