



Earthquake and Difference-in-Conditions (DIC) Insurance

ANV PacificPoint provides DIC insurance solutions for commercial properties exposed to earthquake risk. The business supports wholesale brokers with specialized underwriting expertise, dependable capacity, and tailored coverage solutions for complex property exposures throughout the US.

CAPACITY Up to \$30M per risk	MIN. PREMIUM \$7,500	TIV RANGE No Minimum – Billions	ISSUING PAPER Republic-Vanguard
TERRITORY All states ex. HI, AK	DISTRIBUTION Wholesale brokers	BASIS Primary, Buffer, Excess	FORM BASIS Surplus Lines

TARGET CLASSES

- Office, retail, and mixed-use buildings
- Multifamily / habitational — apartments, condominiums, student housing
- Hotels, motels, and hospitality
- Light manufacturing, warehouse, and distribution
- Restaurants and other main-street commercial occupancies
- Public entities and schools (case-by-case)
- Single risks and scheduled/blanket portfolios — no minimum TIV, up to multi-billion-dollar schedules

COVERAGE & LIMITS

- **Coverage form**
DIC Form, Specified Perils or Broker forms
- **Basis / layering**
Primary, Buffer or Excess
- **Perils insured**
Earthquake, Flood, Earthmovement, EQSL

TERRITORY

All states except Hawaii and Alaska

Primary focus on:

- Western US seismic zones (CA, WA, OR, UT, NV)
- New Madrid Seismic Zone (AR, IL, IN, KY, MO, MS, TN)

INELIGIBLE RISKS

- Construction predating 1950 unless incidental
- Tuck-under or soft-story parking
- Risks with unresolved / unrepaired prior earthquake damage
- Very high-liquefaction or soft soil sites without engineered foundations
- Cannabis-related operations
- 100-year flood zone risks

ISSUING CARRIER

Republic-Vanguard Insurance Company

A US domestic carrier, not an alien surplus lines market, and a member of the AmTrust Financial Services family, backed by \$2B+ in policyholder surplus (AM Best FSC XV) and the claims-paying stability of one of the country's largest specialty insurance groups.



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