

StrataCover Network

Appetite Guide — NY/NJ Commercial E&S

StrataCover Network is a tech-enabled wholesale execution engine for licensed retail brokers placing complex commercial E&S risks in New York and New Jersey. This guide summarizes current underwriting appetite, platform economics, and submission standards so your desk can self-qualify risks before applying for a Charter 1 agency allocation.

1. Current Appetite

Line of Business	Appetite	Notes
NY Labor Law & Construction	Primary	High-hazard NY construction, CRE conversions, action-over exposure. Core program focus.
Cyber & Digital Assets	Active	Technology E&O, cyber liability, digital asset and AI-adjacent exposure.
Specialty E&S	Active	Non-standard property, coastal CAT-exposed real estate, unique liability classes.
Standard Commercial	Active	Main-street commercial package and mono-line placements within stated guidelines.
Workers' Compensation	Selective	Selective appetite; experience mod and loss history drive routing.

2. Platform Economics — Full Fee Transparency

StrataCover Network charges one flat, fully itemized execution fee per bound file. There are no traditional wholesale commission splits: the retail agency retains 100% of the standard carrier commission recorded on each file.

Placement Type	Execution Fee	Who Pays
Standard Commercial	\$350 flat	Itemized on the insured's total cost form
Specialty E&S, NY Labor Law & Cyber	\$3,500 flat	Itemized on the insured's total cost form

To eliminate point-of-sale friction, both the standard and specialty execution fees are fully financeable alongside the gross premium and statutory taxes through StrataCover’s native premium finance integration.

Every total cost form itemizes carrier premium, NY Excess Line Tax (3.6%), ELANY stamping (0.18%), and the execution fee as separate lines, consistent with surplus lines disclosure requirements. Charter 1 agencies hold a \$350 Standard Commercial Fee Lock; the specialty fee applies to all agencies.

3. Clearance SLA

Qualified submissions receive market clearance, a preliminary indication, or a documented declination within 15 minutes of desk review. To maintain underwriting throughput and strict adherence to our turnaround targets, platform access is limited to 50 Charter 1 agencies (maximum 5 producer seats per agency). Producer seats require a minimum of 2 qualified submissions per rolling 30-day period; inactive seats are subject to deallocation and assignment to reserve applicants.

4. Submission Standards

Complete ACORD applications, 5-year loss runs where applicable, and supplemental schedules are required at intake. NY Labor Law placements require the diligent-search record (three declinations) or a documented export-list exemption, and the guaranty fund notice acknowledgement before binding.

ALLOCATION LIMITED TO 50 CHARTER 1 AGENCIES.

Apply today at stratacover.network to lock in your seat and receive the full Master Technical Prospectus.

The Master Technical Prospectus covers the clearance engine and SLA telemetry, fee and native premium finance architecture, and New York statutory compliance controls. It is delivered by secure link to applicants only.

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