The ICAT story

ICAT was founded in 1998 to provide catastrophe insurance coverage to business owners throughout the United States. The scope of our business activities has broadened significantly but we remain committed to our original vision of assisting homeowners and small businesses recover from natural disasters.

Business is produced in partnership with select retail agents and wholesale brokers. Sophisticated underwriting and risk management tools allow us to deliver consistent, stable capacity to the market while controlling our exposure to loss to appropriate levels.

ICAT underwrites on behalf of strong carrier partners and Lloyds of London Syndicates including:

- National Fire & Marine Insurance Company (Berkshire Hathaway Group of Insurance Companies)
- QBE Specialty Insurance Company
- Indian Harbor Insurance Company (an XL Group Company)
- Ariel Re, Syndicate 1910 at Lloyd’s of London
- North American Capacity Insurance Company
- Harco National Insurance Company
- Centauri Specialty Insurance Company

Claims are handled by Boulder Claims. Founded in 2005, Boulder Claims is a wholly owned subsidiary of ICAT and provides comprehensive claims services on all claims from policies underwritten by ICAT. In its short history, Boulder Claims has successfully adjusted and settled over 29,000 claims including those from Hurricanes Charley, Frances, Katrina, Dolly, Ike, Isaac, Harvey, Irma and Sandy.

The ICAT mission statement

Our mission is to assist people and businesses recover from disasters — this is the promise we make to our policy holders when they select ICAT. It’s why we’re in business.

We provide stable, reliable capacity and responsible products to our partners. ICAT’s reputation stands on our dedication to best-of-market service, industry leading expertise, and innovative product solutions.

ICAT Online
Submit a quote anytime, 24/7 at https://producer.icat.com

Homeowners
Hawaii and California:
Submit a quote anytime, 24/7 at www.icat.com

Middle Market
90-day clearance. Clearance confirmation within 24 hours of submission.
For wind/AOP submit to middlemarket@icat.com
For earthquake submit to camiddlemarket@icat.com

Updated July 2017
ICAT offers property coverage in catastrophe exposed regions throughout the United States.

**Nationwide reach**

- **Earthquake**
- **All perils including Hurricane & Earthquake**

How ICAT helps you

ICAT’s diverse line up of strong carrier partners delivers stable capacity with a broad underwriting appetite:

- Coastal friendly — no distance to coast restrictions
- Broad eligibility guidelines — ordinary construction, older risks, apartments, condominiums all acceptable
- Flexible deductible options throughout the country
- Meaningful risk capacity — per risk limits of up to $50M in most areas of the U.S. delivers one stop shopping
- In-house claims authority allows rapid claims payments

All provided by knowledgeable, specialized staff delivering best-in-class service.

**ICAT by the numbers**

- Providing coverage in **42** states
- Handled **22,000** catastrophe claims
- Managed **18** catastrophe events
- Paid **$1 billion** in claims

**Data as of April 2017**

**ICAT success stories**

“Your service is excellent and highly responsive to our client’s needs.”
- Susan, broker in Florida

“For the 10+ years I’ve done business with ICAT, they have done a tremendous job adapting themselves to the changing market conditions and appetite.”
- Kevin, broker in Los Angeles

“I wish my home insurer would learn to handle claims as professionally as ICAT did.”
- Bob, property owner in Mississippi

“Your quoting website is so easy to use, and utilizes integrated technology of maps and diagrams which makes my job easier.”
- Julie, broker in South Carolina

**Comprehensive and flexible product solutions**

- All Risk, including Wind/Hail and CGL options
- Commercial Hurricane Coverage in Hawaii
- Residential Hurricane Coverage in Hawaii
- Commercial Earthquake
- Residential Earthquake Coverage in California
- Excess Flood
- Wind Deductible Buyback