— EK CARRIER & BROKER BRIEF

EK Carrier Summary Report

The independent documentation that changes how a vacant Hawaii luxury estate is presented to a specialty carrier — written for the broker who places the policy and the underwriter who prices the risk.

This brief is written for two audiences simultaneously. Sections labeled FOR THE SPECIALTY BROKER address how EK enrollment affects placement strategy and client differentiation. Sections labeled FOR THE CARRIER & UNDERWRITER address how EK documentation affects the risk narrative and underwriting file. Both audiences are reading about the same property — from the perspective that matters most to each.

— THE CONTEXT

The Hawaii Luxury Market Has Changed. The Risk Narrative Must Too.

The Hawaii high-value residential insurance market is under structural stress. Following the 2023 Maui wildfires — which produced losses 675% higher than the prior year — carrier capacity has contracted, premiums have risen sharply, and a growing number of properties, particularly vacant or intermittently occupied estates, are finding coverage difficult or impossible to place through standard channels.

In this environment, the underwriting narrative matters more than ever. A vacant oceanfront estate with no documented oversight structure represents one risk profile. The same property enrolled in weekly verified inspection under the EK Method™ represents a materially different one. The EK Carrier Summary Report is the document that establishes and communicates that difference — in language that belongs in an underwriting file.

> *“In a market where carriers are choosing which risks to write, documentation is not a formality. It is a differentiator.”*
>
> — Estate Keepers

— THE RISK PROBLEM

Why Vacant Properties Are Priced as High Risk — and How EK Changes the Calculation.

Specialty carriers price vacant and intermittently occupied high-value properties at elevated risk for a specific and well-understood reason: the detection window. When no one is actively monitoring a property, a system failure can compound undetected for months. By the time discovery occurs, a $40,000 problem has become a $400,000 claim.

The detection window is the core underwriting variable for vacant luxury property. EK enrollment addresses it directly and documents that address in writing.

FACTOR	UNMONITORED VACANT PROPERTY	EK-ENROLLED PROPERTY
Detection window	Unlimited — weeks or months between any human presence	Seven days maximum — contractual weekly on-site visit
System verification	Unknown — no documented operational confirmation	Confirmed weekly via Estate Cycling™ — every system activated
Independent oversight	None — or informal and undocumented	InterNACHI-certified inspector — 48 verified visits per year
Thermal imaging	Absent — electrical and moisture anomalies undetected	FLIR thermal — HOT zones every visit, full rotation monthly
Documentation trail	Absent or fragmented — no timestamped condition record	Continuous — EK Vault™ updated during every visit
Escalation protocol	None — conditions found at next human presence	Green/Amber/Red classification — fiduciary notified same day on Red
Pre-loss documentation	Difficult — condition at time of loss disputed or unknown	Timestamped record at most recent weekly visit
Carrier narrative	Vacant property, no active oversight, exposure unknown	Actively stewarded, independently documented, 7-day detection window

— THE DOCUMENT

What the EK Carrier Summary Report Contains.

The EK Carrier Summary Report is a formal, inspector-certified document produced annually for every EK-enrolled property and formatted for inclusion in a specialty insurance underwriting file. All escalation and condition information reported at the carrier level is summary-only — numeric status and resolution outcomes, not property-specific finding descriptions. Full detail is available to authorized carriers upon written request through the broker of record, subject to fiduciary authorization.

SECTION	CONTENT	CARRIER RELEVANCE
Property Overview	Address, property type, construction, year built, square footage, service tier	Confirms property profile matches submission
Engagement Confirmation	Start date, inspector of record, service tier, 48-week annual cadence	Establishes active, ongoing oversight relationship
Annual Visit Record	Total visits completed, visit completion rate, any gaps with explanation	Confirms 7-day maximum detection window across the year
System Status — Summary	Current Green/Amber/Red status across primary loss-driver systems (HVAC, plumbing, electrical, pool, access) at most recent visit date. No property-specific finding descriptions included.	Establishes current condition of primary claim-driver systems
Escalation Overview — Summary Only	Total Amber findings for period, total Red findings for period, open item count, resolved item count. No descriptions, locations, or finding details included. Full detail available upon authorized request.	Demonstrates active risk management without compromising privacy
Thermal Imaging Confirmation	Confirmation that FLIR thermal imaging was conducted per EK Media Standard™ — HOT zones every visit, full rotation monthly	Confirms hidden-condition detection beyond visual inspection
Representative Documentation	Curated timestamped photographs from the service period confirming inspector presence, system activation, and general property condition. Selected to be representative without disclosing specific findings or sensitive property details.	Visual confirmation of active weekly oversight
Inspector Certification	Signed statement from EK Principal Inspector confirming the report accurately reflects the documented record and that all visits were conducted per the EK Method™	Independent, certified third-party attestation

— CADENCE & DELIVERY

Annual Report. Quarterly Confirmation. Continuous Record.

