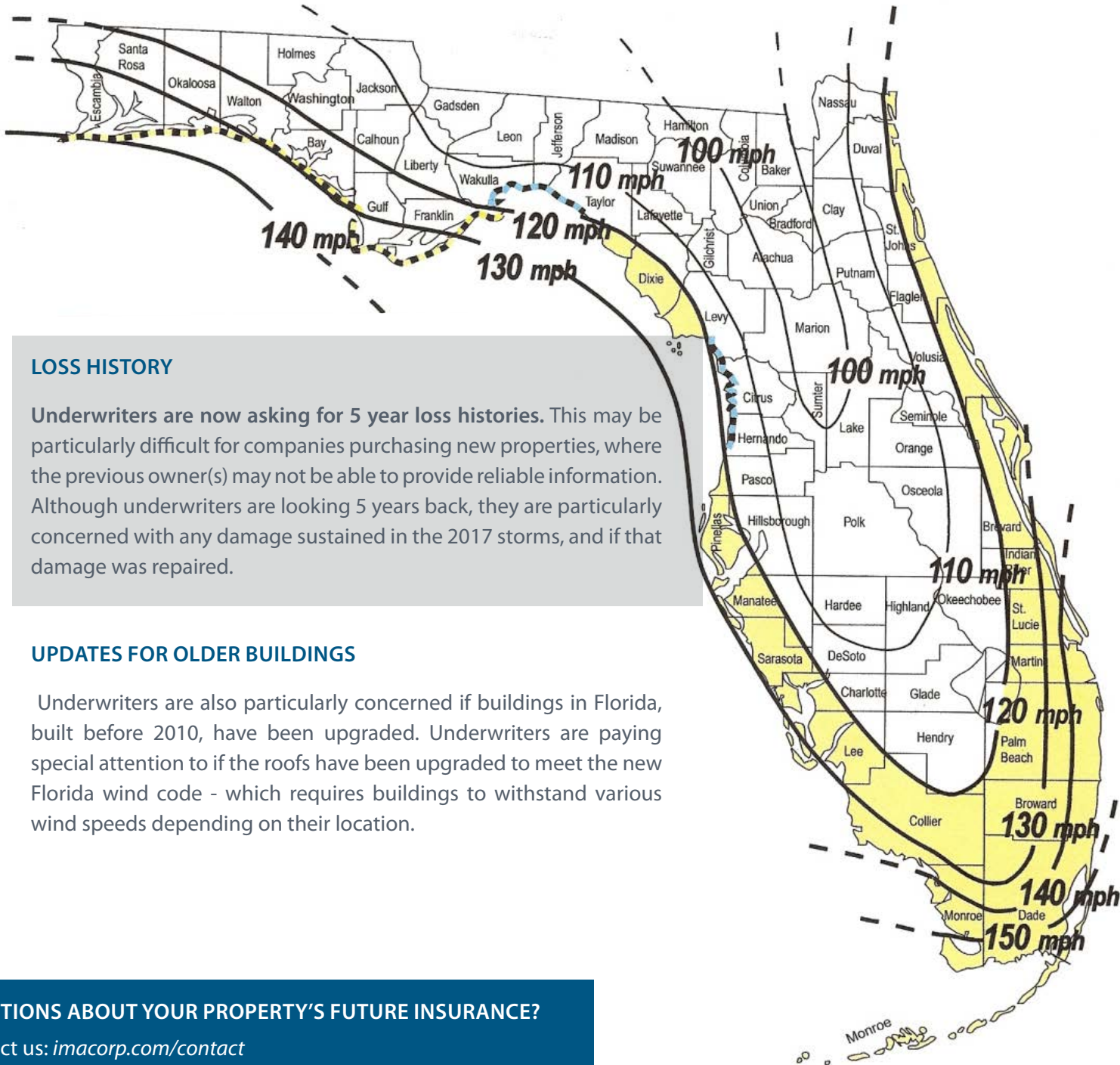




## CLIENT ALERT CATASTROPHE PRONE PROPERTIES



### INSURANCE REQUIREMENTS SHIFTING IN CAT-PRONE AREAS



#### LOSS HISTORY

Underwriters are now asking for 5 year loss histories. This may be particularly difficult for companies purchasing new properties, where the previous owner(s) may not be able to provide reliable information. Although underwriters are looking 5 years back, they are particularly concerned with any damage sustained in the 2017 storms, and if that damage was repaired.

#### UPDATES FOR OLDER BUILDINGS

Underwriters are also particularly concerned if buildings in Florida, built before 2010, have been upgraded. Underwriters are paying special attention to if the roofs have been upgraded to meet the new Florida wind code - which requires buildings to withstand various wind speeds depending on their location.

QUESTIONS ABOUT YOUR PROPERTY'S FUTURE INSURANCE?

Contact us: [imacorp.com/contact](http://imacorp.com/contact)