

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