

MCGOWAN RISK SPECIALISTS

CAT & Specialty Property Division

McGowan Risk Specialist's CAT & Specialty Property Division has the skills, knowledge, and market access to service your hard to place wind-exposed risks of all sizes. We understand that not all CAT exposed accounts are the same. That is why we custom tailor each wind-exposed property placement to satisfy the specific needs of each risk. Let our experience, and the cutting edge CAT programs we provide, help you win your next wind-exposed property deal.

- Apartments
- Condominiums
- LRO
- Offices
- Retail
- Restaurants
- Schools
- Municipalities
- Manufacturing
- Warehousing
- Hotels
- Vacant Buildings
- Student Housing
- Subsidized Housing
- Senior Living
- Hospitals
- Governmental Buildings
- Builders Risk

SMALL COMMERCIAL—\$5M OR LESS TIV

SUBMISSION REQUIREMENTS:
ACORD 125, MCGOWAN RISK SOV,
3-5 YEAR LOSS RUNS,
TARGET PREMIUM

- 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
 - Builders Risk Coverage
 - Prior Losses OK
 - (With Repairs Completed)

LARGE & MIDDLE MARKET COMMERCIAL

SUBMISSION REQUIREMENTS:
ACORD 125, MCGOWAN RISK SOV,
POSSIBLE SUPPLEMENTAL APP,
3-5 YEAR LOSS RUNS,
TARGET PREMIUM

- Up to \$250M TIV Capacity Per Location
 - Higher Layered Limits Available
- Loss Limits Available
- All Risk or Wind-Only Options
- AOP/Wind Deductible Buybacks
- Captive Programs
- Program Capabilities for Large TIVs
 - Schedule Should Contain Similar Risks
- Equipment Breakdown

FLOOD/QUAKE

SUBMISSION REQUIREMENTS:
ACORD 125, MCGOWAN SOV
INCLUDING FLOOD ZONES,
ELEVATION CERTIFICATE,
LOSS RUNS

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

MONO-LINE TERRORISM

SUBMISSION REQUIREMENTS:
ACORD 125, MCGOWAN SOV
INCLUDING FLOOD ZONES,
ELEVATION CERTIFICATE,
LOSS RUNS

- Full Terrorism (Certified & Non-Certified Acts)
- Policy Limits up to \$100M Available
 - \$2 Billion in TIV Accepted
- One Business Day Turn Time
- Typically Half of Traditional TRIA Rate Offered by Domestic Carriers