WILL ROGERS INSURANCE

(888) 528-0700
WRDFW.com/dbbagent

Deductible Protection & Financial Predictability

This Is B.I.G.

- **B** **Build** Agency Loyalty
- **I** **Increase** Client Retention
- **G** **Gain** New Customers

WRIA DEDUCTIBLE BUY BACK Traditional loss-based insurance	PARAMETRIC INSURANCE Protection for defined event triggers
Loss-based claims. Helps reimburse a covered deductible, subject to policy terms. **No separate wind-speed or hail-size trigger.**	**Event-based payment.** A defined wind speed, hail size, rainfall amount or other **"triggered"** measurement determines policy payment.
Not a roof-only benefit. Protects the property wind/hail deductible. Covered property and causes of loss follow policy wording.	**Financial disruption planning.** Loss can occur without the required trigger, meaning no payment.
Residential: deductibles down to **$2,500**. **Commercial:** down to **$5,000**. Eligible risks up to **$100,000,000 TIV**.	**WRIA has $10,000,000 parametric limits in 47 states.** WRIA limits are well above the $25,000 available from some other programs. Limits, triggers and states vary by program.

TIV is Total Insured Value, not the DBB payout limit. Markets include wind, hail, flood, fire and earthquake; covered perils, eligibility and capacity vary by program.

A lower premium and a lower deductible can work together

Annual total premium
$10,860.00 to **$6,799.95**

Net deductible
$12,150 to **$5,000**

$4,060.05
annual premium savings

July 2026 illustration: $1,215,000 TIV; primary deductible changes from 1% to 3% with DBB to $5,000. Total premium includes primary + DBB. Individual results vary.

Make DBB part of every eligible property conversation

Keep the existing overlying carrier and add a DBB policy. Compare the combined premium and net deductible at renewal. Add a commission opportunity while helping clients plan for their share of a covered loss.

Schedule an agent introduction

Already have a DBB market?
Let us show you how to offer ours and build it into your sales process.

Coverage is subject to underwriting, policy terms, exclusions and state availability. DBB and parametric are separate coverage options. Premium savings and claim payments are not guaranteed. Contact WRI for eligibility, current limits and appointment details.

Deductible Buy Back

Help your clients manage large property deductibles with traditional insurance, established market access and an experienced agency partner. **Not limited to triggers or roofs only!**

1976
COVERHOLDER ROOTS

Our deductible buy back program provides access to Lloyd's through a coverholder with **specialty insurance roots dating to 1976**. That is 50 years of market heritage behind our Deductible Buy Back product.

30+ years of Will Rogers Insurance history

1992: Began as a P&C agency.

1993: Began specializing in non-standard auto and hard-to-place insurance.

1995: Began expansion from Oklahoma and Texas to California, Virginia and beyond. Expanded into other personal and commercial lines.

2025-2026: Specialty market focus on deductible buy back and parametric as an MGA.

30+ years of DBB history

1994: Federal court records document efforts to place deductible buyback coverage.

1996: California formally recognized homeowners earthquake deductible buyback on its surplus-lines Export List.

2004 and 2022: Public insurer filings and later appellate decisions show an established specialty insurance solution.

Financial strength behind Lloyd's placements

A+	AA-	AA-	AA-
AM Best	**Standard & Poor's**	**Fitch Ratings**	**KBRA**
Superior	Very Strong	Very Strong	Very Strong

AA- is one notch above A+ on the S&P/Fitch scales. The AA credit tier denotes very low default risk and very strong payment capacity (Fitch). AM Best uses a different scale; its A+ is not directly comparable.

As a comparison: selected insurer financial-strength ratings (agencies shown)

AA-	AA	A+	AA	A+
Farmers Exchanges	**State Farm Mutual**	**Allstate Group**	**Travelers Pool**	**Liberty Mutual**
S&P	S&P	AM Best	S&P	S&P

2025 results: £57.9 billion gross written premium | £49.8 billion total capital

Chain of Security: Syndicate assets, members' funds and central assets, including the Central Fund, support policies written at Lloyd's.

Ratings from the August 2026 financial sheet; 2025 results reported March 2026. Comparison sources checked September 21, 2026; ratings may change and vary by legal entity. State Farm refers to State Farm Mutual, not State Farm General. Lloyd's is an insurance marketplace. The specific underwriting syndicates are identified in the quote and policy. These are Lloyd's market ratings, not ratings of WRIA or every parametric market. Surplus-lines policies generally do not have state guaranty-fund protection.

WRI history DBB history and references Lloyd's ratings 2025 results Rating scale definitions