

Specializing in Homeowners, Condominium Unit-Owners, and Dwelling insurance, US Coastal Insurance Co. (US Coastal) prides itself in controlling every element of the customer experience. Beginning with product design and pricing, through disciplined underwriting, and ultimately to efficient and transparent administration, billing, and claims activities, we offer policyholders unparalleled levels of personalized engagement.

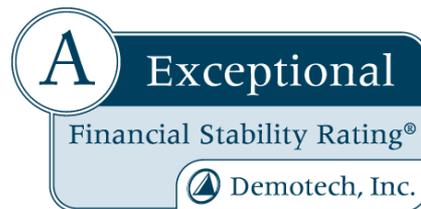
**US Coastal provides superior service, competitive pricing and peace of mind to all of our policyholders. That is what you deserve. That is our mission.**

## Products Offered

- ❖ **HO3: Homeowners**
- ❖ **HO6: Condominium Unit-Owners**
- ❖ **DP3: Dwelling Fire**

## Company Rating

**US Coastal maintains a Financial Stability Rating® of A, Exceptional, from Demotech, Inc.**



Visit [www.demotech.com](http://www.demotech.com) for current ratings.

US Coastal shares a management team with its affiliated general insurance agency, Cabrillo Coastal, in order to streamline our decision-making and better interact with our customers.

Our senior staff each have decades of coastal homeowners insurance experience, and a proven track record of:

- ❖ Evaluating customer claims in a fair, equitable, and responsive manner;
- ❖ Responding proactively to changing market dynamics; and
- ❖ Strategically purchasing reinsurance (explained on the reverse side) to support our promises to policyholders in times of loss, to enhance the ability to pay claims quickly after severe storms, and to ensure financial strength.

## Reinsurance

“Reinsurance” is insurance for an insurance company. US Coastal buys several reinsurance treaties to protect against both large losses to individual properties and catastrophes impacting many policyholders.

### Property Catastrophe Excess of Loss

US Coastal uses reinsurance to reimburse catastrophic losses from hurricanes, winter storms, and severe storms.

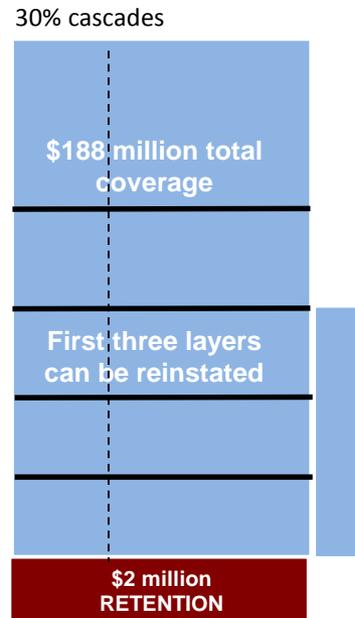


US Coastal assumes a “retention” of \$2 million, like a deductible for an insurance company. This is the amount we pay from our own funds before accessing reinsurance recoveries to pay claims. Then we have five layers of protection against both a large single “big one” and a bad season with multiple storms:

- ❖ Over \$188 million of protection would cover the Company even in a 200-year storm.
- ❖ Layers reinstate after a storm and some operate both separately and together in a “cascading” fashion to protect against two large storms or similar multiple events.

### Quota Shares

After catastrophe and multi-line reinsurance applies, US Coastal shares 50% proportionately with XL Catlin, PartnerRe, and Allied World.



Tower of protection exhausts at approximately the 200-year storm (measured by AIR scientific model)

### Multiple Line Excess of Loss

US Coastal uses reinsurance to reduce exposure to potential individual large losses; applies before catastrophe.



### Panel of Highly Rated Reinsurers

#### Catastrophe

- ❖ 15 London syndicates at Lloyd’s
- ❖ 17 highly rated US and global reinsurers
- ❖ 9 global ILS funds

#### Multi Line Excess of Loss

- ❖ American Ag. Ins. Co.
- ❖ Everest Re Co.
- ❖ Hannover Ruck SE
- ❖ Axis Re Co.