

OUR PROMISE TO CONNECTICUT

Count on us at your time of greatest need.



UPC Insurance proudly serves our agency partners and their customers in Connecticut. UPC delivers premier products and services to homeowners across the state.

Because we are a financially stable property and casualty insurance company, our agency partners and policyholders can rest easy knowing that UPC will be here when you need us.

Five Foundations of UPC Insurance

Why you can rest easy with UPC

1. Financial stability
2. Products that work
3. Superior claims service
4. Ease of doing business
5. Fair pricing

A LINEUP OF PRODUCTS WITH SMART PROTECTION

We offer a suite of **customizable products** designed for the unique needs of policyholders in Louisiana.

Current Products

- Homeowners Insurance (HO3)
- NFIP Flood
- NFS Edge Private Flood

Future Products

We look forward to serving you with more innovative products:

- Condominium and Co-op insurance (HO6)
- Dwelling Fire (DP3)
- Renters insurance (HO4)



STABILITY RATINGS

UPC Insurance has sustained a **Financial Stability Rating® of A,**

Exceptional, from Demotech since

1999. FSRs are a leading indicator of the financial stability of Property and Casualty insurers. Demotech is a financial analysis firm serving the P&C industry. Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and the Department of Housing and Urban Development.

UPC has also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency.**

This assessment measures both UPC's finances and our overall strategic vision for serving our policyholders and agents.



MORE THAN
\$3.1 BILLION
IN TOTAL REINSURANCE

**HERE IN YOUR
TIME OF NEED**
NEARLY \$2.5 BILLION IN CLAIMS PAID

PUBLIC COMPANY
**LISTED ON
NASDAQ (UIHC)**

UPC
INSURANCE

Keep
the
Promise®

GIVING CONNECTICUT PEACE OF MIND

By providing a financial backstop for the policyholders' most important asset — their property.



As part of our commitment to serving the unique needs of customers in Connecticut, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

New Homeowners Product Highlights

- Coverage limits up to \$1.5 million (higher limits may also be available with underwriting approval)
- No mandatory windstorm/hurricane deductible
- No coastal restrictions
- Secondary properties
- Two-family owner occupied

Pay Plans and Discounts

- Paid-in-full discounts up to 14%
- Flexible pay plans up to 10 installments
- Companion policy discounts
- Renovation discounts
- Theft and protective device discounts
- Credit card and EFT payment options

Endorsements

- Flexible package endorsements — Premier and Premier Plus
- Home Systems Protection
- Identity theft
- Watercraft liability



DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The **19th largest writer of homeowners business nationally**
- Writing in coastal states since 1999
- Licensed in 18 states and writing in 12 states

UNDERWRITING FLEXIBILITY

Throughout our underwriting processes, we strive to make it easy to do business with us

- No age-of-home restrictions
- No distance to coast limit
- Residences held in trust (see underwriting guidelines)
- Open for all protection classes



CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to their pre-loss condition while maintaining a high level of customer satisfaction

- Reporting a claim can be done 24/7 by phone or online
- Every claims decision is made by a UPC Claims Associate
- Policyholders may utilize any contractor of their choice

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Learn more about UPC:
upcinsurance.com



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