Kingstone to Launch Proactive Electrical Fire Prevention Program for New York Policyholders

July 7, 2026

Whisker Labs' Ting sensors support Kingstone's proactive approach to loss prevention, offered at no cost to eligible New York policyholders through vipHomeLink

KINGSTON, N.Y., July 07, 2026 (GLOBE NEWSWIRE) -- **Kingstone Companies, Inc. (Nasdaq: KINS)** ("Kingstone" or the "Company"), a regional property and casualty insurance holding company, today announced a new loss-prevention initiative under which its principal operating subsidiary, Kingstone Insurance Company ("KICO"), will provide Ting smart sensors and three years of electrical fire prevention service at no cost to eligible New York homeowners insurance policyholders. The program, enabled through Kingstone's new partnership with vipHomeLink, a homeowner engagement and prevention platform serving the insurance industry, reflects the Company's continued focus on proactive risk management and policyholder engagement.

"Our policyholders trust us to help protect their homes and families, and we take that responsibility very seriously," said Meryl Golden, President and Chief Executive Officer of Kingstone. "The best claim is the one that never happens, both for the family involved and for the quality of our book of business. By offering Ting at no cost through our partnership with vipHomeLink, we are helping homeowners identify hidden electrical fire hazards before they become devastating losses."

The Ting program extends the disciplined approach to risk management that underpins Kingstone's operating model. Alongside the Company's focus on risk selection, rate adequacy, and claims execution, proactive loss prevention is intended to help reduce the frequency and severity of avoidable losses over time. Electrical fires and water-related damage are among the most common and costly homeowner perils, and Ting's electrical fire hazard detection and frozen pipe alerts are designed to help address both.

Ting is a plug-in sensor and fire prevention service from Whisker Labs designed to detect electrical fire hazards. Using advanced sensing and intelligence, Ting helps detect hidden electrical fire hazards that can originate from incoming power, plugged-in devices, wiring behind walls, and appliances. When a hazard is detected, Ting's Fire Safety Team works directly with the homeowner to help resolve the problem. Ting also provides power outage and frozen pipe risk alerts, extending prevention beyond fire to help reduce other common and costly home risks.

"Electrical fire hazards are often hidden until it's too late," said Bob Marshall, Co-Founder and CEO of Whisker Labs. "Together with Kingstone Insurance Company and vipHomeLink, we're helping more families take a proactive step towards prevention."

According to the National Fire Protection Association, an electrical fire occurs in a U.S. home approximately every 10 minutes. Whisker Labs reports that Ting helps prevent approximately four out of five electrical fires, is used by more than one million homeowners and, to date, has helped prevent more than 30,000 potentially devastating fires.

"We're pleased to welcome Kingstone as a new prevention partner and to support its policyholders," said Geoff Martin, CEO & Co-Founder of vipHomeLink. "By including Ting in Kingstone's loss prevention strategy, alongside the vipHome.app experience, we're able to provide homeowners with proactive tools, timely reminders, and insights that help them reduce risk and make their homes safer."

Kingstone's Ting program is expected to launch in July 2026.

About Kingstone Companies, Inc.

Kingstone is a regional property and casualty insurance holding company whose principal operating subsidiaries write business through retail and wholesale agents and brokers. Kingstone delivers tailored homeowners insurance solutions through its sophisticated product suite, Select, supported by a scalable and efficient operating platform that enables the Company to pursue significant market opportunities and strategic expansion. Kingstone was the 11th largest writer of homeowners insurance in New York in 2025 and also writes homeowners coverage in California on a non-admitted basis.

About vipHomeLink Holdings, Inc.

vipHomeLink is a homeowner engagement and prevention platform. Its platform and suite of services enable insurance carriers to seamlessly execute scalable prevention programs that reduce home insurance claims and improve customer retention over time. Through its innovative carrier-branded application, homeowners proactively maintain and digitally manage their home while improving its safety, efficiency and value. The highly personalized solution simplifies homeownership by providing members with expert guidance, property-specific home tips and alerts, a personal Home Fitness Index™ and other valuable benefits. www.viphomelink.com

About Whisker Labs

Whisker Labs develops cutting-edge, AI-powered sensor technology that protects families, homes, and communities by predicting and preventing electrical fires while also monitoring the resiliency and safety of the U.S. electrical grid. Its flagship solution, Ting, draws on decades of electromagnetic and atmospheric sensor expertise to detect electrical faults. While a single Ting sensor helps protect a home, the collective network of sensors monitors the grid to deliver Ting Insights, the most comprehensive source for grid reliability, safety, and resilience intelligence. As one of the fastest-growing IoT networks, Ting is proven to prevent 4 out of 5 electrical fires, reducing home fire losses and saving lives across the U.S. every day. For more information visit www.whiskerlabs.com and www.tingfire.com.

Contacts:
Kingstone Investor Relations Contact
Elevate IR
KINS@elevate-ir.com
720-330-2829

vipHomeLink Contact
Geoff Martin, CEO
vipHomeLink Holdings, Inc.
geoff@viphomelink.com

Forward-Looking Statements

This press release may contain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. All statements, other than statements of historical facts, may be forward-looking statements. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. These statements involve risks and uncertainties that could cause actual results to differ materially from those included in forward-looking statements due to a variety of factors. For more details on factors that could affect expectations, see Part I, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2025.

Kingstone undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.