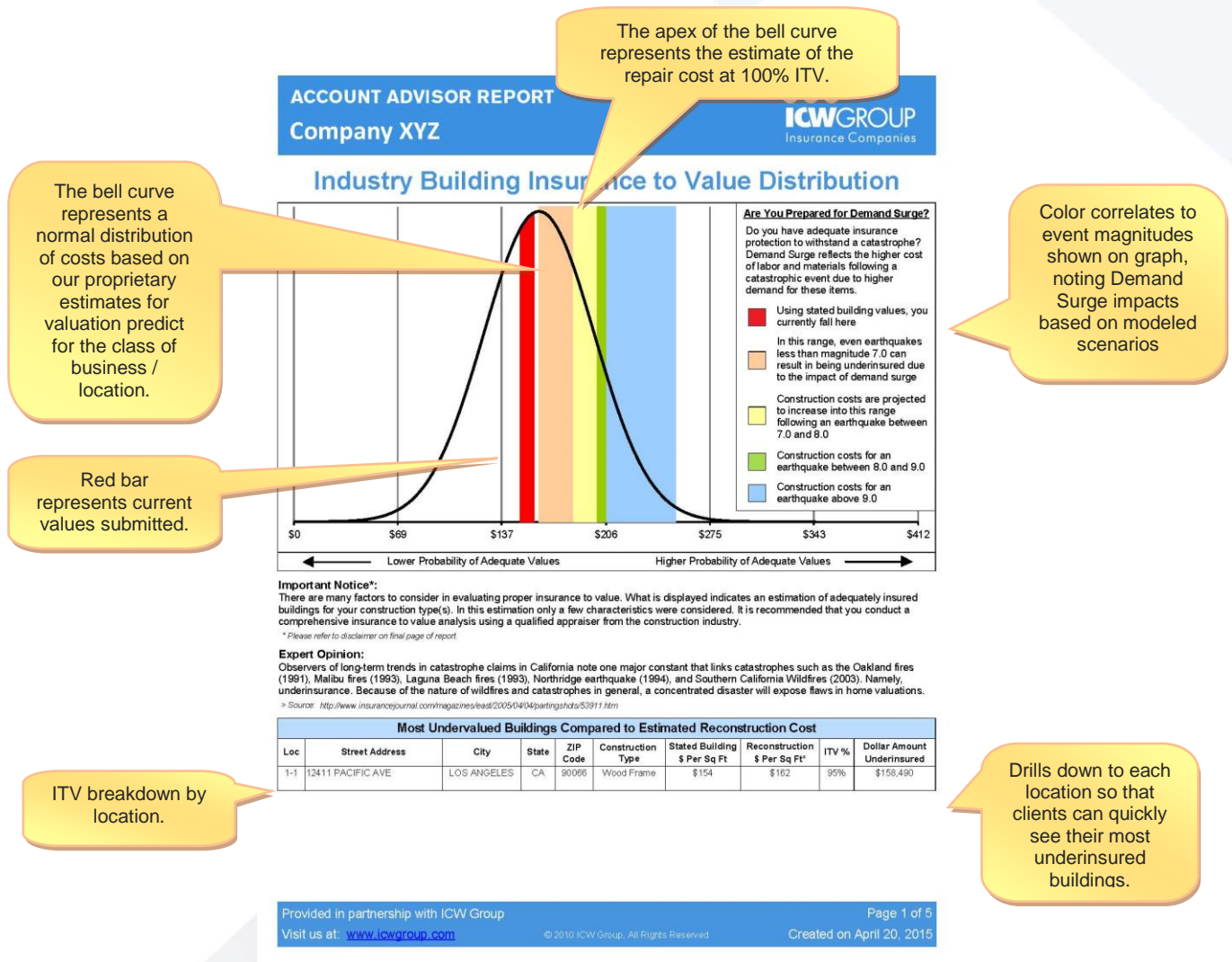


Account Advisory Report



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.

