

Admitted-market speed. Specialty-market appetite.

Why Agents Use Annex

Quote in Minutes. Bind without the wait.

No paperwork. No waiting. Our digital platform makes E&S placement easy for agents and their clients.

Solutions Where Others Can't Help

We are purpose-built for catastrophe-exposed risks – coastal, wildfire, inland-wind, and flood – helping you keep clients you'd normally turn away.

100% Direct Bill and Payment Flexibility

No chasing down payments. We handle billing directly with insureds and offer digital escrow and premium financing.

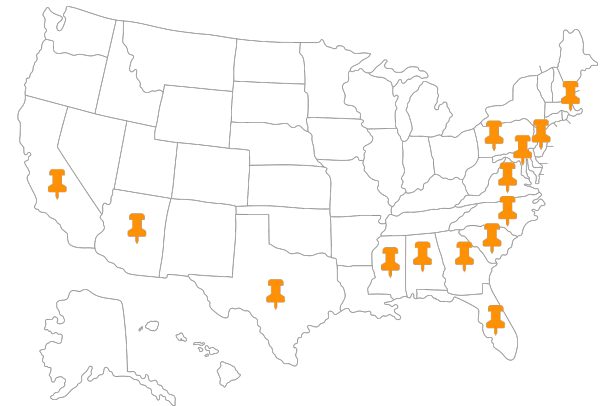
"A+" and "A-" Rated

We're supported by leading global insurance carriers, giving you the confidence that we'll be there when you need us.

E&S Made Simple

Annex manages all taxes and filings for you and works through the rater or API agents already use.

Geographic Availability



Product Summary

Residential Flood	Mass Affluent Homeowners (HO-3 and HO-6)	High Value Homeowners (HO-3)
Broad risk appetite: coastal-facing and inland areas No waiting period. No elevation certificate required Covers most dwelling types	Coastal and natural catastrophe-exposed areas Primary, secondary homes and rentals Homes built in the last 100 years Available through EZLynx	Coastal and natural catastrophe-exposed areas Designed for entry-level tier of high net worth business
Maximum Cov A of \$2.25m	Maximum Cov A of \$2m	Maximum Cov A of ~\$3.8m, depending on occupancy
AL, AZ, CA, FL, GA, MA, MD, MS, NJ, NC, PA, SC, TX, and VA	CA, FL, GA, MA, MD, NC, NJ, SC, TX, and VA	FL, GA, NC, NJ, SC, TX, and VA
Product Guide Link	Product Guide Link	Product Guide Link