



Target Market Product Profile
APARTMENTS
Commercial Lines

TARGETED TYPES

Over 4 family units

Buildings built before 1978 are acceptable

Converted structures (not on BOP)

Garden-style apartments

Builders Risk on apartments

Mixed mercantile and apartment occupancies acceptable

Acceptable level of both interior and exterior maintenance

1 picture of each unit will be reimbursed at \$5, if pictures accompany application

Student Housing (see separate profile)

UNDERWRITING CONCERNS

Loss runs including reserved cases needed from prior carrier with in 60 days to validate rating and acceptance

Non-renewals from national carriers are acceptable if done because either general exit from class or withdrawal based on age of structure alone

Public housing units

Square footage of 20,000

DRYDEN MUTUAL PROGRAM FEATURES

- Lead liability exclusion (LS-59) used on all risks.
- URB SMP and Commercial Fire & Liability policies are used to provide coverage depending on age, type of construction, condition and insurance to value of structure.
- 1 to 4 family rental dwellings are eligible for Landlords Package or Residential Fire & Liability policies (see separate profile).
- Square footage **BY FLOOR** needed as well as nature of tenants.
- ACORD applications accepted.

