



# Risk Insurance Brokers

## Earthquake Program

## Submission Checklist

Fits our Appetite for Region	Fits our Appetite for Construction and Age <i>(Original Year of Construction)</i>	Fits our Capacity
<ul style="list-style-type: none"><li>• Risk Insurance Brokers (RIB) is growing in Alaska, Hawaii, the Pacific Northwest, New Madrid and Great Basin (this is our first priority.)</li><li>• Inside California we have capacity available in all zones</li></ul>	<ul style="list-style-type: none"><li>• Primary Preference: Wood Frame, 1940 or newer</li><li>• Second Preference: Steel Frame, 1960 or newer</li><li>• Third Preference: Reinforced Concrete, 1960 or newer</li><li>• Fourth Preference: Reinforced Masonry, 1975 or newer</li><li>• Fifth Preference: Metal Frame, 1960 or newer</li><li>• Final Preference: Tilt-up buildings constructed 1980 or newer</li></ul>	<ul style="list-style-type: none"><li>• RIB has up to \$50,000,000 DIC capacity in all states</li></ul>
Doesn't Fit our Appetite	Submission Contains a Summary that Includes:	
<ul style="list-style-type: none"><li>• No tuck-under parking</li><li>• No primary flood zone A &amp; V coverage</li><li>• No poor soil conditions (bay mud/fill)</li><li>• No unreinforced masonry construction</li></ul>	<ul style="list-style-type: none"><li>• Named insured, mailing address, effective date, quote due date</li><li>• Insured's business—occupancy</li><li>• Perils &amp; deductibles requested</li><li>• Suggested layering and pricing (where do you wish RIB to participate?)</li><li>• Expiring carriers, layering and pricing</li><li>• TIV breakdown</li><li>• Key location information</li><li>• DIC/property inspection</li><li>• Loss history</li><li>• Any other information that will assist RIB in underwriting the account</li><li>• Use the attached Statement of Values and COPE (SOV) template (this is RIB's preferred template)</li><li>• Complete all sections of the SOV</li><li>• Accurate street addresses are required</li><li>• If building coverage is desired, provide the square footage of the building. For commercial residential risks, please provide breakout of square footage for living space and garage, if known.</li><li>• If flood coverage is needed, include all flood zone information</li></ul>	