

# Insurance Program Overview

Obie Insurance Products are available in 47 states and Washington D.C. Obie Products exclude the following states: TX, FL, and NY.

Carrier	Accelerant Specialty Insurance Company	American National Insurance Company
AM Best Rating	A-	A
Admitted/ Non-Admitted	Non-Admitted	
Included States	AR, AZ, CA, CO, IA, IL, IN, MI, MN, NC, NE, NV, NM, OH, OR, PA, TN, UT, VA, and WI	47 states + DC. Excludes TX, NY, and FL
Short-Term Rentals	Eligible via home-sharing endorsement	Ineligible
Roof Eligibility	RCV: 0-15 years, ACV: 16-25 Ineligible: 26+	No ineligibility, ACV only
# of Claims Allowed at a Property Location	1 Claim in the last 12 months. 2 claims in last 36 months (Max 1 non-cat claim)	No restrictions
Claims	Claims are underwritten and rated by location vs. owner	N/A
Billing Options	Annual Pay with EFT, Credit Card, or Mortgagee billed	
Claims Handling	Submitted via client dashboard or phone call (IPG)	Submitted via client dashboard or email (ANICO)
Early Shopper Discount	Maximum discount available at 21+ days from quote submission date. Discount starts at 7 days from quote submission date.	N/A
LLC or Trust as Named Insured	Eligible with zero rate impact	
Post-Bind Inspections	No	
Business Personal Property	\$5,000-\$100,000	N/A
Replacement Cost Estimate	Calculated with the ability to increase by 40%	Customer selected between \$50,000-\$1,000,000
Coinsurance Provisions	No	Yes: 80% to RC
Renovations	Cosmetic Renovations Only	

Carrier	Accelerant Specialty Insurance Company	American National Insurance Company
Fix-and-Flip	Ineligible	Eligible
Vacancy	Up to 90 Days	Unlimited
Townhomes	Eligible	
Condos	Ineligible	Eligible
Mobile Homes	Ineligible	