

**Top Classes:**

Vacant Dwellings and Commercial Buildings

Multiple Occupancy Risks

Airbnb, VRBO and Similar Residential

Rental Dwellings

Remodeling Risks

Automotive Risks

Warehouses

Convenience Stores/Gasoline Stores

• **Product Highlights:**

- Up to 22.5% commission when risks are rated online using our online rater
- We can offer loss limits/primary layers on more difficult classes and wildfire risks

• **Automatic Declinations:**

- No textile/fiber/tire recycling manufacturers
- No Habitational (We will only write apartments with 4 units or less PER BUILDING, and condos with 12 units or less PER BUILDING)

• **Things To Keep In Mind:**

- Certain risks now must be rated online or will be declined – See property appetite flyer for details
- **Cannabis Risks:** Flammable Extraction, Lessor's Risk, Grow Operations, Dispensaries, Greenhouses, Bakeries, Processing Operations, and buildings under construction.
  - Cannabis Supplemental required for new and renewal
  - We offer Building (Max 15m TIV), Theft, BPP, BI, Stock, and equipment breakdown.
  - NO GL, Growing Crop coverage
- **Remodeler's Risk:** (Please send us those house flipping risks!)
  - Up to 100% of the pre-renovation building value where total renovation costs will be \$5 million or less.
  - Stalled construction OK
  - NO ground up construction or movement of load-bearing walls
- **Express Dwelling Rater:** Student Housing, Rental Dwellings, Vacant Dwellings, Air BNBS, Secondary Homes, Chalets/Cabins, and High Value Dwellings

---

**Property:** Submit via online rater for required classes, property@bhhomestate.com for others

**Login & General IT:** pcclientservices@bhhomestate.com | phone: 800.488.2930

**Endorsements:** bhservices@bhhomestate.com | phone: 800.488.2930

**Billing:** billing@bhhomestate.com | phone: 800.488.2930

**Claims:** [client](mailto:clientservicesclaims@bhhomestate.com)servicesclaims@bhhomestate.com | phone: 800.488.2930 | fax: 415.675.4260

### Q3 2023 Property Success List - NV Risk State

Class Name	Building Count	TIV	PC	Total Premium
AIRBNB, VRBO AND SIMILAR RESIDENTIAL	1	\$215,000	1	\$1,128
AUTOMOBILE DEALERSHIP	5	\$7,122,068	3	\$29,150
AUTOMOBILE PARTS AND SUPPLIES STORE	1	\$824,071	1	\$3,299
AUTOMOBILE REPAIR SHOP	2	\$1,665,721	1	\$3,121
AUTOMOBILE SALVAGE AND DISMANTLING	4	\$1,078,000	9	\$10,072
AUTOMOBILE STORAGE	1	\$5,000,000	3	\$47,400
BANQUET HALL	1	\$2,993,755	3	\$41,788
BANQUET HALL	5	\$4,420,000	1	\$23,786
CANNABIS MIXED HIGH RISK OPERATIONS	1	\$5,427,000	1	\$29,106
CHILD DAY CARE CENTER	3	\$3,660,000	1	\$8,389
CONDOMINIUMS - RESIDENTIAL	1	\$120,000	1	\$1,023
CONDOMINIUMS - RESIDENTIAL	33	\$36,009,654	2	\$187,814
CONVENIENCE FOOD/GASOLINE STORE	5	\$870,000	5	\$7,498
CONVENIENCE FOOD/GASOLINE STORE	3	\$1,510,900	4	\$18,403
EXERCISE OR HEALTH CLUB OR FACILITY	6	\$11,000,000	1	\$40,106
GROCERY STORE	1	\$400,000	5	\$2,752
HEMP, CBD OIL, AND SIMILAR OPERATIONS	1	\$750,000	2	\$7,499
LIVESTOCK BARN	2	\$350,000	3	\$1,150
MACHINE SHOP - WITH WELDING	1	\$4,000,000	1	\$12,120
MANUFACTURER E LIQUIDS, VAPE PRODUCTS, AND SIMILAR	1	\$500,000	1	\$7,529
MANUFACTURER FOOD PRODUCTS	3	\$4,350,000	3	\$37,353
MARIJUANA GROW OPERATION	1	\$4,100,000	4	\$14,651
MEDICAL OFFICE	3	\$88,300	1	\$1,000
MIXED USE - COMMERCIAL/RESIDENTIAL 1-4 UNITS	1	\$740,000	4	\$4,417
MOBILE HOME	34	\$1,323,000	4	\$9,648
MODEL HOME	1	\$3,100,000	1	\$8,233
MULTIPLE OCCUPANCY - HIGH HAZARD	1	\$490,000	2	\$2,264
OVERNIGHT CHALET RENTAL	1	\$412,303	1	\$2,268
OVERNIGHT CHALET RENTAL	1	\$878,358	1	\$4,393
PAWN SHOP INCLUDING GUN OR AMMUNITION SALES	1	\$238,000	10	\$4,048
REMODELING - VACANT COMMERCIAL - [40-50]% INCREASE	2	\$577,800	1	\$3,498
REMODELING - VACANT DWELLING - [10-20]% INCREASE	1	\$225,000	1	\$1,000
RENTAL DWELLING	2	\$410,000	3	\$1,309
RESTAURANT - CASUAL DINING	1	\$289,100	1	\$10,725
VACANT COMMERCIAL BUILDING	1	\$150,000	2	\$1,765
VACANT DWELLING	1	\$470,000	1	\$1,516
VACANT DWELLING	1	\$5,000,000	1	\$56,227
WAREHOUSE - HIGH HAZARD	1	\$886,000	1	\$2,822
WAREHOUSE - HIGH HAZARD	1	\$6,000,000	2	\$24,937