



Company Structure

June 3th, 2025

Agenda

- 01 Who is SageSure?
- 02 What makes us different?
- 03 Why do we do it?
- 04 How do we do it?
- 05 Questions?






Who is SageSure?

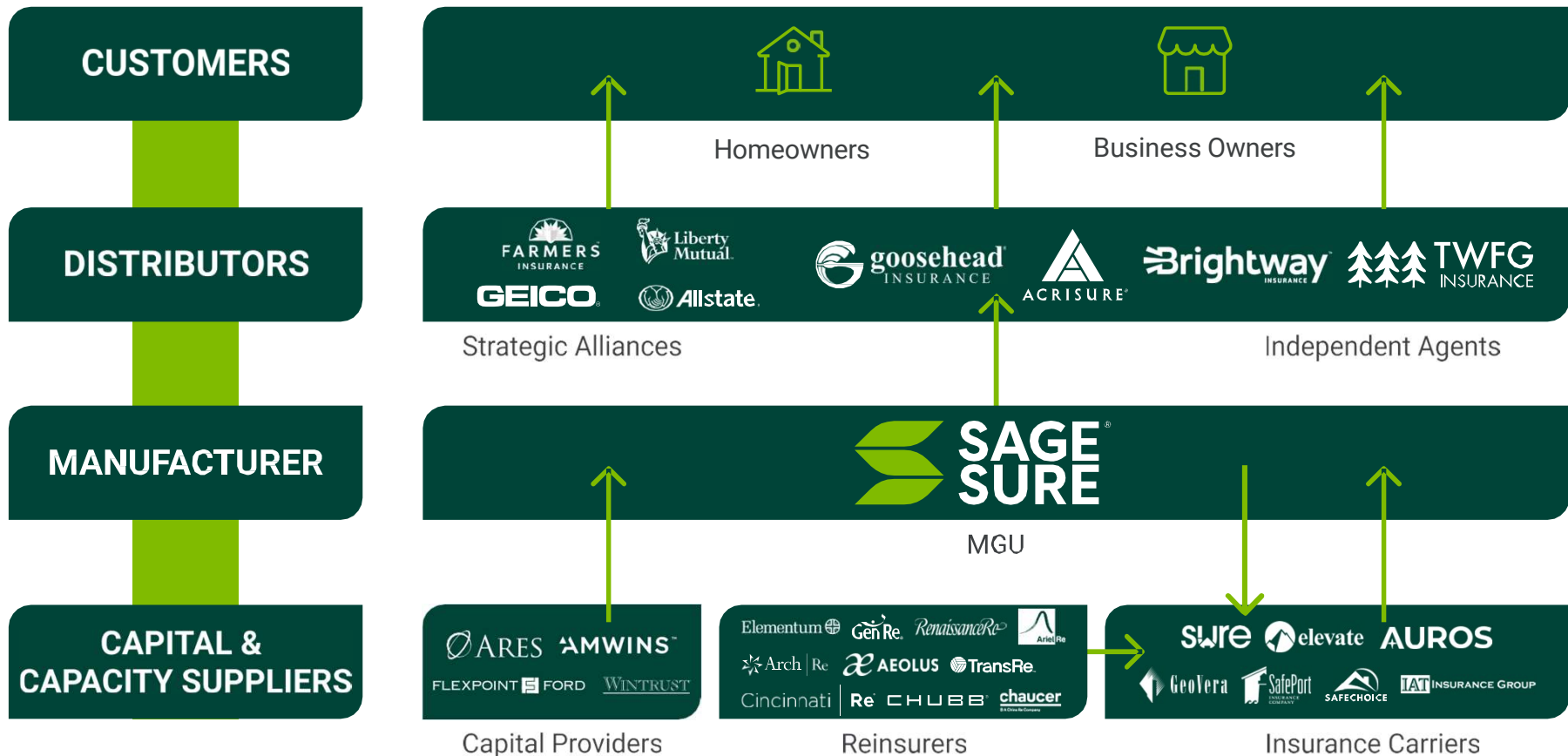
SageSure BHAG and Identity

Big Hairy Audacious Goal (BHAG)

By 2030, SageSure will be the most admired Top 10 property insurer in the U.S.

