

## OUR PROMISE TO HAWAII

Count on us at your time of greatest need.



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

Because we are an admitted and financially stable homeowners insurance company, you 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 Hawaii.

#### Current Products

- Stand Alone Homeowners Insurance (HO3, HO4, HO5, and HO6 without Hurricane Coverage)
- Combined Homeowners Insurance (HO3, HO4, HO5, or HO6 with Hurricane Coverage)
- Dwelling Fire Insurance (DP3 with or without Hurricane Coverage)
- Stand Alone Hurricane Insurance
- NFIP Flood Insurance



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

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



MORE THAN  
**\$3.2 BILLION**  
IN TOTAL REINSURANCE

**HERE IN YOUR  
TIME OF NEED**  
NEARLY \$3.4 BILLION IN CLAIMS PAID

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

**UPC**  
INSURANCE

HAWAII

# GIVING HAWAII 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 Hawaii, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

## Hawaii Product Highlights

- Short-term rental and home-sharing
- Hurricane Deductible based on Coverage A (Dwelling) instead of Total Insured Value (TIV) for HO3, HO5, and DP3
- High value homes accepted with underwriting approvals
- Secondary and seasonal properties
- Options for duplexes rented to others and Other Structures rented to others
- Up to four family-dwellings (units)
- No coastal restrictions

## More ways to save

- Wind mitigation – up to 40%
- Claim free discount – up to 20%
- Utility updates – up to 14%
- Protective device credit – up to 13%
- Companion policy discount – up to 11%
- Hip roof – 8%
- New home purchase – 5%
- Affinity discount – 5%
- Secure community – 5%

## Coverage Endorsements

- Flexible package endorsements
  - Premier, Premier Plus, Premier Condominium, and Premier Dwelling
- Home Systems Protection
- Identity Theft Expense and Resolution Services Coverage
- Additional Amount of Coverage A
- Water Backup
- Personal Property Replacement Cost
- Animal Liability Buyback
- Service Line Coverage
- Home Cyber Protection
- Permitted Incidental Occupancies



## DID YOU KNOW?

### Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The 18th largest writer of homeowners insurance 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
- Hurricane deductible options
- Most roof types accepted (age restrictions may apply)

## CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to the 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 highly trained UPC claims associate
- Policyholders may utilize any contractor of their choice

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



Keep  
the  
Promise®