



JEM Underwriting Managers specializes in property with a heavy emphasis on natural catastrophe risks and is exclusively accessed by RT Specialty brokers, Ryan Specialty's leading wholesale distributor of specialty insurance products and services. JEM's agility and expertise provide tailored solutions for each client's needs.

TARGET CLASSES:

- > Real Estate
- > Offices
- > Hotels
- > Condos
- > Retail
- > Light Warehousing
- > Restaurants (excess only)
- > Hospitals
- > Nursing Homes
- > Educational Facilities
- > Municipalities
- > Light Manufacturing
- > Apartments (excess only)

TARGET MARKET:

- > RT Specialty Exclusive
- > US Domiciled Business
- > Excludes Puerto Rico & US Virgin Islands
- > Non Admitted

COVERAGE HIGHLIGHTS

JEM Underwriting Managers develops creative and account driven solutions that address countless property exposures, such as 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. JEM also offers a Buy Back Program for a variety of perils.

PRODUCT LINES

All Risks (including CAT)

Named Perils:

- > Fire
- > Wind
- > Earthquake
- > Flood (excluding stand-alone)

PRIMARY

\$25M per risk limits available

\$10M limits within any single fire (on location, four walls) PML

EXCESS

\$75M per risk limits available

BUY BACK PROGRAM

\$5M limits available

Named Windstorm, Severe Convective Storm & Earthquake

Prior Submit - AOP & Flood

Minimum Premium \$25k

FULL VALUE PARTICIPATION

\$50M per risk limits available

\$10M limits within any single fire (on location, four walls) PML

CONTACT

Please contact your local RT Specialty broker for additional information.