

# WHY CHOOSE CENTAURI INSURANCE?

## DEMOTECH RATING *A, Exceptional*

Our value to our stakeholders depends on our resilience and ability to maintain financial strength, which has been a part of Centauri Insurance's uncompromising foundation since our beginning. We are proud to have received a Financial Stability Rating of A, Exceptional from Demotech, Inc., which shows we have the capital and liquidity to fulfill our financial obligations and pay claims over the long term.



## REINSURANCE

Our reinsurance approach strategically spreads exposure among highly-rated, highly-capitalized insurers all over the globe. All are rated A- (Excellent) or better by A.M. Best or A+ by Standard's and Poor's.

## PRODUCTS

We offer multiple insurance options in Alabama. This allows agents to cross sell and provide comprehensive coverage.

- Homeowners: HO-3 and HO-4
- Dwelling Fire: DP-3
- Flood: National Flood Insurance Program (NFIP) and Excess Flood coverage available through DUAL

## AGENCY RELATIONSHIPS

We value and appreciate our agency partners, so Centauri offers a generous Agency Rewards Program and a robust commission structure. We take pride in choosing best in class agency partners, focusing on growth that is mutually profitable.

## CLAIMS

Centauri offers unmatched claims service, which provides peace of mind during a catastrophic event or in any other time of need. Our claims team has handled more than 18,000 claims and helped to restore more than \$135 million in damages to customers' homes and businesses. With 24/7 call center capabilities, an experienced claims staff and efficient emergency claims services, your customer can always feel protected during an event.

## CAPACITY

Centauri understands the unique needs and weather concerns of coastal states and can offer property coverage to suit a customer's needs.

## TECHNOLOGY & PEOPLE

Centauri's Consumer Portal is available 24/7 for customers to view information, print policy documents, review billing and to file a claim. Pairing that with a knowledgeable team of underwriters and excellent customer service, makes it easy for the customer to manage their policy and understand their individual coverage.



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