



Orion180 Launches FLEX Home Insurance in Colorado

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Customizable Homeowners Coverage Gives Colorado Residents More Control Over Protection, Pricing, and Risk Management

MELBOURNE, Fla., June 23, 2026 (GLOBE NEWSWIRE) -- [Orion180 Insurance](#), a leading provider of flexible, customer-focused home insurance, announced today the Colorado launch of FLEX homeowners coverage, an innovative solution designed to inspire confidence amidst the state's unique environmental and insurance market challenges.

[Colorado homeowners](#) continue to face rising insurance costs driven by increasing exposure to severe weather events such as hail and wildfires. Data from the Colorado Division of Insurance released in 2026 found [hail risk accounts for 26% to 54% of homeowners insurance premiums](#), making it one of the largest drivers of insurance costs statewide. FLEX Home Insurance addresses these challenges by giving homeowners greater control over how they protect their property, allowing them to tailor coverage to fit their individual risk tolerance and budget.

"Homeowners deserve insurance options that reflect the realities they face today," said Ken Gregg, CEO of Orion180. "Many homeowners insurance products force customers into standard coverage packages that are simply becoming too expensive in Colorado. Orion180's FLEX puts control back in the hands of Colorado homeowners by offering more flexibilities and broader coverage options to manage both risk and premium costs."

FLEX Home Insurance is powered by its proprietary hail and wildfire risk modeling built specifically for Colorado. Rather than relying solely on broad geographic assessments, the company's underwriting and rating engine evaluates individual property characteristics to better reflect actual risk exposure.

Coverage A limits are available from \$300,000 up to \$2 million, providing protection for a wide range of Colorado homes built since 1900. Policyholders can then select optional perils including wind, hail, tornado, and named storm coverage, as well as a variety of deductible and co-pay options.

Additional key FLEX Home Insurance features for Colorado residents include:

- Multiple roof coverage options, including Replacement Cost Value (RCV), Actual Cash Value (ACV), and Roof Limit selections
- Broad deductibles ranging from \$2,500 or 1% up to \$100,000 or 10%
- Optional co-pay feature that can reduce premiums
- Excludable coverages including Loss of Use, Personal Liability, and Medical Payments

The deployment of FLEX marks a significant shift in the Colorado insurance landscape, providing a viable alternative to the rigid one-size-fits-all policies currently straining household budgets. Independent partner agents in Colorado use the company's MY180 platform for a streamlined quoting and binding experience to ensure homeowners secure customized property protection without delay.

About Orion180 Insurance

Orion180 is a customer-centric insurance brand that combines proprietary technology, real-time data, and advanced underwriting to provide a seamless, transparent, and dependable insurance experience. With a rapidly growing national footprint, the company offers flexible and standard home insurance solutions, including FLEX and HO-3 coverage, as well as DP Landlord, flood, and jewelry protection across AL, AZ, CA, CO, FL, GA, IL, IN, MA, MS, NC, OH, SC, and TX.

Fueled by its proprietary MY180 platform, Orion180 also enhances protection and empowers homeowners with smart home innovations, including the AWTOS water damage mitigation system and PRYZMIQ home self-inspection tool. Orion180 serves more than 10,000 partner agents and 500,000 customers, protecting over \$130 billion in assets. The company's commitment to excellence and serving customers with compassion is reflected in its 14-day average claims resolution and more than 4,000 five-Star Google reviews. Connect with Orion180 on [X](#), [LinkedIn](#), [Facebook](#), [Instagram](#), [TruthSocial](#), and [YouTube](#). For more information, visit www.Orion180.com.

Media Contact:

Ross Blume
Fusion PR
ross.blume@fusionpr.com