




# Chronos - Managing General Agents

Florida Only - Condominium and Homeowner Associations  
 Admitted Market - American Coastal Insurance Company (ACIC)

## Chronos Underwriters Florida Condominium & Homeowner Association Underwriting Team

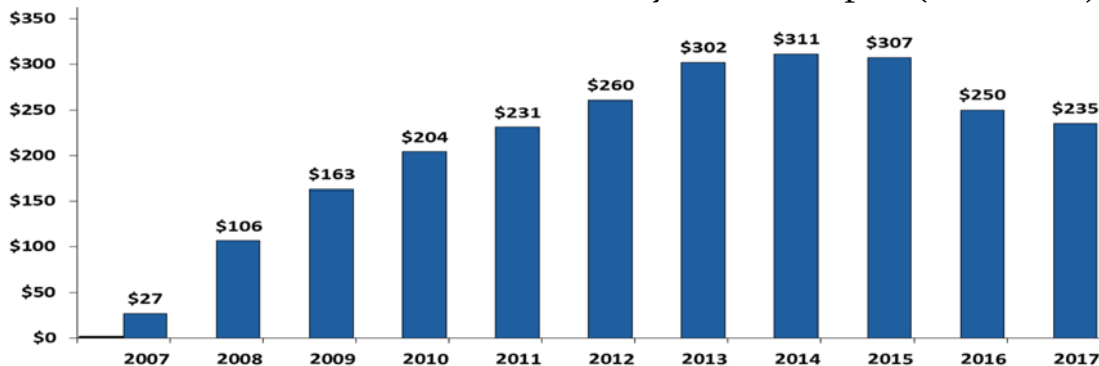
Florida Condo Risks Team Lead Contacts		
<b>Melinda Baker, Team Manager</b>		281.257.5131 – <a href="mailto:mbaker@chronosuws.com">mbaker@chronosuws.com</a>
	<b>Target Risks</b> Garden Style Condominium or Homeowner Associations  Mid/High-rise Condominium or Homeowner Associations  Best of Class – properties with updated or adequate mitigation protection  <b>Target TIV</b> Garden-style - \$1M - \$100M Mid/High-rise - \$2.5M - \$75M	<b>Excluded Risks</b>  EIFS Cladding  Unprotected aluminum wiring  Less than 60% occupancy
	<b>Policy Terms – Account Limits</b>  Full Limit Coverage	<b>Minimum Deductible</b>  \$1,000



American Coastal Insurance Company is a premier admitted Florida company, focusing on condominium/homeowners associations. ACIC is built with a strong foundation of financial security, with coverage that can be relied upon in the event of a catastrophe.

Strong Company Financials	Partnered with Chronos for turnkey production/underwriting services
ACIC has surplus funds, no debt, LOC, preferred capital or other leverage  ACIC invest assets in highly-rated bonds, money market accounts, CDs, or cash  ACIC secures reinsurance protection over two times the Florida minimum requirements	Chronos is part of the largest Wind Specialist in the U.S. with approximately \$900M of In-Force Premium  Chronos focuses on an advanced multi-model pricing analyst  Chronos applies vast technical underwriting expertise in evaluating risks  Chronos has a dedicated Claims Department that works closely with a third-party administrator (CJW)
<b>For more information visit <a href="http://www.amcoastal.com">www.amcoastal.com</a></b>	

Growth of Bound Premium and Policyholders' Surplus (in Millions)



Please submit risks to [submissions@chronosuws.com](mailto:submissions@chronosuws.com)