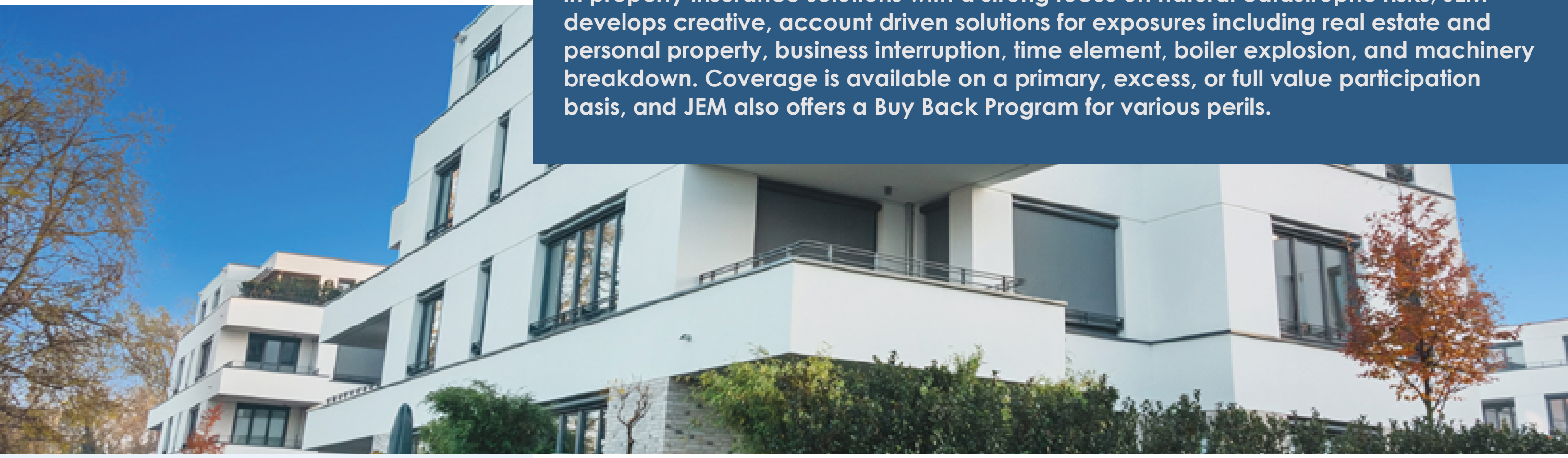
JEM UNDERWRITING MANAGERS LLC

JEM's Apartment Appetite

JEM Underwriting Managers' experienced underwriters bring deep property market insight and are pleased to share their apartment appetite and expertise. Specializing in property insurance solutions with a strong focus on natural catastrophe risks, JEM develops creative, account driven solutions for exposures including real estate and personal property, business interruption, time element, boiler explosion, and machinery breakdown. Coverage is available on a primary, excess, or full value participation basis, and JEM also offers a Buy Back Program for various perils.



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Target

- Apartments with Natural Catastrophe exposures including Wildfire

Territory

- Coastal States
    - Mississippi to Maryland
    - Focus on Florida
- California
- Utah
- Arizona

TIV Limit

- $150M on primary AOP business
- $3.5BN on excess

Max Risk Limit

- Primary $25M and Max single
- structure fire line $15M
- Excess $75M

Valuation

- Marshall & Swift / Boechk (MSB) data run on every account

Deductibles

- $25K Deductible Buyback
- Option to pair with All Other Perils Deductible Buy Back (AOP DBB) for lower limits

Specialized Coverage

- Section 8 / Student Housing / Unprotected aluminum - $2.5M max line on a quota share basis
- Less than 20% vacancy

Submission Requirements

- Excel SOV
- 3 years carrier hard copy loss runs must be provided to be eligible

Forms

- JEM proprietary forms

Commission

- Commission 17.5%

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