WHAT WE DO	 INSURANCE-FIRST Avoid Insurtech label, connotation is largely-opposed of SageSure model	 TECH-FORWARD Technology powers everything we do so we can keep raising the bar.	 CAPITAL-LITE We optimize capital so we can respond to market opportunities faster.
HOW WE WIN	CARRIER PROFITABILITY Superior Product Segmentation Underwriting Out-Selection Advanced Cat Analytics / R&D	REAL INNOVATION Market-Leading Buying Experience Claims Technology Outperformance Service Efficiency	RUNWAY TO GROW Diversified Capacity Low-Cost Capital Runway to Grow

How the SageSure Supply Chain Works



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Our Carrier Partners

Insurance carrier (n): A company that is the financial resource behind an insurance policy. They agree to bear the risk in exchange for the policy's premium. Many carriers sell policies directly or authorize MGUs to sell policies on their behalf.

- We focus on underwriting profitability for our carrier partners.
- We have established stable, successful partnerships with 18 carriers.
- We have made recent investments in carrier partners to diversify and expand capacity.

 **forza** CARRIER GROUP

 **sure**

 **elevate**

 **INTERBORO**
INSURANCE

G E O V E R A
 **NOVA** CARRIER GROUP

 **GeoVera**
INSURANCE

 **COASTAL SELECT**
INSURANCE COMPANY

 **GeoVera Specialty**
INSURANCE COMPANY

 **SafePort**
INSURANCE COMPANY

 **SAFECHOICE**

 **VALENCE** CARRIER GROUP
AUROS

 **IAT** INSURANCE GROUP CARRIER GROUP

 **OCCIDENTAL**
Fire & Casualty Company of North Carolina

 **TRANS GUARD**
A Member of the **IAT** INSURANCE GROUP

 **Acceptance**
Casualty Insurance Company

 **WINDSOR**
INSURANCE

HARCO NATIONAL
INSURANCE COMPANY
A Member Of **IAT** INSURANCE GROUP

 **Independent Mutual Fire**
Insurance Company

ACCEPTANCE INDEMNITY
INSURANCE COMPANY
A Member Of **IAT** INSURANCE GROUP

 **TRIUM**

 **VAVE**

 **MARKEL**

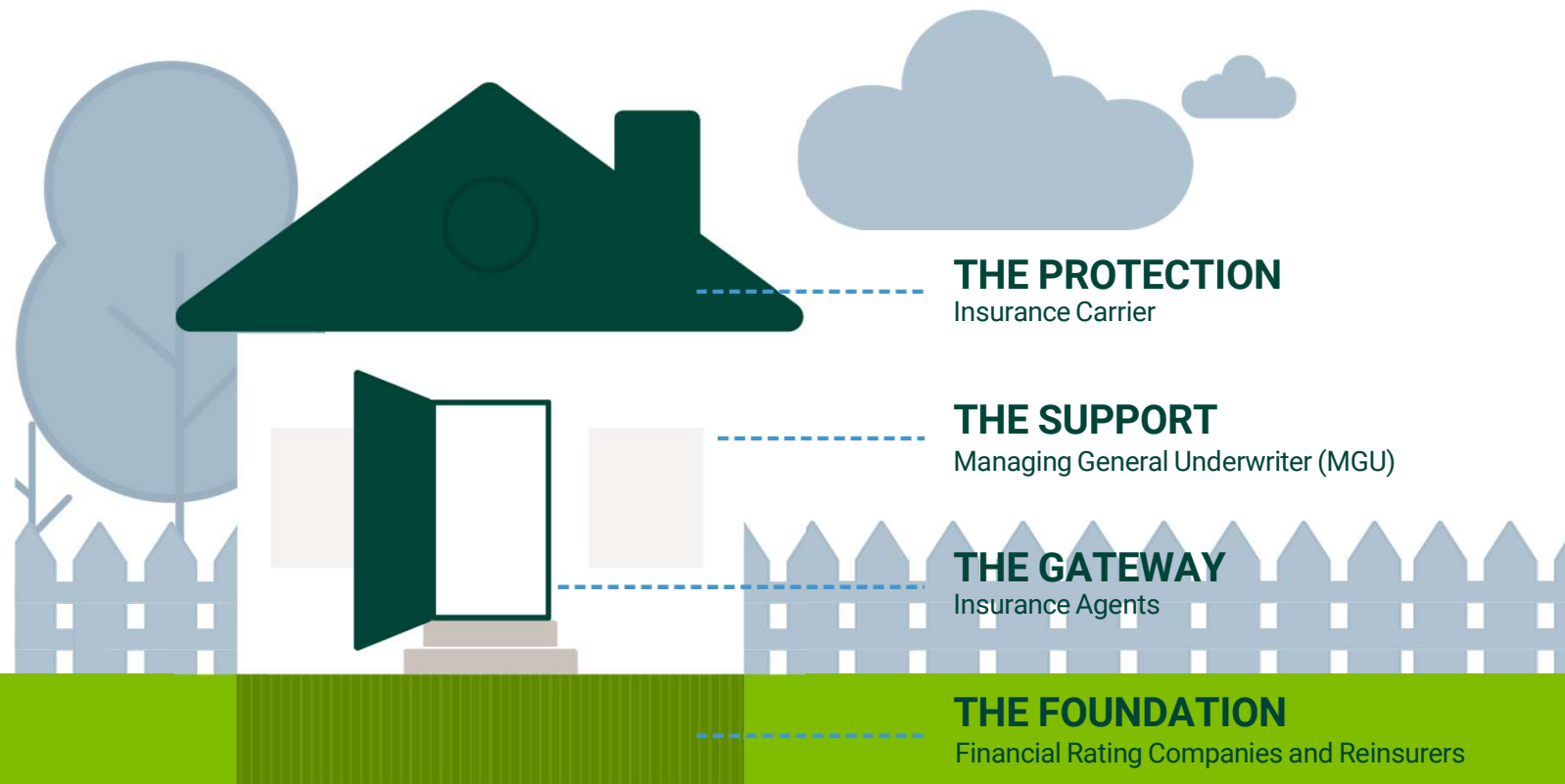
 **SAGE**
SURE

SageSure's Distribution Channels

Distribution channel (n): A network of insurance agents and brokers who sell the insurance products SageSure develops on behalf of its carrier partners.

- **Independent Agents (IAs):** Self-employed agents who represent several insurance companies and are paid on commission. This category also includes:
 - **Captive Networks:** A proprietary producer network where producers can only be contracted through the network (e.g., TWFG, Goosehead, Brightway).
 - **Non-Traditional Agencies:** Agencies that often operate virtually versus having a physical location. (e.g., Matic, Kin, The Zebra)
- **Strategic Alliance:** Insurance companies (carriers) that partner with SageSure to round out their product offering (e.g., GEICO, Allstate, Farmers, Liberty Mutual).

What is an MGU?