EK maintains a two-tier carrier communication structure designed to provide maximum assurance without overwhelming the underwriting file with documentation volume.

DOCUMENT	FREQUENCY	PURPOSE	DELIVERED TO
EK Carrier Summary Report	Annual — January	Formal, inspector-certified summary of the prior service year. Formatted for the underwriting file. Primary carrier document.	Broker of record for file submission
EK Property Status Confirmation	Quarterly	One-page active service confirmation — visit cadence on track, no open Red findings, current system status summary. Lightweight touchpoint between annual renewals.	Broker of record — for client and carrier awareness
EK Record of Care™	Continuous — updated during every visit	Complete archive of all visit reports, media, thermal imaging, escalation log, and CCR. Available to carriers upon authorized request.	EK Vault™ — accessible upon written authorization

The quarterly Property Status Confirmation is not a formal filed document. It is a proactive broker touchpoint — a brief, professional confirmation that the property is under active oversight and that no significant conditions are open. It keeps EK visible to the broker four times per year and gives the carrier confidence between renewals without adding volume to the underwriting file.

Privacy Note: All carrier-facing documents are produced at the summary level. Property-specific finding descriptions, exact locations of conditions, and sensitive operational details are never included in carrier documents without explicit written authorization from the fiduciary or property owner. The full EK Record of Care™ is available to authorized carriers upon formal written request through the broker of record and with fiduciary approval.

■■■■■■■■■■■■■■■■■■■■ FOR THE SPECIALTY BROKER ■■■■■■■■■■■■■■■■■■■■

FOR THE SPECIALTY BROKER

How EK Enrollment Changes What You Can Place.

The Hawaii luxury market has left brokers placing Chubb, PURE, and AIG policies in an increasingly difficult position — particularly for vacant and intermittently occupied estates. EK enrollment changes the submission narrative from a problem to be managed into a risk that has been actively mitigated and independently documented.

— Properties that previously generated declinations due to vacancy now carry a certified weekly inspection record directly addressing the underwriter's primary objection — the detection window

— Your submission includes an independent, third-party Carrier Summary Report signed by a certified inspector — not a client self-report

— Quarterly Property Status Confirmations keep you visible to your client and informed between renewals — without requiring additional effort

— The EK Record of Care™ provides pre-loss condition documentation that speeds claims resolution and reduces disputed-condition friction when a loss occurs — protecting your client relationship at the moment that matters most

FOR THE SPECIALTY BROKER

Four Scenarios Where EK Changes the Outcome.

EK enrollment is most valuable in four specific placement situations that arise regularly in the Hawaii luxury market:

— Declined vacant property — carrier declined due to vacancy and no documented oversight. EK enrollment and a Carrier Summary Report reopens the conversation with documented mitigation evidence

— Renewal under scrutiny — carrier is questioning coverage continuation on a vacant estate. EK's annual visit record and system status summary directly addresses the underwriter's concern

— New client with vacant Hawaii estate — EK enrollment is the risk mitigation tool that supports premium placement and demonstrates fiduciary diligence

— Post-loss disputed condition — EK's timestamped weekly record establishes pre-loss condition with precision no other service can match, protecting your client in the claims process

FOR THE SPECIALTY BROKER

How to Use the EK Carrier Summary Report in a Submission.

The report is designed to be included as a named attachment without explanation or advocacy. It speaks for itself in language underwriters recognize. The recommended approach:

— Request the EK Carrier Summary Report at least 30 days before renewal — produced annually in January and available in the EK Vault™

— Include as a named attachment: "Third-Party Inspection Record — EK Carrier Summary Report"

— Reference in your cover note: "This property is enrolled in weekly verified oversight under Estate Keepers. The enclosed Carrier Summary Report documents 48 annual on-site visits, thermal imaging confirmation, and system condition status."

— The quarterly Property Status Confirmation is available to share with the carrier at any point between renewals upon request

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FOR THE CARRIER & UNDERWRITER

What Estate Keepers Is and Why It Changes the Risk Profile.

Estate Keepers is a Hawaii-based fiduciary-aligned luxury estate oversight service providing weekly, verified, on-site inspection and documentation for vacant and intermittently occupied high-value residential estates across the Hawaiian Islands. EK is an independent oversight and documentation service — not a property manager. The residential estate equivalent of the professional maintenance programs standard for high-value marine and aviation assets.

— Founded and operated by Chuck Inman III — InterNACHI Certified Home Inspector, FAA Part 107, Thermal Imaging Certified, Licensed Hawaii RE RS-81673, FBI and State background verified, bonded and insured

— Operates under the EK Method™ — a named, documented inspection protocol with defined zone classification, escalation thresholds, and media standards that are consistent and auditable

— Every visit produces a Spectora inspection report, FLIR thermal imaging, and curated photography — archived in a dedicated EK Vault™ before the inspector departs

— The EK Record of Care™ is a continuous, timestamped, independently produced record available to authorized carriers upon written request

FOR THE CARRIER & UNDERWRITER

What the Carrier Summary Report Certifies.

