

ICW Group's commitment to Partnership, Strength, and Stability enhances the reputation of its DIC Brokers and Agents.

Product Information

- Capacity of up to \$40,000,000
- All classes of commercial property considered
- Coverage offered for earthquake, EQSL and incidental Flood
- Deductibles as low as 5% in California and 2% in other states
- Minimum premiums as low as \$7,500 in most areas



Partnership

Experts: In addition to our knowledgeable underwriters, we utilize three earthquake models. This approach provides accuracy, a unique view of risk, and a natural hedge against model volatility.

Disaster Recovery: ICW Group was one of the first companies to partner with the Institute for Business and Home Safety to offer your clients a comprehensive Disaster Planning Toolkit.

Strength

Admitted Market: ICW Group is an admitted carrier in all 50 states and District of Columbia. Our admitted status subjects us to guidelines set forth by each state's Department of Insurance (DOI) and insurance guarantee fund. Additionally, our premiums are not subject to surplus lines taxes and fees saving brokers time and clients money.

Conservative: To ensure we can adhere to our financial commitments, ICW Group employs a conservative investment strategy. Our investment portfolio is heavily weighted in bonds, protecting our capital from stock market volatility.

Stability

Experience: ICW Group has been in operation for over 45 years and is AM Best rated A (Excellent).

Capital: Most insurance companies have a written premium-to-surplus ratio greater than 2 to 1. ICW Group's is below 1 to 1, meaning more capital is available to protect clients.

Reinsurance: Our reinsurance protection exceeds levels generally used in the industry. ICW Group minimizes reinsurance pricing changes by purchasing reinsurance in multi-year segments. In addition, we diversify our reinsurance protection into over 40 companies.

The foregoing is not an offer to sell or intended to be a solicitation of insurance. Insurance provided by ICW Group's member companies is subject to underwriting review and approval. The description herein is a summary only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details. Coverage may not be available in all states.

We see the business of insurance through your eyes