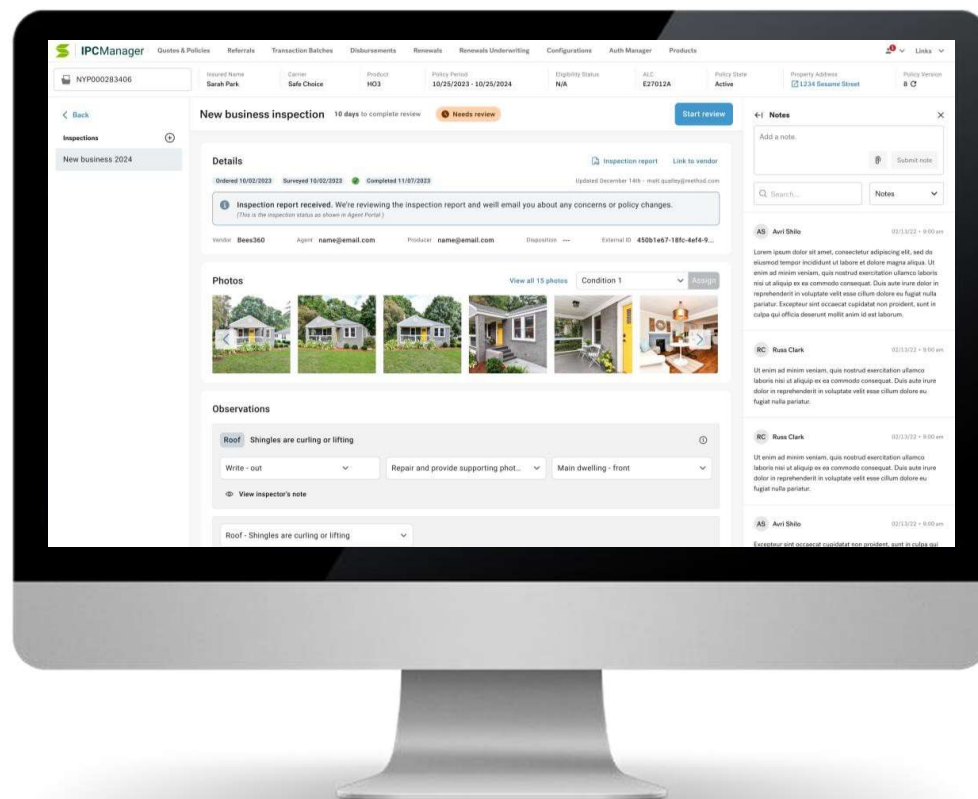
Insurance Carrier vs SageSure

	Traditional Insurance Carrier	SageSure
Capacity	Specific for their own company	Partners with multiple companies
Insurance Expertise	Broad and general knowledge	Experts in challenged markets
Distribution	Specific for their own company	Large network of agents and strategic alliances
Claims	Specific for their own company	Service for our carrier partners
Software	Generally relies upon third party vendors	Proprietary Platforms

Our Technology

