

Custom portfolio underwriting in an exclusive program

Supporting the real estate investor community who deliver a quality rental experience, invest in system and building upgrades, and scale their portfolio.

STANDARD APPETITE

- \$5K+ premium portfolios
- Dwellings (1-4 units)
- Apartments (< 20 units per location)
- Condo units (walls-in or I&B)
- Mixed use (with light retail or office)

MIDDLE MARKET APPETITE

- \$250K+ premium portfolios
- > 50% locations fit standard appetite
- Can entertain larger locations
- Custom rating and rules
- No schedule size limitations



STRONG CAT CAPABILITIES

- Tier 1 wind coverage
- Hail zones 2-5% w/h deductibles
- Ex-wind options



MULTI-VINTAGE WITH UPDATES

- Aggressive on new construction
- > 25 years: one system replaced
- > 50 years: ALL systems replaced



HUMAN UNDERWRITING

- Credits for location quality and operator controls
- Holistic agency partnerships



EXPANSIVE GEOGRAPHY

- All 50 States
- Package or Monoline
- AM Best "A" Rated or better non-admitted capacity

SUBMISSIONS

Send SOV, supplemental, loss runs, and target premium to ncronkrite@citadelus.com

OUT OF SCOPE

Distressed rentals, old locations without building updates, subsidized housing, on-campus student housing, mobile homes, community associations, mixed use with restaurant, bar, or convenience store occupancy