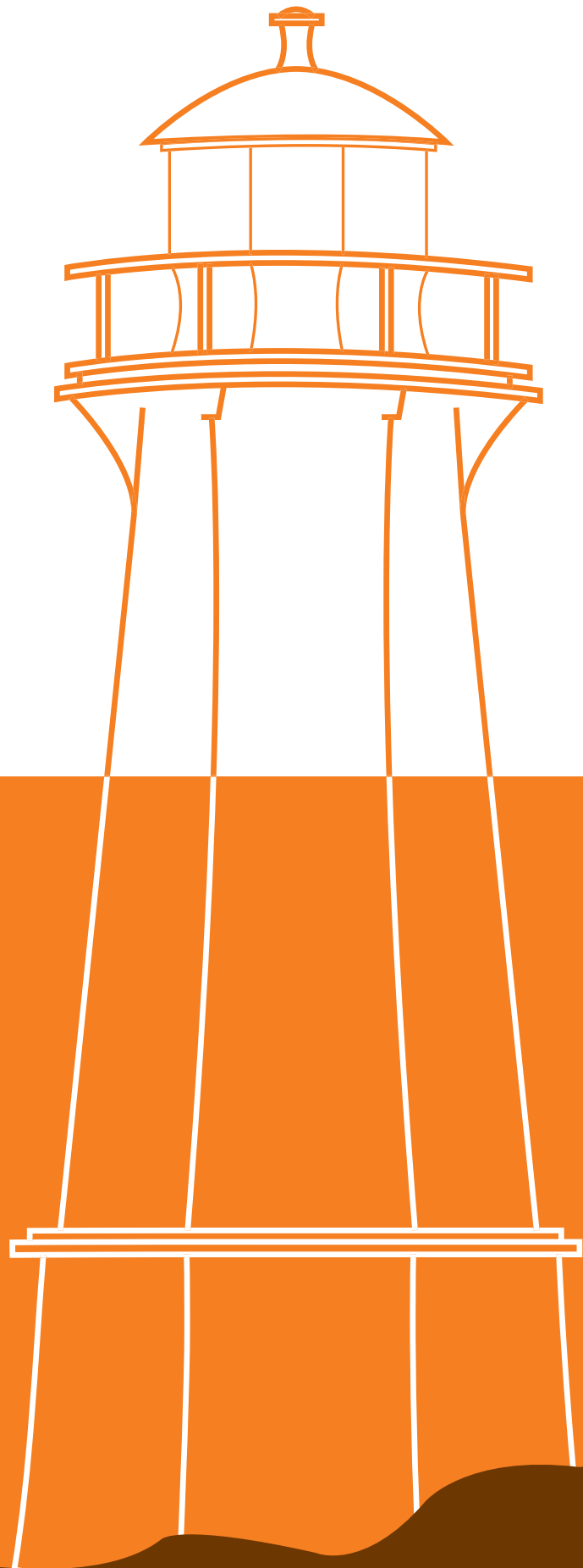




COASTAL RISK

UNDERWRITERS
An Insight Catastrophe Group Company

AL Homeowners Program Overview



About Coastal Risk Underwriters

Coastal Risk Underwriters, LLC (CRU) is a Program Manager and Wholesale Broker providing specialty personal and commercial property and casualty insurance products. CRU is committed to offering insurance products designed to meet your clients' needs.

We are proud to offer this program through our partnership with Wilshire Insurance Company (Wilshire). A.M. Best's Financial Strength Rating for Wilshire is A- with a Stable outlook.

CRU uses state-of-the-art risk management tools and patent-pending technology (developed by its parent company and affiliates) that enable insurance companies, agents and brokers to select and price risks carefully and better manage catastrophe exposures.

At CRU, we realize that your clients rely on your expertise to choose the best products for their insurance needs. We also understand the time it can take to find a suitable company and products to meet those expectations. Our underwriting team has the experience, knowledge and excellent relationships with quality carriers to assist you in fulfilling your clients' needs. In addition, CRU has revolutionized the agent/broker experience bringing cutting edge technology to both the carriers and agents/brokers with whom we work. Our Agent Portal and Decision Support Services and Underwriting Platform lead to better execution, save time and are extremely easy to use.