SageSure has developed a suite of proprietary applications that support our best-in-class buying and service experience:

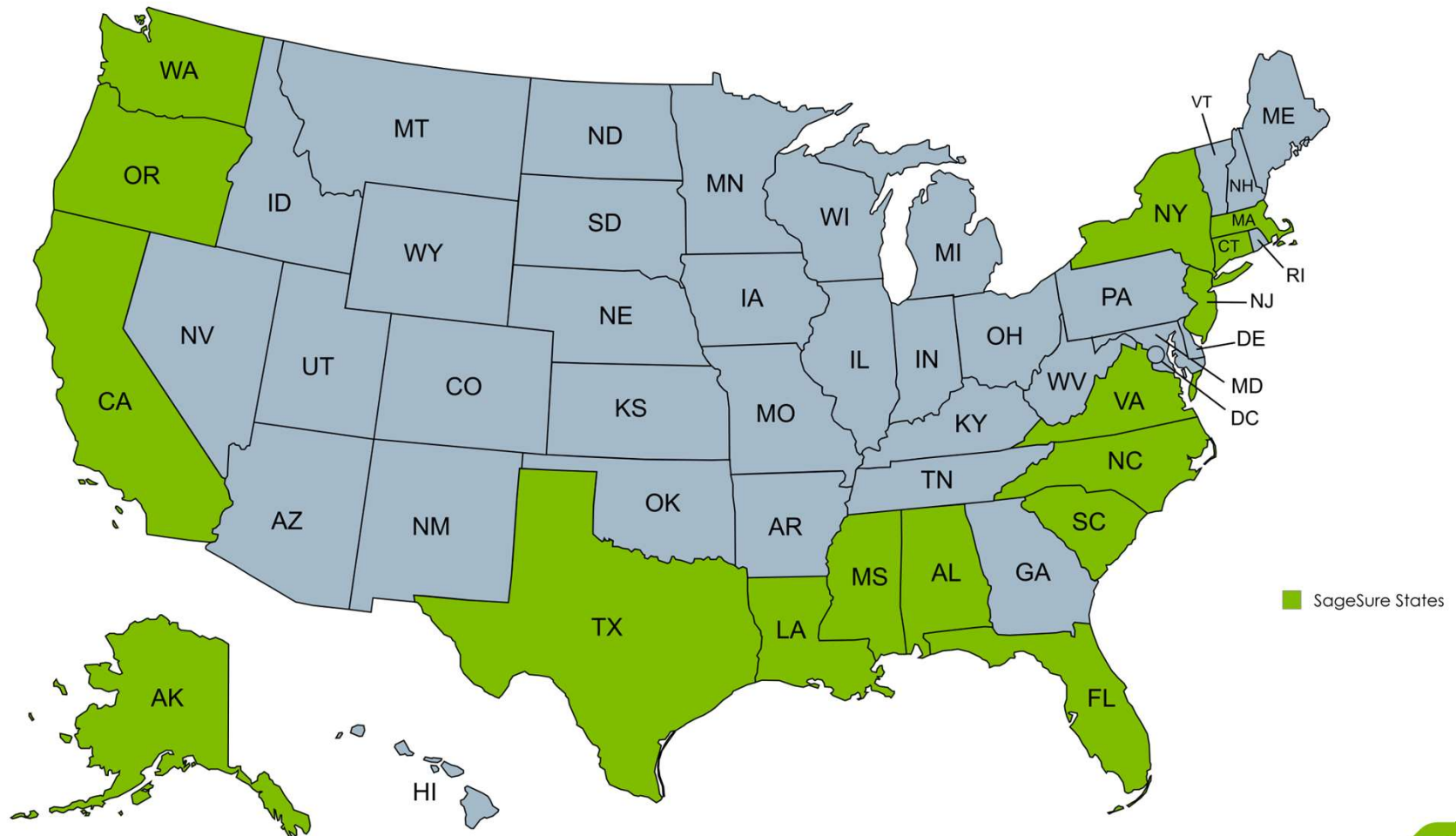
- **FOR PRODUCERS: AGENT PORTAL**
Our state-of-the-art quoting and binding platform.
- **FOR SAGESURE EMPLOYEES: IPC MANAGER (SOON TO BE SAGEPRO)**
Custom-built software that empowers our team of experts to seamlessly underwrite and service policies.
- **FOR POLICYHOLDERS: MYSAGESURE**
Policyholders' account where they can access their documents, make payments, and file a claim.





