

ICAT Residential Earthquake Insurance

Carrier Partners & Financial Security



Earthquake
residential
homeowner
insurance

The ICAT Residential Earthquake Program is offered on Pacific Specialty Insurance Company and Harco National Insurance Company paper. Appointed brokers will receive quotes and policies from both carriers.

AM Best Rating

Carrier Partners:

- › Pacific Specialty Insurance Company
A (VIII) (Excellent) by A.M. Best
- › Harco National Insurance Company
A- (VIII)(Excellent) by A.M. Best

Reinsurance Provider

ICAT Lloyd's Syndicate 4242

ICAT's Residential Quake Program is 100% reinsured by ICAT Lloyd's of London Syndicate 4242. This means that all quake policy losses are borne by Syndicate 4242, regardless of the paper used.

ICAT Rates Strong

Syndicate 4242 as part of Lloyd's of London is rated:

- › A (XV) (Excellent) by A.M. Best
- › AA- (Very Strong) by Fitch Ratings
- › A+ (Strong) by Standard & Poor's

'A' Rated Reinsurance Protection

Carried by ICAT Lloyd's Syndicate 4242

In addition to its own financial strength, Syndicate 4242 maintains a conservative reinsurance program to cover losses to ICAT's Residential Earthquake Program. Reinsurers on the program are rated A or better by A.M. Best. As of November 2014, Syndicate 4242's reinsurance program limits exceed the 500 year Maximum Probable Loss estimate for a California Earthquake as calculated by Risk Management Solutions (RMS) v13 Earthquake Model. Syndicate 4242 is also secured by the Lloyd's Central Fund, which has assets that exceeded US \$5 Billion as of June 2014.

Sales, Service and Claims

Provided by ICAT

ICAT handles all sales and servicing of policies written in the ICAT Residential Quake Program. Claims are handled by ICAT's subsidiary, Boulder Claims. Boulder Claims was founded in 2005 and has successfully adjusted and settled thousands of claims from the 2004, 2005, and 2008 storm seasons including claims from Hurricanes Charley, Frances, Ivan, Jeanne, Katrina, Wilma, Ike, and others. Recently, Boulder Claims rapidly deployed resources to handle claims from the 2014 South Napa Earthquake.

ICAT, established in 1998, is an elite provider of **catastrophe insurance** to **homeowners** and **business owners**. ICAT is a **highly specialized** and **disciplined underwriter** of catastrophe property insurance risks throughout the United States.

icat

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