

Residential, Earthquake, Landslide, and Flood Insurance



Difference in Conditions (DIC)

Why Choose Us?

As a leading property and casualty underwriting agency, Tokio Marine Highland offers a broad suite of trusted, industry-leading specialty risk management solutions, including private flood, construction, fine art, specialty property, real estate investment and lender-placed insurance. Our tailored coverages are supported by compliance expertise, superior claim management and the highest caliber of customer service. Tokio Marine Highland, formerly WNC Insurance Services, is a wholly owned company of Tokio Marine Kiln, one of the largest carriers in the Lloyd's of London insurance market, rated A (Excellent) by AM Best for financial strength, and a member of the Tokio Marine Group.



CUSTOMER SERVICE

Experts are available to answer your questions and provide support via phone and email. Visit our website tokiomarinehighland.com for frequently asked questions, product details and more information.



DATA

With our platform, you have access to a customized dashboard to provide you with quick information regarding policy status and more. Our proprietary algorithms provide you with real-time pricing updates and sustainable carrier relationships.



CLAIMS

Claims are managed by our wholly owned subsidiary, Precise Adjustments. Precise offers industry-leading claim administration and adjustment capabilities with dedicated and experienced adjusters to ensure claims are handled promptly and fairly.

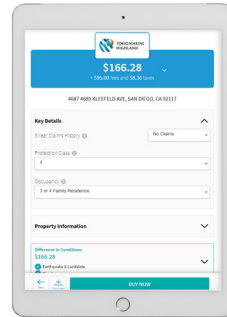
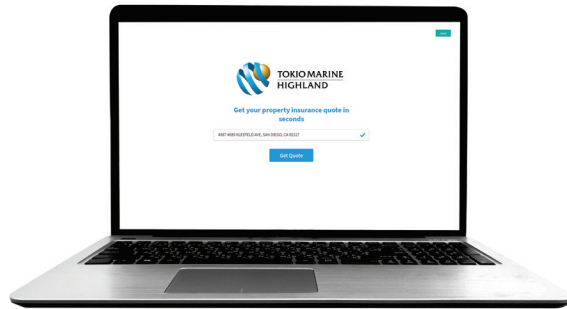


TOKIO MARINE
HIGHLAND

Simplicity at Your Fingertips

Get a Bindable Homeowners Quote in Seconds

You supply the address, we provide the bindable quote — it's that easy. Introducing the first excess and surplus instant quoting platform for homeowners insurance from Tokio Marine Highland.



How It Works:

01

Enter an Address.

Visit getquote.tokiomarinehighland.com and enter an address — the only information required to receive a quote in seconds.

02

Configure the Coverage.

Update the pricing in real time by adjusting the coverages, limits and deductibles to best meet your clients' needs.

03

Bind the Quote.

Take payment, bind the quote and generate documents in a few easy steps.



What We Write

Homeowners – Difference in Conditions (DIC):

- Earthquake, landslide and flood coverage for homes and dwellings
- Primary, secondary, seasonal, vacant and renovation properties
- Standalone earthquake/landslide-only perils if required
- Coverage A limits from \$75,000 to \$2 million
- Low deductibles from 5%
- Payment options include credit card, ACH and escrow
- Competitive commission and quote price