Why does SageSure do what it does?

Geographic Overview

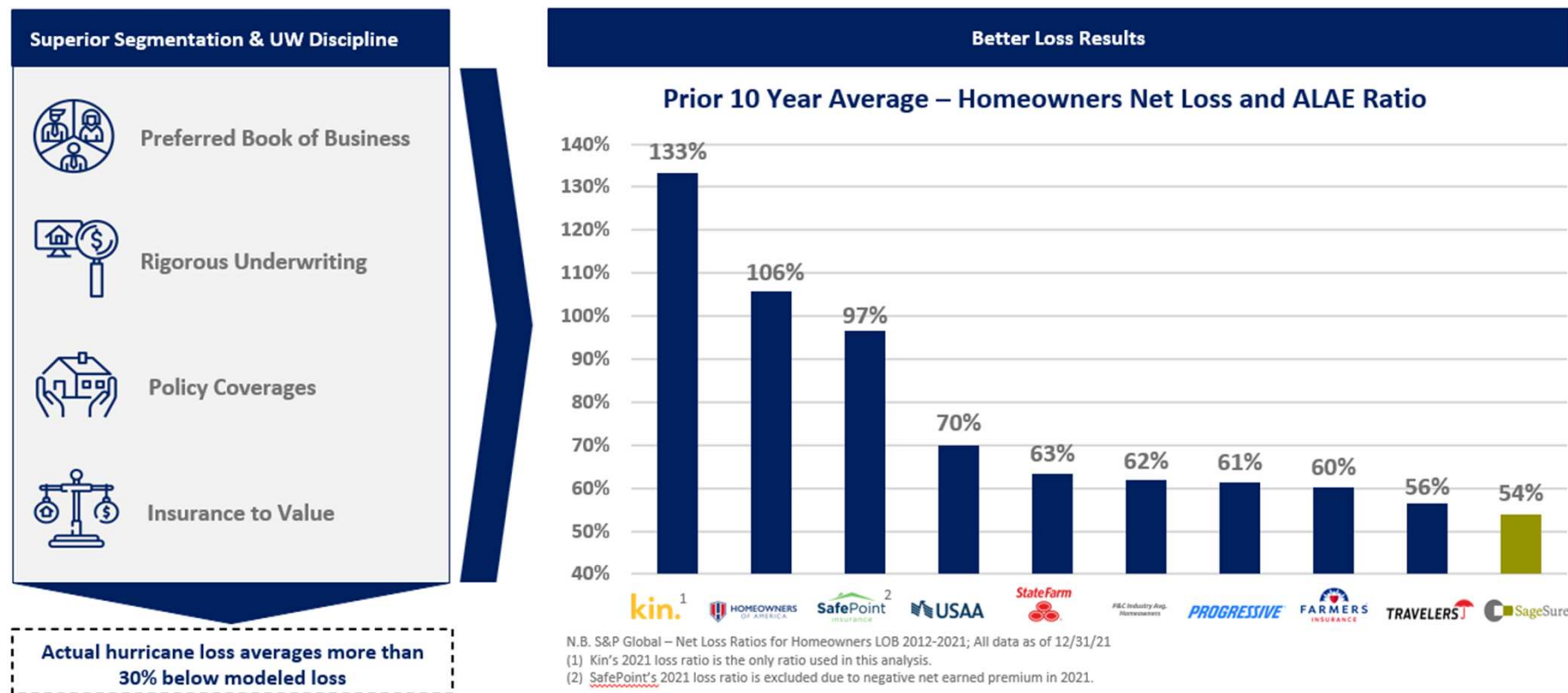




How does SageSure do what it does?

