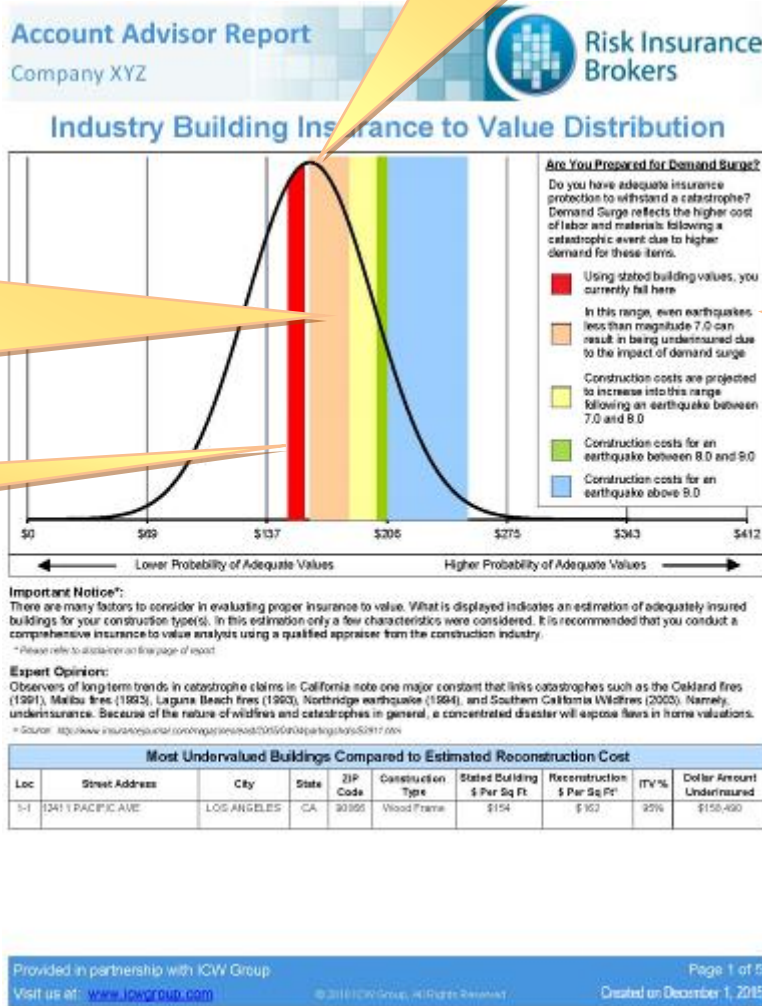




### Account Advisor Report



The bell curve represents a normal distribution of costs based on our proprietary estimates for valuation predict for the class of business / location.

The apex of the bell curve represents the estimate of the repair cost at 100% ITV.

Color correlates to event magnitudes shown on graph, noting Demand Surge impacts based on modeled scenarios

Red bar represents current values submitted.

ITV breakdown by location.

Drills down to each location so that clients can quickly see their most underinsured buildings.

### Industry Building Insurance to Value (ITV) Distribution, with Demand Surge

The top chart shows a customized report based on actual client data. We dynamically calculate Demand Surge impact (per sq ft) to illustrate the cost increase after a catastrophic event. This helps your client understand that, even when they think they are "100% ITV", they may actually be underinsured in a catastrophic event due to Demand Surge.

### Most Undervalued Buildings Compared to Estimated Reconstruction Cost

The ITV is broken down and charted for each building / location, allowing your client to quickly identify undervalued estimates.



### Accumulation Analysis of Insurable Values

Key Exposure Aggregation illustrates 5, 10, 20, 40 and 60 mile radius exposures.



Exposure Summary.

Deductible / Coverage Options

Exposure Summary	5 Mile Radius	10 Mile Radius	20 Mile Radius	40 Mile Radius	60 Mile Radius
Insurable Values in Area	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Requested Deductible at 10.0% <sup>1</sup>	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
<b>Alternate Coverage Options<sup>2</sup></b>					
Deductible at 7.5% <sup>1</sup>	\$225,000	\$225,000	\$225,000	\$225,000	\$225,000
Deductible at 5.0% <sup>1</sup>	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000

Deductibles are converted to dollars.

<sup>1</sup> Calculated by applying a percentage deductible to the total insurable values within each radius circle, subject to a minimum per occurrence deductible of \$50,000.  
<sup>2</sup> Subject to terms and availability. Please contact your insurance agent for more information.

### Accumulation Analysis of Insurable Values

Accumulated Analysis at deductible requested and optional deductibles, allows your client to make informed decisions on the attachment points and limits. They understand the financial impacts of purchasing different deductibles.