About IAT Group

Wilshire is an integral part of IAT Reinsurance Company Ltd., an insurance holding company with substantial financial strength, rated A- by A.M. Best.

The Alabama Homeowners Program is offering HO-3 coverage in Coastal Alabama counties of Mobile and Baldwin.

Coverages	HO-3
Coverage A (Dwelling) Minimum Maximum	100% Replacement Cost. \$200,000 \$1,000,000
Coverage B (Other Structures)	0% to 10% of Coverage A (one and two family dwelling).
Coverage C (Contents)	25% to 100% of Coverage A.
Coverage D (Loss of Use)	20% of Coverage A.
Coverage E (Personal Liability) Minimum Maximum	\$100,000 \$500,000
Coverage F (Medical Payments)	\$1,000, \$2,000, \$5,000
Deductibles	Amounts
Named Storm	2%, 3%, 5%, 10% of Coverage A. 5% required for risks located 5 miles or less to the Gulf of Mexico. 2% required for risks located greater than 5 miles from the Gulf of Mexico.
All Other Perils (AOP)	From \$1,000 up to \$50,000.

Optional Coverages

- Increased Limits on Business Properties (up to \$10,000).
- Increased Special Limits on Contents.
- Replacement Cost on Contents.
- Increased Limits for Ordinance and Law up to 25% of Coverage A.
- \$5,000 Water and Sewer Back-up.
- Limited Dog Liability Coverage.
- \$25,000 Identify Fraud.
- Credit Card Fraud (up to \$10,000).
- Personal Injury.
- \$1,000 Increase in Loss Assessment.

Geographic Eligibility



Open Counties

Mobile
Baldwin



Eligibility Requirements Highlights

Type of Property

- Property must be either individually owned and occupied or jointly owned by two individuals as long as one of the individuals occupies the residence.

Occupancy

- One to two family, owner occupied.
- Seasonal and secondary residences are eligible; primary residence is not required.
- Residence Held in Trust.

Loss History

- Will accept up to two non-zero losses of any type (non-cat or cat) in the last three years and up to three in the last six years.

Eligibility Requirements (continued)

Location of Property

- Risks within 5 miles of the Gulf of Mexico must have a minimum 5% named storm deductible.
- Dwelling must be located:
 - In Baldwin County.
 - Over 3 miles from Gulf Coast.
 - Over 1,000 ft. from Bay Coast.
 - 20 foot elevation or higher.
 - In Mobile County.
 - North of Interstate 10.
 - West of Interstate 65.
 - 20 foot elevation or higher.

Payment Plans

- 4 Pay
 - 30% down payment.
 - Three remaining payments payable by check in one month intervals.
- 2 Pay
 - 60% down payment.
 - One remaining payment made three months later.
- Single Pay
 - 100% down payment.
 - Invoice Mortgagee 30% down payment payable by credit card or ACH at binding.
 - Invoice mortgagee company for remaining installment balance due one month later.

NOTE: We only accept checks as payment after the policy is bound.

Payment Method

All Payment Plans are payable by credit card or ACH at binding.

Discounts

- Multi-Policy Discount for Auto.
- Prime Time Discount (insured 50 years of age or older).

Credits

- Age of Roof.
- Quality of Roof Covering.
- Wind Mitigation Features:
 - Shutters.
 - Hurricane Straps.
 - High Wind Nailing Schedule.

Inspections

- All homes in the HO3 program will be subject to an interior inspection.

The following types of risks are not eligible for coverage:

Location of Property

- Any property less than 3 miles from the Gulf of Mexico.
- Any property less than 1000 ft from Mobile Bay.
- Property located in protection classes 10 or equivalent.
- Flood policy required on risks located within 2.5 miles from Gulf of Mexico and/or Mobile Bay and located at less than 25 ft. elevation. Minimum flood coverage required is equal to Coverage A limit up to NFIP limit of \$250,000 for dwelling.

