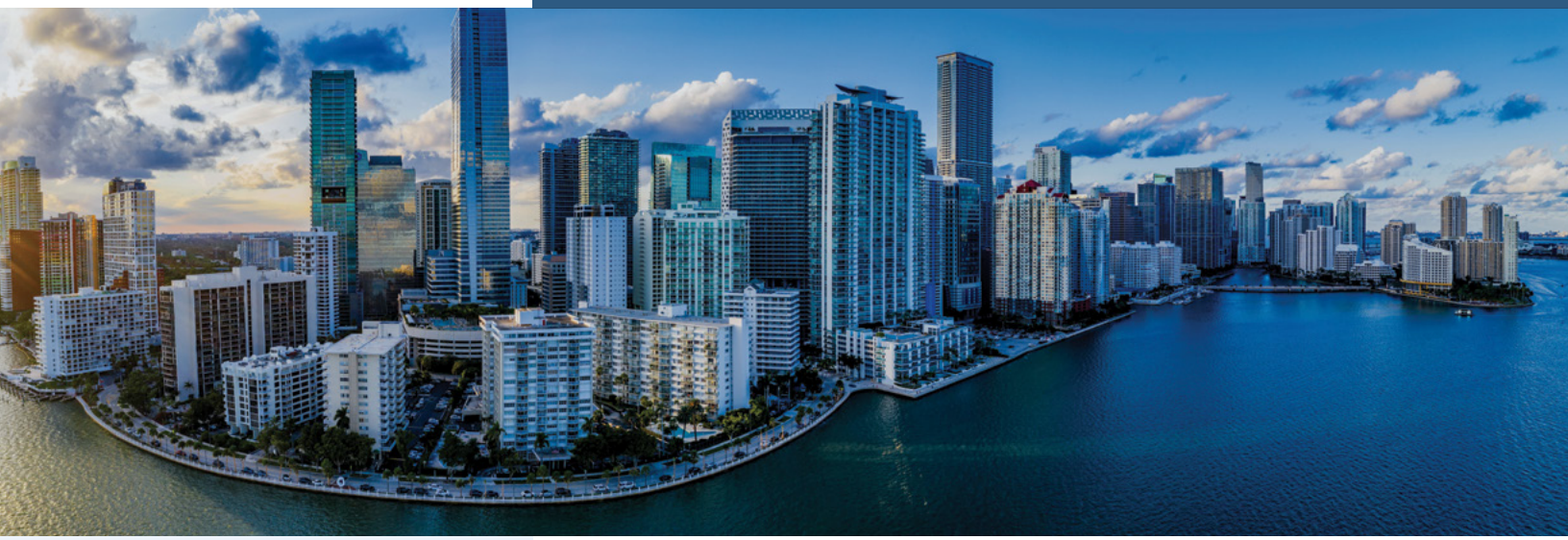
JEM UNDERWRITING MANAGERS LLC

JEM Underwriting Managers specializes in property with a heavy emphasis on natural catastrophe risks. JEM's agility and expertise provide tailored solutions for each client's needs.



Target Classes:

Real Estate
Offices
Hotels
Condos
Retail
Light Warehousing
Restaurants
Hospitals
Nursing Homes
Educational Facilities
Municipalities
Apartments

Target Market:

US Domiciled Business
Excludes Puerto Rico,
US Virgin Islands & Guam
Non Admitted

JEM Underwriting Managers develops creative and account driven solutions that address countless property with natural catastrophe 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 / DIC:

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

Primary

$35M per risk limits available
$25M limits within any single fire PML

Excess

$110M per risk limits available

Coverage Enhancements:

Equipment Breakdown

Critical Info

Max TIV - $3.5B

Full Value Participation

$60M per risk limits available
$25M limits within any single fire PML

Buy Back Program

$10M limits available – Wind / Flood / EQ

- Named Windstorm
- Severe Convective Storm
- Builders' Risk (CAT only)
- Flood
- Earthquake

$225,000 limits available AOP

Claims

TPA is Peninsula Insurance Bureau -
tpa@pibadjusters.com

The descriptions of these programs are only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. We encourage agents to read the full policy form and any applicable endorsements for full terms and conditions and encourage their policyholders to do the same. JEM Underwriting Managers, LLC, is a Delaware limited liability company based in Illinois. JEM Underwriting Managers, LLC, is a subsidiary of RSG Underwriting Managers, LLC, which is a subsidiary of Ryan Specialty, LLC. JEM Underwriting Managers, LLC, works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: JEM Managers Insurance Services, LLC (License #6006842). ©2026 Ryan Specialty, LLC