The EK Carrier Summary Report submitted with this policy is an inspector-certified document confirming, for the prior service year:

— 48 verified on-site visits conducted — establishing a maximum seven-day detection window throughout the service year

— All major systems activated and observed per Estate Cycling™ on every visit — producing a documented operational record

— FLIR thermal imaging conducted per EK Media Standard™ — HOT zone systems every visit, full property rotation monthly

— All findings classified under the EK escalation protocol — Amber and Red conditions documented, reported to the fiduciary, and tracked to resolution

— System condition at most recent visit confirmed at summary level — full detail available upon authorized request

— Complete EK Record of Care™ archived in property's EK Vault™ and available to authorized carriers upon written request through broker of record

— The Underwriting Variables EK Directly Addresses.

UNDERWRITING VARIABLE	WITHOUT EK	WITH EK ENROLLMENT
Detection window	Unlimited — undefined monitoring cadence	7 days maximum — contractual weekly schedule
Third-party independence	Absent or informal	InterNACHI-certified — independent of owner and manager
Electrical & moisture monitoring	Visual only at irregular intervals	FLIR thermal — HOT zones every visit, monthly rotation
System operational documentation	Unknown between occupancy	Weekly Estate Cycling™ — every system activated and confirmed
Pre-loss condition record	Absent — disputed at time of claim	Timestamped weekly record — condition precise to 7 days
Escalation & response documentation	No defined protocol	Classified findings — fiduciary notification and resolution trail
Annual carrier certification	None available	EK Carrier Summary Report — inspector-certified, annually
Interim carrier assurance	None between renewals	Quarterly Property Status Confirmation — proactive touchpoint

FOR THE CARRIER & UNDERWRITER

Requesting Full Documentation.

The EK Carrier Summary Report is a summary document produced for the underwriting file. The complete EK Record of Care™ — comprising all visit reports, thermal imaging captures, aerial documentation, 360 degree tour archives, escalation logs, and component condition records — is available to authorized carriers and their adjusters upon written request through the broker of record, subject to fiduciary or owner authorization. Access is provided via the property's secure EK Vault™.

— ABOUT ESTATE KEEPERS

Inspector of Record — Credentials & Entity.

Estate Keepers is a service of Kupuna Keepers LLC, a Hawaii S-Corporation based in Honolulu. All inspections are conducted by or under the direct supervision of the Principal Inspector. Estate Keepers carries general liability insurance, professional errors and omissions coverage, and is bonded.

CREDENTIAL	DETAIL
Inspector of Record	Chuck Inman III — Principal Inspector & Founder
Professional Certification	InterNACHI Certified Home Inspector — International Association of Certified Home Inspectors
Aerial Documentation	FAA Part 107 Remote Pilot Certificate — Commercial UAS Operations
Thermal Imaging	Thermal Imaging Certified — FLIR E-Series thermal camera platform
Real Estate License	Hawaii Real Estate Salesperson RS-81673 — Hawaii Real Estate Commission
Background Verification	FBI Criminal Background Check — Hawaii State Background Check
Insurance & Bonding	General Liability · Errors & Omissions · Bonded
Entity	Kupuna Keepers LLC — Hawaii S-Corporation · dba Estate Keepers · Registered: 2500 Kalakaua Avenue, Suite 203, Honolulu, Hawaii 96815
Contact	chuck@estatekeepershawaii.com · 808-479-2242 · estatekeepershawaii.com

— THE SUMMARY

The Same Property. A Different Risk.

A vacant Hawaii luxury estate enrolled in EK oversight is not the same risk as an unmonitored one. The structure is the same. The location is the same. The replacement value is the same. What is different is the detection window, the documentation trail, the escalation protocol, and the independent certification of active stewardship.

Those differences are what specialty underwriters evaluate when pricing difficult vacant property risk. The EK Carrier Summary Report puts those differences in writing — in a format that belongs in the underwriting file. The quarterly Property Status Confirmation keeps them visible between renewals. The complete EK Record of Care™ stands behind both.

For the broker, it is the document that changes what can be placed. For the underwriter, it is the documentation that changes how the risk is priced. For the fiduciary, it is confirmation that professional stewardship of the estate extends all the way to the insurance file.

The property is the same. The record is different. The record is what the carrier is buying.

Estate Keepers · EK Carrier Summary Report · Carrier & Broker Brief To request an EK Carrier Summary Report for an enrolled property, contact chuck@estatekeepershawaii.com · 808-479-2242