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HPN Holdings, Inc. Executes Letter of Intent to Merge with Innovative Nonstandard Auto Insurance Provider Orange Insurance

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HPN Holdings and Orange Insurance Merger Signals the Future of Nonstandard Auto Insurance With AI Technology Utilization

Chicago, Illinois--(Newsfile Corp. - December 11, 2025) - In a move signaling the future of nonstandard auto insurance, HPN Holdings, Inc. (OTCID: KICK) has executed a Letter of Intent to merge with Orange Auto Insurance. The combined company will trade on the OTCIQ Market under the ticker symbol **KICK**. Orange Auto Insurance brings a seasoned management team as well as next generation AI technology which provides a significant competitive advantage over current legacy auto insurance providers.

Brings Seasoned Management Team That Has Grown Major Nonstandard Auto Insurance Companies

The executive team leading Orange brings exceptional experience, executional discipline, and proven success scaling complex organizations. Dean Kozlowski**,** CEO, is a visionary operator who grew United Automobile Insurance Company into a $400M business, increased its footprint across multiple states and drove innovation through analytics, automation, and cost-efficiency initiatives. Dean also has experience building insurance companies and was key to the early success of Falcon Insurance Company and Kin.

"We are very excited with the merger into HPN," said Dean Kozlowski, CEO of Orange Insurance. "Orange Auto Insurance has a considerable competitive advantage over legacy carriers that are mired in historical claims and are dependent upon out of date technology. I am exceptionally pleased that key members of the management team that built United Auto into a $400 million a year business have joined Orange and have accepted the challenge to make Orange even more successful. The merger into HPN will give us the capital to continue to build out our technology stack, expand to other states and add agents. In addition, being a public company provides Orange with alternative currency should acquisition opportunities arise," said Kozlowski.

Large Market Opportunity

"In 2025 the Automobile Insurance market topped $400 billion, and is targeted to grow to $700 billion by 2030" said Doug Stukel CEO of HPN Holdings. "Orange Auto Insurance is strategically positioned to launch now. Florida's non-standard auto market presents a rare hard-market opportunity as well as a favorable claims environment for a new entrant. With litigation and inflation pushing rates upward, Orange can capitalize on favorable pricing conditions with new technology enabling a simplified product, efficient claims handling, and advanced pricing segmentation. The company's experienced team brings deep knowledge of the Florida market and long-standing relationships with top agents controlling significant premium volume in key areas such as Miami-Dade, Broward, and Palm Beach counties. Additionally, recent legislative reforms in 2023 have reduced Personal Injury Protection (PIP) coverage litigation costs, creating an even more favorable environment for new entrants like Orange, who, unlike legacy carriers, face no exposure from pre-reform claims. Orange has implemented a customized AI software solution

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