

Frederick Mutual Secure BusinessownersSM

Appetite Guide - Apartments

Apartment Building: 4 families or fewer, with no office occupancy – includes 3 or 4 family lessor's risk only	65144
Apartment Building: 4 families or fewer, with office occupancy - includes 3 or 4 family lessors risk only and garden apartments	65145
Apartment Building: Over 4 families with office occupancy	65146
Apartment Building: Over 4 families with no office occupancy	65147
Dwellings - Three or Four Family (Lessor's Risk Only) - No Mercantile Occupancy	65141
Dwellings - Three or Four Family (Lessor's Risk Only) - Residential Condominiums	69145
Dwellings - Three or Four Family (Lessor's Risk Only) - With Mercantile Occupancy	65142
Townhouses or Similar Associations - 4 families or fewer, with mercantile or office occupancy - includes 3 or 4 family lessor's risk only & garden apartments	65142
Townhouses or Similar Associations - 4 families or fewer, with no mercantile or office occupancy - includes 3 or 4 family lessor's risk only	65141
Townhouses or Similar Associations - over 4 families with mercantile or office occupancy	65133
Townhouses or Similar Associations - over 4 families with no mercantile or office occupancy	65132

Green: Preferred

Yellow: Moderate risk

Red: Requires higher degree of underwriting