

Security.

- > More than **40,000** insureds protected
- > Strong **AM Best "A"** rated carrier
- > Providing coverage in **42 states**

Service.

- > **Over 15-years** of disciplined CAT response planning
- > **Get a quote** in just a few **minutes!**

Recovery.

- > **42,000+** catastrophe claims handled
- > **In-house claims** authority for rapid claims settlement
- > **Over \$3.4B** in claims paid



Homeowners Coverage
that's specialized and flexible



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icat

Security. Service. Recovery.
What we provide our customers.



Security | **Strong carrier partners provide exceptional value:**

- > Ability to write Coverage A/Dwelling limits up to \$3 million per policy
- > Strong AM Best "A" rated carrier
- > Highly rated reinsurers provide an unprecedented level of security
- > Expanded product offerings with flexible coverage options
- > Secure products and timely payout of claims

When ICAT customers are faced with a catastrophe, we have exceptional financial security and claims service that **enable homeowners to recover and rebuild their future.**

Service | **We take great pride in the service, products and stability we deliver to agents and their customers.** ICAT leads the market in customer service satisfaction ratings with underwriting, coverage, claims process and payout. We continue to seek feedback from agents and their customers to enhance our products and services. This input helps ICAT offer the most competitive product in the changing catastrophe market.

Recovery | **Boulder Claims, a wholly-owned subsidiary of ICAT, provides ICAT** with in-house claims authority that allows for rapid claims response and settlement. With Boulder Claims, every customer can have the confidence that claims will be adjusted quickly and efficiently.



> Catastrophe coverage when you need it most.

icat
a **VICTOR** company

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*2020 ICAT

At ICAT, we have a single goal — **to help homeowners recover from a disaster.**

Since 1998, we have specialized in disciplined underwriting of catastrophe exposed residential properties throughout the United States. We deliver leading-edge solutions that provide you with security, service and recovery on every policy.

> Security. Service. Recovery.



Homeowners Coverage

that's specialized and flexible

With ICAT, business is produced in partnership with select retail agents and aggregators.

Sophisticated underwriting and risk management tools allow us to deliver consistent, stable capacity to the market while controlling exposure to loss at appropriate levels.

The ICAT Value

When ICAT customers are faced with a catastrophe, we have exceptional financial security and claims service that enable homeowners to recover and rebuild their future. ICAT's reputation in the market stands on our dedication to best-in-class service, industry leading expertise, and innovative product solutions.

Service | We have a dedicated service department here to serve you! We will return voicemails and emails within 4-6 hours.

Product | We pride ourselves on releasing innovative product enhancements that reflect our commitment to our customers in a competitive market. We offer a thorough homeowners product with broad coverages available.

Technology | Our online quoting platform makes it quick and easy to quote

- > 24/7 access to quoting
- > Loss history verification
- > Quick links to underwriting guidelines, reference guides, policy forms, and other pertinent product information

Training and Education | ICAT offers personalized agency training through:

- > Webinars
- > Onsite cross-sell training with your ICAT representative to allow you to put an efficient process in place for your team to generate revenue and increase retention
- > Continued Education (CE) classes
- > Representatives who are passionate about your success!

Catastrophe Preparation | Boulder Claims provides ICAT customers with best-in-class claims handling expertise. To ensure our readiness in the event of a catastrophe, Boulder Claims conducts annual CAT simulation drills to test our CAT plans. These drills are treated as real events and provide a lifelike experience of a catastrophe. This allows our team to be on the ground, adjusting your customers' claims effectively and efficiently when disaster strikes.

Boulder Claims Stats

- > Over 42,000 claims handled
- > Over \$3.4B in claims paid
- > More than 70 events managed

Succeed with ICAT's Homeowners Solution

Product Highlights | The ICAT Homeowners product includes ISO-Based HO3 and HO5 policies that offer peace of mind for homeowners in catastrophe prone areas of the United States. Product highlights include:

- > Up to \$3M Coverage A/Dwelling and up to \$4.3M TIV
- > Coverage for Primary and Secondary/Seasonal occupancies
- > Full-Time Tenant and Short-Term Rental occupancies also available

Flexible Coverage Options Available

Limits*

- > Coverage B/Other Structures up to 50% of the Dwelling Limit
- > Coverage C/Contents up to 70% of the Dwelling Limit
- > Replacement Cost Contents Standard
- > Coverage D/Loss of Use up to 40% of the Dwelling Limit
- > Coverage E/Personal Liability up to \$1M

**Limits offered may vary by occupancy*

Additional Coverage Options

- > Extended Replacement Cost up to 150%
- > Increased Ordinance and Law up to 50%
- > Loss Assessment up to \$100k
- > Water Back-Up up to \$25k
- > Mechanical Breakdown
- > Utility and Service Line Interruption
- > Identity Fraud Expense
- > Earthquake (SC only)
- > Additional Mold Buy-Up
- > Swimming Pool/Patio Enclosures
- > Sinkhole (FL only)*

**Dwellings located in Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties are ineligible for sinkhole coverage.*

Eligible Target Risks*

- > Homes exhibiting high pride of ownership (no pre-existing damage and well maintained)
- > Primary, Secondary, Tenant, and Short-Term Rental occupancies
- > Years of construction 1995 and newer*
- > No distance to coast restrictions

**Older homes considered with recent updates to all major systems*

Ineligible Risks

- > Risks with unrepaired or unmitigated damage
- > Mobile homes, prefabricated homes, dwellings built prior to 1950, or condos
- > Risks with aluminum, cloth, or knob & tube wiring
- > Risks under \$150k Coverage A/Dwelling Amount
- > Risks with vacant occupancies

Technology Focused

- > Auto-bind policies and get policy docs. on demand
- > Direct bill with ACH or credit card; flexible payment options available
- > Intuitive user interface and third-party data integrations enable faster, more accurate quotes

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