

Annex - Cat-Exposed Homeowners

Quick Overview

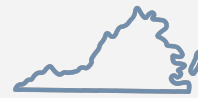
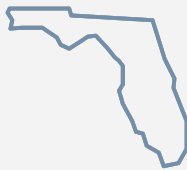
- Focus: natural catastrophe exposed homes: coastal, hail, or SCS-exposed risks
- Quote in all counties other than Monroe County, FL - no coastal restrictions
- E&S HO-3 form on A-rated Lloyd's paper
- Wind and AOP coverage in all policies
- <2 minute digital quote/bind
- Up to \$1.5m of Coverage A / \$3m TIV



Underwriting Sweet Spot

- Coverage A between \$200-\$800k
- Homes built post-2000 outside FL, post-1994 in FL
- Recent construction favored; homes with system upgrades post-2005 highly credited
- Average bound premium = ~\$3,750

States
Live



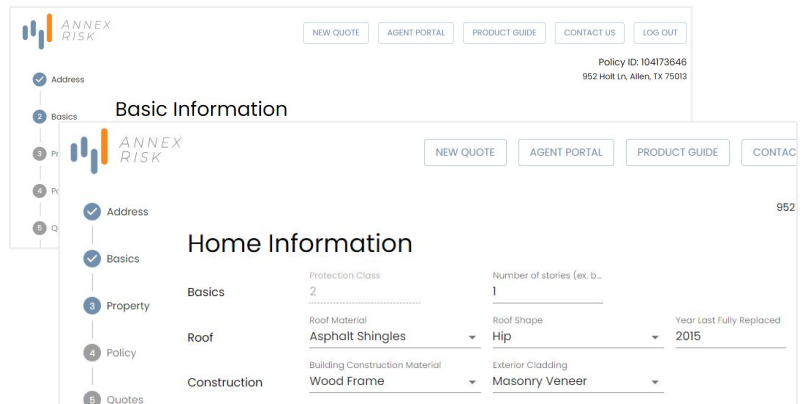
Eligibility Criteria

- Risks with prior catastrophe claims or solar panels are eligible
- Secondary and seasonal homes are eligible; no vacant dwellings
- Annual rentals and homes rented <20 weeks a year acceptable; no dedicated short-term rentals
- Risks with polybutylene/galvanized plumbing or fuses are ineligible
- Homes built after 1950 acceptable; no limit on roof age

Annex - A Simple Sale

<2 minute Digital Bind

- Limited question set
- RCE calculator
- Pre-filled property data
- E-signs for applications
- Simple, digital diligent search



The screenshot shows the Annex Risk digital bind interface. It features a sidebar with navigation links: Address, Basics, Property, Policy, and Quotes. The main form is titled 'Basic Information' and includes fields for 'Address', 'Basics', 'Property', 'Policy', and 'Quotes'. The 'Basics' section is expanded, showing fields for 'Protection Class' (2), 'Number of stories (ex. b...)' (1), 'Roof Material' (Asphalt Shingles), 'Roof Shape' (Hip), 'Year Last Fully Replaced' (2015), 'Building Construction Material' (Wood Frame), and 'Exterior Cladding' (Masonry Veneer). The top of the interface includes links for 'NEW QUOTE', 'AGENT PORTAL', 'PRODUCT GUIDE', 'CONTACT US', and 'LOG OUT'. A policy ID '104173646' and address '952 Holt Ln, Allen, TX 75013' are displayed in the top right corner.



Simple Direct Bill

- Digital, Annex-managed escrow bill
- Premium finance (credit card / ACH)
- Pay in full (credit card / ACH)

Easy to Work With

- Rapid appointment process
- Easy-to-use agent portal to get documents
- Annex handles all surplus lines taxes and filings; no surplus lines license needed to place business



Reach Out To Learn More: hello@annexrisk.com