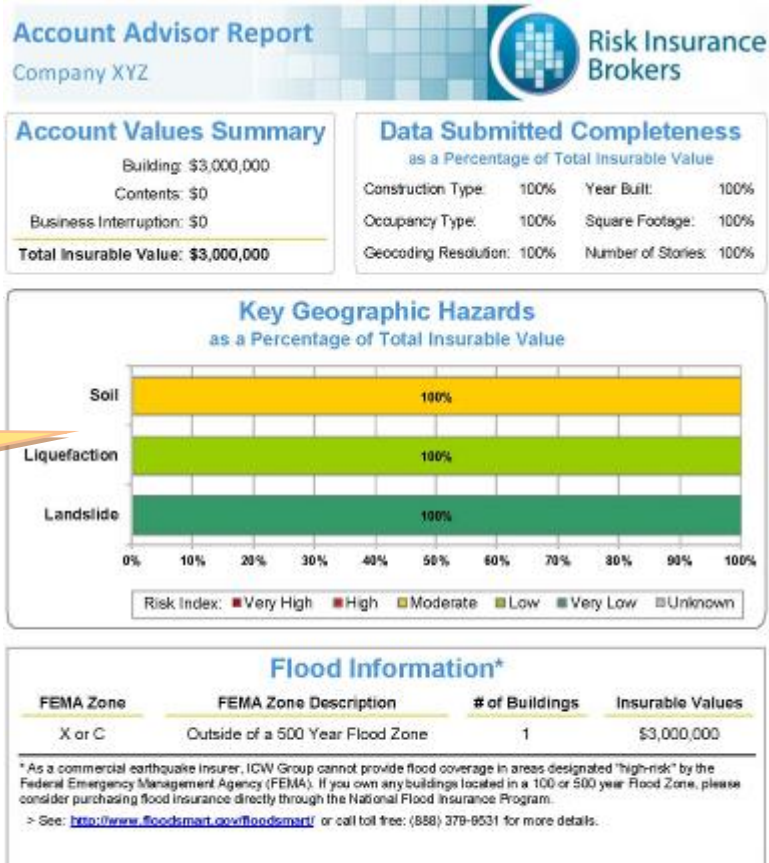
### Exposure Summary & Alternate Coverage Options

Deductibles are converted to dollars and listed for each radius exposure, to help promote intelligent decision making.



# Risk Insurance Brokers

## Earthquake AAR Details Explained



Geographic Characteristics detailed.

Data quality lets your clients know when we need additional data to accurately represent risk.

Site specific hazard data.

Flood zone summary with link to additional flood information.

### Account Values Summary and Data Completeness

Account values include building, contents, and business interruption. Data Submitted Completeness helps client know at a glance how complete the data was when the report was calculated, and where additional data can be supplied for a more accurate analysis.

### Key Geographic Hazards and Flood Information

Each building location is charted to show the FEMA Zone and the insurable values. A link is provided so that they can learn more information.



**Account Advisor Report**  
Company XYZ

**Risk Insurance Brokers**

**Seismic Hazard Map**

**Expert Opinion**

A state study published on hazard reduction paints a sobering picture of California's earthquake danger. About 62% of the population lives in a zone of high earthquake danger, including 100% of the population of Ventura County, 99% of Los Angeles County and 92% of Riverside County.

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### Seismic Hazard Map

The Seismic Hazard map is tailored to your client's account and shows vivid details.

### Expert Opinion

Published opinions are captioned that include statistical facts about your client's region. Statistics and photos are included to help convey the reality of the risk.



# Risk Insurance Brokers

## Earthquake AAR Details Explained

**Account Advisor Report**  
Company XYZ

**Business Interruption Coverage - Common Pitfalls**  
The absence of business interruption coverage or the presence of inadequate business interruption coverage is frequently cited as the major cause of insolvency following serious physical property damage. To check if you are adequately insured, please review your annual financial records with an accountant to determine insurable gross profit.  
> To complete a business interruption worksheet, go to: <http://www.riskinsbrokers.com/tools/business-interruptions/>

**Rebuilding Tips**  
Rebuilding after a catastrophic event will likely be one of the most difficult challenges you face as a business owner. To ensure a successful recovery, it is vital to be proactive.  
> For tips on hiring a qualified contractor, please go to: <http://www.riskinsbrokers.com/library/rib-post-catastrophe-repair-tips-hiring-a-qualified-contractor.pdf>  
> For tips on obtaining a good property contract, please go to: <http://www.riskinsbrokers.com/library/rib-post-catastrophe-repair-tips-obtaining-a-good-contract.pdf>

**Top Tips to Enable Quick Recovery**  
(1) Back it up - store vital paper and electronic records offsite. (2) Be flexible - gas lines, toilet supply lines, fire sprinkler leakage. (3) Maintain contact lists - employees, vendors, key contacts. (4) Communicate emergency plans before the next event. (5) Develop a formal Disaster Recovery Plan.  
> For a free disaster planning guide, please go to  
[http://www.disastersafety.org/wp-content/uploads/OFR-EZ\\_Toolkit\\_IBHS.pdf](http://www.disastersafety.org/wp-content/uploads/OFR-EZ_Toolkit_IBHS.pdf) (condensed edition)  
<https://www.disastersafety.org/wp-content/uploads/open-for-business-english.pdf> (full edition)

**IMPORTANT NOTICE:  
STATEMENT OF VALUES AND LIMITS OF LIABILITY**  
The information on this report is used for illustrative purposes only. If you elect to purchase insurance from ICW Group, all matters related to the policy will be governed by the terms and conditions contained within the policy form. It is our goal to provide you with insurance protection and first class service. It is not our role, or the role of any Insurance Agent acting on our behalf, to determine the insurance value of your property or the amount of insurance you should purchase. Our determination of the Statement of Values or the Limit of Liability is not a representation to you that either is adequate for your purposes. We have no duty to make recommendations or representations to you about the Statement of Values or the Limit of Liability, nor does any Insurance Agent have our authority to assume such a duty on our behalf. In the event any such representation is made neither you nor any other insured should rely upon it. You should obtain the advice of an Independent Insurance Broker and/or a licensed professional relative to property values to assist you in determining the proper amount of insurance for purposes of the Statement of Values or the amount of any Limit of Liability.

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Rebuilding and recovery tips and resources.

BI Worksheet provides more accurate values, modeled loss and pricing.

Lower claim costs for your clients by providing tips on quality contractors in advance.

Providing tips to your clients to help aid in a quick recovery by planning in advance.

### Helpful Tips

This last section includes planning worksheets, rebuilding and recovery tips to help lower claims costs and enable a quick recovery. This section is included to help your client plan in advance, lower their costs and to counter systemic issues we see throughout the industry.