Type of Property

- Homes in poor condition and/or that are poorly maintained.
- Properties with excessive or unusual liability exposure (e.g., skateboard or bicycle ramps, trampolines, unfenced yards with in ground pools, above ground pools that have immovable ladders, or any other attractive nuisance).
- Mobile homes, motor homes or manufactured homes.
- Homes with open foundations, including pilings, piers, pillars or posts.
- Homes with significant tree exposure.
- Any aluminum wiring, knob and tube wiring or fuses.
- Dwellings that do not have at least 100 AMP service.
- Dwellings for which the primary heat source is kerosene or electric space heaters.
- Dwellings with wood burning, wood pellet and coal stoves.
- Roofs of non-permanent material over 25 years of age.
- Homes constructed with 6d nail schedule roof deck attachment and/or toe nail roof to wall connection, unless mitigated.

Occupancy

- Vacant, unoccupied or for sale properties.
- Dwellings under construction.
- Properties/dwellings in foreclosure.
- Dwellings originally built for other than private residence occupancy.
- Residence continuously unoccupied for three or more consecutive months.
- Any household member has been convicted of a serious crime, including insurance fraud and/or arson.
- Rentals, except for the rental of the second family in a 2 family dwelling.

Standard Policy Coverage Exclusions

- Dog Liability.
- Diving Board & Slide Liability.
- Trampoline Liability.
- Swimming Pool and/or Patio Enclosures.
- Escaped Liquid Fuel and Lead Liability.
- Exterior Insulation and Finish Systems (EIFS), including DRYVIT.
- Windstorm Exterior Paint or Water Proofing.
- Wild & Exotic Animal.



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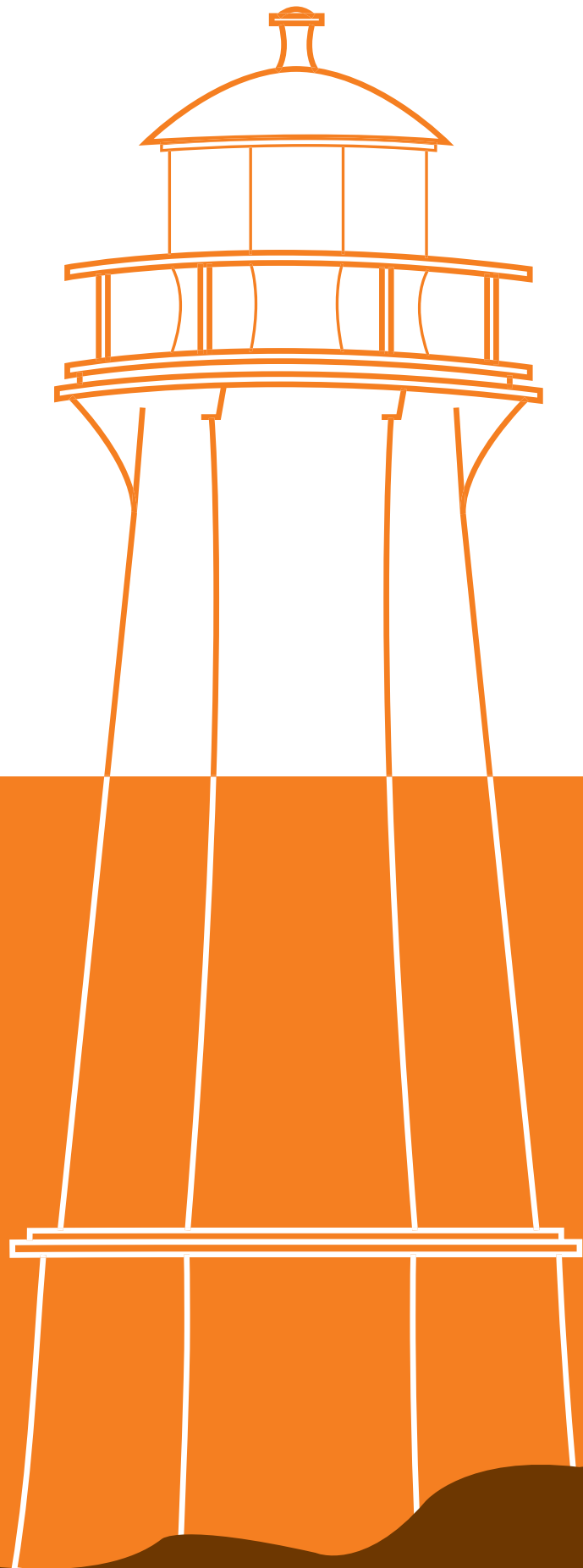
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