

AIP...“NEWS YOU CAN USE”

Hawaii...is there a market for Homeowners Insurance?

Issue #4

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One of our key partners, AIG Private Client Group, has provided stable insurance solutions to clients in the Hawaiian Islands for years. By reserving capacity for target accounts that exhibit exemplary risk management and construction characteristics, AIG can also write hurricane and earthquake coverage for certain accounts.

To better reflect this customized approach, their Hawaii underwriting guidelines address individual account requirements on an island-by-island basis.

Requirements include:

- ◆ Good Physical Risk. The property is well-maintained and occupied by the client; or, if a secondary location, it is occupied or visited frequently by a caretaker. If a residence has been renovated to meet the required building codes, a letter of proof from a contractor, architect engineer or building inspector is required.
- ◆ Evidence of positive elevation and primary flood insurance. Elevation certificates and primary flood insurance are required for residences located in flood zones A or V.
- ◆ Acceptable history of loss. A pattern does not exist with respect to a specific cause of loss.
- ◆ Total Account.
- ◆ Insurance-to-Value. Square footage will be required at binding. A minimum cost per square foot will be used to calculate replacement cost and physical risk characteristics will be verified with an inspection of the residence.

If you have a risk in Hawaii—please feel free to discuss with us!



Broker of Record (BORs) Does AIP accept these...YES!

If you currently have business placed through another agency, with AIG's Private Client Group products, and want to work with AIP—it's very easy!

We will accept BORs just like you would regularly issue!

Please speak to any one of our AIP team members if you have any questions regarding BORs.

Welcome to Affluent Insurance Program, LLC (AIP)

We are a wholesale company designed to provide retail brokers nationwide, access to serve your elite clientele complete asset protection for their personal insurance needs.

Available Products:

- Homeowners (\$1mm and above)
- Flood, Excess Flood, Wind, E/Q & other catastrophe coverage
- Collections (fine art, jewelry, wine, etc)
- Individual Excess Liability up to \$100 million available
- Group Excess Liability
- Kidnap & Ransom Coverage for family and key employees
- Directors & Officers Liability
- EPLI & Workers' Comp coverage for private staff
- Aviation and Yacht coverage



**the competition NOW on your
Personal Lines Accounts!**

**Join AIP and start creating
solutions for your most
valued clients TODAY!**

Based upon your clients individual risk analysis we will provide you with a tailor made policy package. It is our extremely successful relationships, and volume of business placed with our Insurance carriers, which affords us unlimited resources to provide the highest quality products for you and your elite clientele.

We look forward to working with your agency in a VERY efficient and professional way. Let us impress you.

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