Orion180® Introduces FlexLuxe, Expanding Insurance Options for High-Value Homes

October 19, 2026

Customizable solution delivers up to $7.5M in Total Insured Value in Florida and Texas

MELBOURNE, Fla., Oct. 19, 2026 (GLOBE NEWSWIRE) -- Orion180 Insurance Group Inc. (“Orion180”) (NASDAQ: OIG), a leading provider of flexible, customer-centric homeowners and flood insurance, announced today the launch of FlexLuxe Homeowners Insurance in certain coastal counties in Florida and throughout Texas, a specialized homeowners insurance product offering higher coverage limits, customizable protection, and dedicated service for high-value properties.

Building on Orion180’s award-winning FLEX Home Insurance platform, FlexLuxe offers dwelling coverage of up to $5M and Total Insured Value of up to $7.5M. For homeowners requiring $2M to $5M in dwelling coverage, insurance needs often extend beyond the primary residence to guest houses, detached structures, and other distinctive property features. FlexLuxe addresses this specialized market segment by offering higher limits and customizable coverage options designed to accommodate the full scope and complexities of these properties.

“The high-value homeowners have distinct insurance needs, and we see an opportunity to address those needs with a more personalized approach,” said Ken Gregg, Founder and CEO of Orion180. “FlexLuxe goes beyond higher coverage limits, combining thoughtful underwriting, flexible protection, and exceptional, dedicated service to deliver a seamless insurance experience for homeowners and their most valuable assets.”

FlexLuxe also integrates proactive risk-mitigation technology into its coverage offering. Every policy includes Orion180's complimentary Automatic Water Turn-Off System (AWTOS®), which monitors water flow, pressure and temperature to help reduce the risk of costly water damage.

Extending Orion180's award-winning approach to customizable coverage, FlexLuxe offers flexible deductible options, optional co-pay structures, extended replacement cost coverage, and specialized coverages that allow homeowners to tailor protection to their individual needs. Optional coverages include cyber protection, solar panels, increased special limits, and large loss deductible waivers. Scheduled personal property coverage provides additional choices for protecting eligible high-value possessions.

FlexLuxe is currently available through partner agencies in Florida and Texas, with launch in California and other states expected soon. Learn more. Agents interested in becoming a FlexLuxe partner can click here.

About Orion180 Insurance Group Inc.

Orion180 Insurance Group Inc. (Orion180®) is a founder-led technology-focused, high growth, high-margin specialty insurance group delivering innovative insurance solutions with a growing footprint across the United States. Since beginning operations in 2018, Orion180 has organically grown to become the second largest excess and surplus (“E&S”) lines homeowners insurance provider in the United States by direct written premiums with a presence in 14 states. Orion180's diverse product offerings across E&S and admitted homeowners' insurance, private flood insurance, and a range of ancillary products are distributed through a network of more than 14,000 active independent agents as of June 30, 2026.

Orion180's business is built on four core principles: (i) a relentless focus on innovation, (ii) real-time, data-driven decision-making through proprietary, end-to-end MY180 platform, (iii) ease of doing business, and (iv) long-term partnerships with distribution providers and reinsurance partners. Headquartered in Melbourne, Florida, Orion180 also has an office in Irving, Texas and a Service Center in Salt Lake City, Utah.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. We intend such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All statements contained in this press release that do not relate to matters of historical fact should be considered forward-looking statements, including without limitation, statements regarding the expected expansion of FlexLuxe into California and other states, and the timeline thereof; the features, benefits and performance of FlexLuxe, including its ability to accommodate the insurance needs of high-value homeowners and to provide a seamless insurance experience for homeowners and their assets; our proactive risk-mitigation technologies, including AWTOS®, and expectations regarding these technologies helping to reduce risk of water damage; and our partner agency relationships for the distribution of FlexLuxe. Without limiting the generality of the foregoing, you

can identify forward-looking statements because they contain words such as “may,” “will,” “shall,” “should,” “expects,” “plans,” “anticipates,” “could,” “intends,” “target,” “projects,” “contemplates,” “believes,” “estimates,” “predicts,” “potential,” “goal,” “objective,” “seeks,” or “continue” or the negative of these words or other similar terms or expressions that concern our expectations, strategy, plans, or intentions. These statements are neither promises nor guarantees, but involve known and unknown risks, uncertainties and other important factors that may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements, including, but not limited to, the following: our dependence on third-party independent agents to distribute our products; intense competition in the property insurance markets; our ability to accurately price risks and maintain adequate loss reserves; the availability and cost of reinsurance; severe weather conditions, catastrophes, and the effects of climate change; our reliance on our proprietary technology platform and rapid changes in technology, including AI; our dependence on the services of our founder and senior management team; regulatory developments; cybersecurity and data privacy risks; our level of indebtedness; general economic conditions, including changes in the housing market; and the dual class structure of our common stock. These and other important factors discussed under the caption "Risk Factors" in our final prospectus filed pursuant to Rule 424(b) on September 21, 2026 related to our initial public offering, and our other filings with the SEC, could cause actual results to differ materially from those indicated by the forward-looking statements made in this press release. Any such forward-looking statements represent management's estimates as of the date of this press release. While we may elect to update such forward-looking statements at some point in the future, we disclaim any obligation to do so, even if subsequent events cause our views to change.

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FlexLuxe is underwritten by Orion180 Insurance Company. Product availability varies by state and is subject to underwriting guidelines and the terms, conditions, and exclusions of the applicable policy.