Delivering Outperformance

A methodology of underwriting differentiation drives outperformance



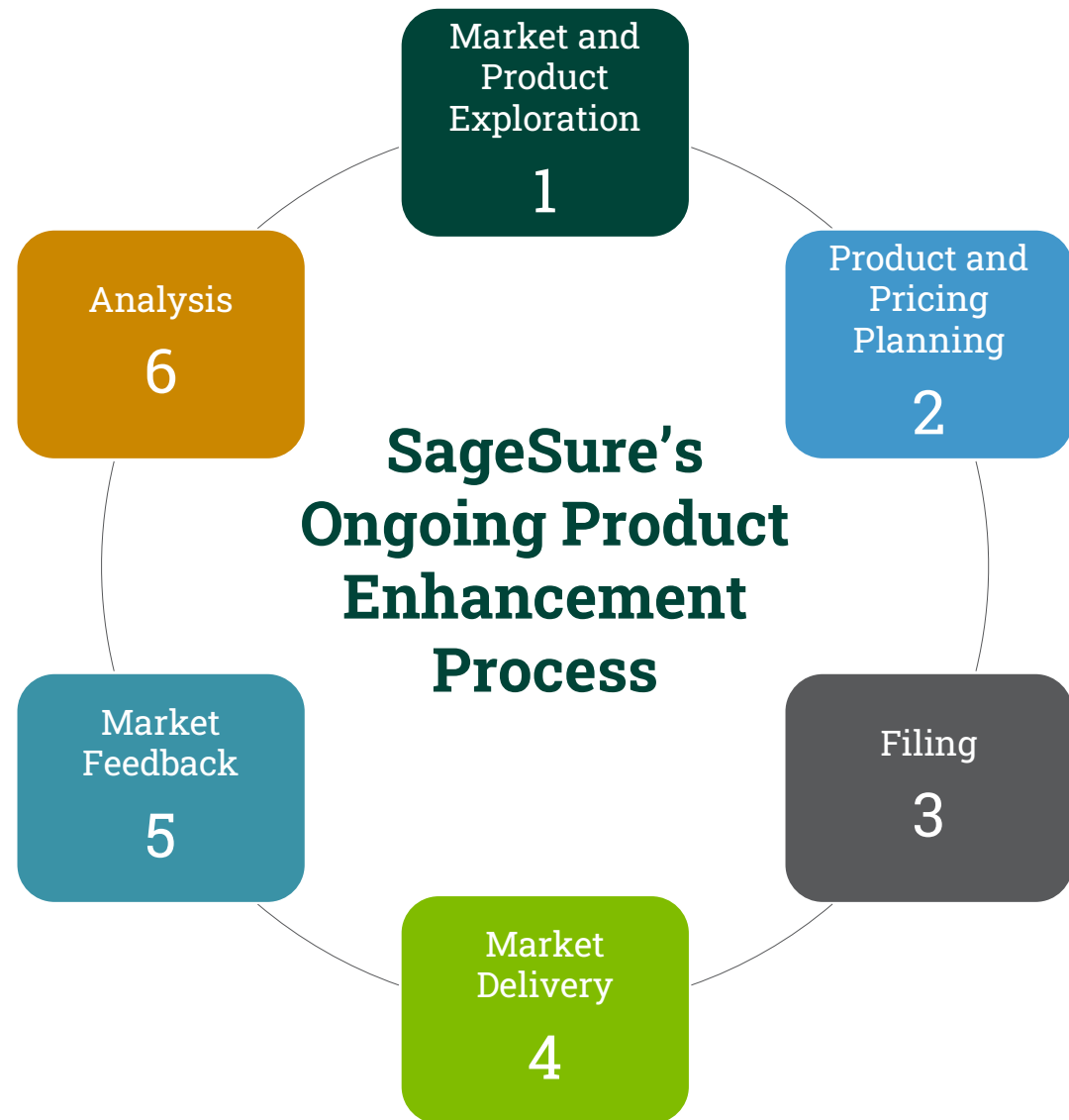
