



Deductible Buy Back, this is B. I. G. !

Go B.I.G. (Build Loyalty + Increase Retention + Gain New Customers) with deductible buy back policies

COMPARE	PARAMETRIC	OFFER DEDUCTIBLE BUY BACK	ADAPTIVE	SOLA
	GREAT SPECIALTY OPTION	SAVINGS & PLANNING TOOL	RESIDENTIAL DBB	PARAMETRIC-TYPE
	Fast event-triggered protection	The familiar deductible solution	Wind / hail deductible coverage	Residential wind & hail
COVERAGE STYLE	Event / trigger based	Traditional Insurance process	Traditional follow-form insurance	Parametric-type Event triggered Roof ONLY
CUSTOMER EXPERIENCE	Trigger must be met	✓ Traditional claims process, not limited to a triggered event	Covered primary-policy loss; reimbursement follows primary settlement	Qualifying storm-data / event model
RESIDENTIAL	✓ Available by program	✓ Yes - down to \$2,500	✓ Yes - as low as \$2,500	✓ Yes
COMMERCIAL	✓ Available by program	✓ Yes - down to \$5,000	Separate commercial DBB product available	Residential-focused
AGENT WORKFLOW	Online Workflow Available	✓ Quote • Apply • Bind • Submit	Online quoting, binding and policy issuance	Online residential workflow
SCALE / LIMIT	WRIA Capacity \$10,000,000	✓ Capacity to \$100,000,000 TIV	Residential maximum not stated on product page	\$2,000 - \$25,000 per structure
BEST USE	Fast catastrophe liquidity	✓ Lower a large deductible to a predictable amount	Reduce home wind, hail and hurricane deductibles	Smaller residential wind / hail gaps
BUSINESS FIT	Specialty tool	✓ B uild Loyalty ✓ I ncrease Retention ✓ G ain Customers	Coverage A \$250,000+; excludes manufactured/mobile homes	Residential niche

Adaptive column: residential product; separate commercial option noted. Sources: Adaptive residential and commercial pages, reviewed October 5, 2026.

TIV and Coverage A describe property values, not payout limits. Coverage, eligibility and limits are subject to the quote and policy.

✓ EASY TO EXPLAIN Lower the client's out-of-pocket deductible.	✓ EASY TO SELL Fits the insurance conversation clients already know.	✓ EASY TO PLACE Keep Overlying Carrier and Lower Premiums
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WRI INELIGIBLE RISKS / SUBMIT FOR REVIEW

- More than 2 wind losses in the past 5 years.
- Metal and Tile Roofs over 30 years old & Other Roof Types over 25 years old must be submitted for a quote.
- Multiple Buildings/Locations - quotes available on a submit basis by a completed application or SOV.

AGENTS



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CUSTOMERS



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