Aspera INSURANCE SERVICES

COMMERCIAL PROPERTY

Aspera offers coverage for a wide variety of occupancies throughout our open markets. We offer creative and practical solutions for your difficult-to-place excess & surplus lines property.

We consider All Risk, Difference in Condition (DIC), Single Peril, and Excess Equipment Breakdown coverage.

TARGET CLASSES

- Dealer's Open Lot
- Hotels & motels
- LRO commercial/industrial
- Manufacturing/industrial
- Municipalities/independent school districts
- Professional/office buildings
- Real estate schedules
- Retail/shopping centers
- Vacant buildings
- Warehousing/wholesale

Excess coverage available for:

- Cryptocurrency mining facilities
- Food/animal processing
- Habitational – apartments, assisted living facilities, condominiums
- Wood products manufacturing

Many other classes considered

CAPACITY

- $12.5M in total capacity

Ground-up

- We target small-to-midsize risks for a variety of occupancies. The majority of our ground-up business has between one and twenty locations & up to $12.5M of TIV.

Primary

- We target small-to-midsize risks for a variety of occupancies. The majority of our primary business has between one & twenty locations up to $35M in Total Insured Value.

Primary Quota Share

- We can provide lead or follow-form primary quota share options for accounts with schedules up to $250M TIV.

Excess

- We can write in or out of the PML, Buffer, & quota shared layers. Our appetite is for medium & larger risks up to $5B in Total Insured Value, but we can consider larger TIVs on a case by case basis.

CATASTROPHE APPETITE

Wind

- All Risks, DIC, or Single Peril capacity available in all catastrophe areas

Flood

- DIC, Single Peril, or include with All Risks perils

Earthquake

- DIC, Single Peril, or include with All Risks perils; capacity available in all zones

Wildfire

- All Risks or Single Peril capacity available in all catastrophe areas

SUBMISSION REQUIREMENTS

- Broker Specifications (Word format):
  - Effective date
  - Description of occupancy(s), protection
  - Requested coverage & perils
  - Suggested layering, if applicable
- Statement of Values (Excel format)
- Five-year loss summary, with a description provided for large losses over $25,000

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

ac@asperains.com