Differences in Conditions AAR Details Explained

ACCOUNT ADVISOR REPORT
Company XYZ

Accumulation Analysis of Insurable Values

Note: The circles drawn on this map have radii of 5, 10, 20 and 40 miles. The 60-mile radius circle is not visible.

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% ¹	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Alternate Coverage Options²					
Deductible at 7.5% ¹	\$225,000	\$225,000	\$225,000	\$225,000	\$225,000
Deductible at 5.0% ¹	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000

¹ 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.

² Subject to terms and availability. Please contact your insurance agent for more information.

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Page 2 of 5
Created on April 20, 2015

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

Exposure Summary.

Deductible / Coverage Options

Deductibles are converted to dollars.

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.

Differences in Conditions AAR Details Explained

ACCOUNT ADVISOR REPORT

Company XYZ



Account Values Summary

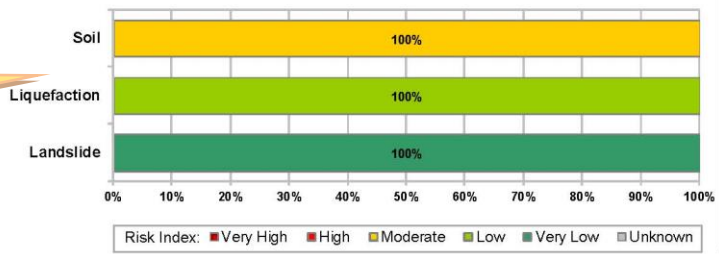
Building: \$3,000,000
 Contents: \$0
 Business Interruption: \$0

Total Insurable Value: \$3,000,000

Data Submitted Completeness
as a Percentage of Total Insurable Value

Construction Type: 100% Year Built: 100%
 Occupancy Type: 100% Square Footage: 100%
 Geocoding Resolution: 100% Number of Stories: 100%

Key Geographic Hazards
as a Percentage of Total Insurable Value



Flood Information*

FEMA Zone	FEMA Zone Description	# of Buildings	Insurable Values
X or C	Outside of a 500 Year Flood Zone	1	\$3,000,000

* As a commercial earthquake insurer, ICW Group cannot provide flood coverage in areas designated "high-risk" by the Federal Emergency Management Agency (FEMA). If you own any buildings located in a 100 or 500 year Flood Zone, please consider purchasing flood insurance directly through the National Flood Insurance Program.
 > See: <http://www.floodsmart.gov/floodsmart/> or call toll free: (888) 379-9531 for more details.

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Page 3 of 5
Created on April 20, 2015

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.

Differences in Conditions AAR Details Explained

ACCOUNT ADVISOR REPORT
Company XYZ

Seismic Hazard Map

Earthquake Shaking Potential for the Los Angeles Metropolitan Region
Counties: Los Angeles, San Bernardino, Riverside
Summer 2003

> Source: http://www.seismic.ca.gov/pub/intensitymapofla_county_print.pdf

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.

> Source: <http://articles.latimes.com/2005/sep/08/local/me-quake8>

> Source: http://www.data.scec.org/chrono_index/valde_rpt/led.html

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Page 4 of 5
Created on April 20, 2015

Provides high-level information about the seismic activity in the region.

Expert opinion drives home the reality of the risk, especially if outside of California.

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.

Differences in Conditions 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.icwgroup.com/earthquake/business-interruptions/>

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

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.icwgroup.com/earthquake/library/icw-group-post-catastrophe-repair-tips-hiring-a-qualified-contractor.pdf>

> For tips on obtaining a good property contract, please go to:

<http://www.icwgroup.com/earthquake/library/icw-group-post-catastrophe-repair-tips-obtaining-a-good-contract.pdf>

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

Rebuilding and recovery tips and resources.

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.disastersafetv.org/wp-content/uploads/OFB-EZ_Toolkit_IBHS.pdf (condensed edition)

<https://www.disastersafetv.org/wp-content/uploads/open-for-business-english.pdf> (full edition)

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

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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Page 5 of 5

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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.