

## SUMMARY

Commercial Excess Real Estate program, offered by WKFC Specialty, focuses on property protection for this niche part of the market. WKFC Specialty can offer buffer and excess solutions across shared and layered programs in the habitation and real estate classes both Cat and Non Cat.

## TARGET CLASSES

- Apartments
- Offices
- Shopping Centers
- Restaurants
- Schools
- Condominiums
- Nursing Homes
- General Commercial
- Municipalities

## WIND

- Coastal & Inland Wind Coverage Available

## TOTAL INSURED VALUE

Up to \$1B

## LIMITS

- Primary: Not Available
- Excess: \$10M
- Not to exceed 50% layer participation

## POLICY TYPE

- All risks including or excluding flood & earthquake

## INELIGIBLE PERILS

- Earthquake
  - No coverage available in CA, AK, HI, PNW and New Madrid
  - No standalone Earthquake
- Flood
  - FEMA Special Flood Hazard Areas

## ABOUT WKFC SPECIALTY

WKFC Specialty is a leading Managing General Underwriter (MGU) that develops industry-specific insurance programs and provides specialized underwriting services on behalf of high-quality carriers and syndicates. WKFC Specialty has developed, and is the underwriting manager for, multiple niche-programs across Property Insurance.

All policies are provided by leading Syndicates and Carriers with AM Best Ratings of 'A' or higher.

## DISCLAIMER

Any carrier ratings contained herein are as of 11/18/24. A.M. Best ratings are under continual review and subject to change. To confirm the current rating, please visit [www.ambest.com](http://www.ambest.com).

The description of this product is only a summary of available coverages. The terms, conditions, provisions, limitations, and exclusions of the actual policy as issued will dictate the scope of coverage in the event of a claim.

WKFC Underwriting Managers' operations are conducted through multiple legal entities, the choice of which depends on where the entities are authorized to operate. In the US, WKFC Underwriting Managers is a series of RSG Underwriting Managers, LLC, a Delaware limited liability company based in Illinois (WKFC US). In Canada, WKFC Underwriting Managers is a division of RSG Insurance Services of Canada Limited (WKFC Canada). WKFC US and WKFC Canada are subsidiaries of Ryan Specialty, LLC. WKFC Underwriting Managers 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 or provinces, and some products may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC (License #0E50879). ©2025 Ryan Specialty, LLC

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## SUBMISSIONS

Please send all submissions to: [WKFCSpecialtySubs@wkfc.com](mailto:WKFCSpecialtySubs@wkfc.com)

[WKFC.COM](http://WKFC.COM)