

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 several property insurance options in Texas. This allows agencies to cross sell and provide comprehensive coverage.

- Homeowners: HO-A, HO-B
- Dwelling Fire: DP-3
- Flood: Coverage is available through National Flood Insurance Program (NFIP) and Excess Flood coverage available through DUAL.

In particular, Centauri's Texas HO-B policy offers some of the very best coverage in Texas with advantages such as:

- All Risk Coverage (*unless specifically excluded*)
- Continuous or Repeated Leaks (*up to policy limits*)
- Damage to Foundation/Slab (*up to policy limits if damage results from covered water leak*)
- Sewer Back Up (*included up to policy limits*)
- Damage from Mold/Fungi (*included if mold is on property physically damaged by sudden and accidental water or steam*)

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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