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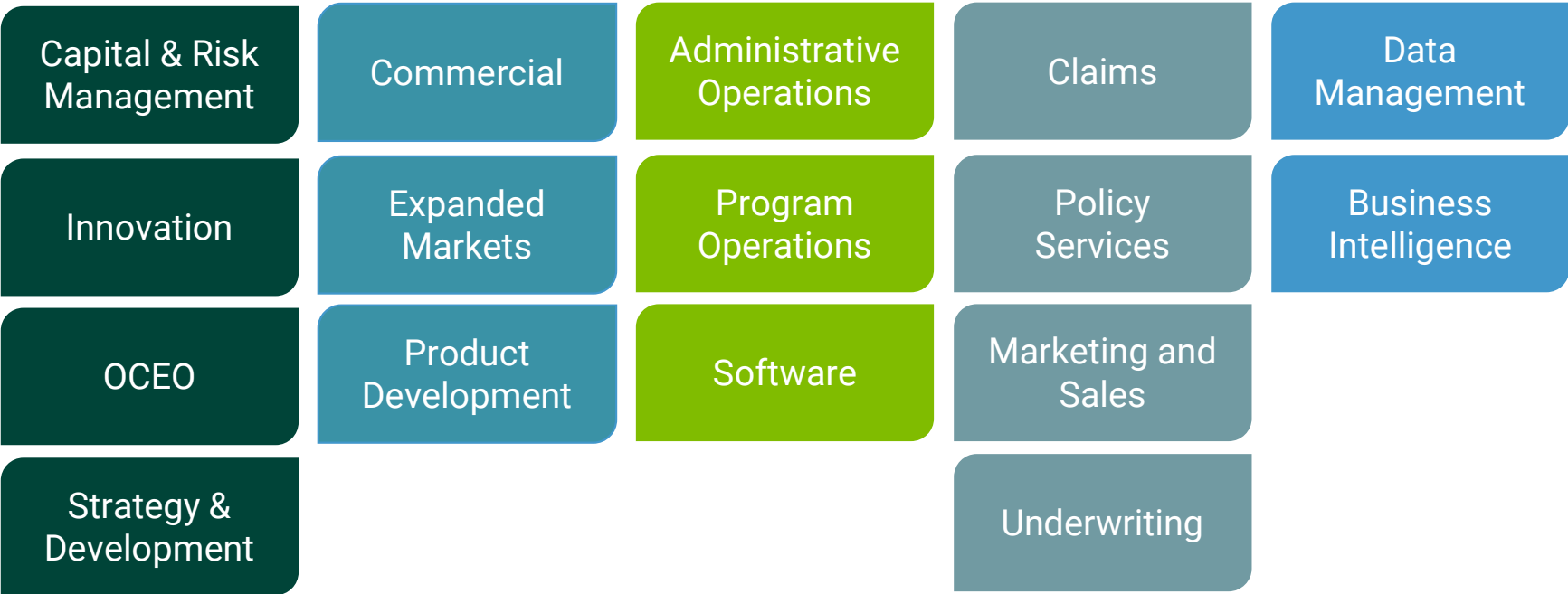
Synergy Six Process



Synergy Six Process



How do we organize ourselves?





Questions?