

# OUR PROMISE TO MASSACHUSETTS

Count on us at your time of greatest need.



UPC Insurance proudly serves our agency partners and their customers in Massachusetts. 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 distinct needs of policyholders in Massachusetts.

### Insurance Products

- Homeowners (HO3, HO5)
- Condominium (HO6)
- Dwelling Fire (DP3)
- Renters (HO4)
- National and Private Flood



## 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)**



Keep  
the  
Promise®

# KEEPING THE PROMISE IN MASSACHUSETTS

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 Massachusetts, UPC offers a variety of flexible products designed to provide affordable options with superior protection. Unique features of our homeowners policies include:

## Homeowners Product Highlights

- Coverage limits up to \$1 million without underwriting approval
- No mandatory hurricane deductible
- No coastal restrictions
- Some condo rental occupancy permitted
- Water backup up to \$5,000

## Pay Plans and Discounts

- Safe home discounts
- Flexible pay plans up to 11 installments
- Companion policy discounts
- New home and superior construction discounts
- Credit card and EFT payment options

## Endorsements

- Flexible package endorsements – Premier and Premier Plus (HO3 and HO5), Premier Condominium (HO6), and Premier Dwelling (DP3)
- Scheduled personal property
- Identity theft expense and resolution services
- Home Systems Protection
- Service Line Coverage



## 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

We strive to make it easy to do business with us

- No age-of-home restrictions
- Two-family owner occupied
- Hurricane deductible options
- Over \$1 million coverage limits with underwriting approval



## 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

Learn more about UPC:  
[upcinsurance.com](http://upcinsurance.com)



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