



FINANCIAL STABILITY & REINSURANCE

A STRONG FOUNDATION TO COUNT ON IN YOUR TIME OF NEED.

UPC Insurance serves one purpose: to Keep the Promise® to homeowners in catastrophe-exposed areas. Since our founding in Florida in 1999, we have stayed true to this mission while growing to write in 12 states, plus being licensed in 18 states, and building a strong financial foundation to support every step of our expansion and mission.



MORE THAN TWO DECADES OF KEEPING THE PROMISE.

UPC Insurance:

- Is the **18th largest writer of homeowners insurance** and related lines in the nation
- Has over **\$528 million** of equity capital and over **\$3.35 billion** of additional total reinsurance coverage to **protect our policyholders**
- Is fully transparent as a **publicly traded** company (NASDAQ: UIHC)
- Has paid claims in thousands of routine events and multiple separate tropical storms and hurricanes — while staying financially sound through it all
- Has **specialized in coastal states** since 1999

RATED FINANCIALLY STRONG.



AM Best rating of A- (Excellent).

In recognition of our financial strength and strong operating performance, AM Best

has given Journey Insurance an **A- (Excellent) financial rating**, which is only assigned to companies with an excellent ability to meet their ongoing obligations to policyholders. AM Best Company is a worldwide insurance rating and information agency that issues in-depth reports and financial strength ratings about insurance organizations.



Financial Stability Rating®

of **A, Exceptional**, from Demotech

Financial stability ratings are a leading indicator of the financial stability of property and casualty insurers. UPC Insurance, Interboro Insurance, and Family Security Insurance Corporation are proud of our **A Exceptional**, Rating from Demotech. We are proud of our **A', Unsurpassed**, Rating from Demotech for American Coastal Insurance.



Kroll Bond Rating Agency rating of A-.

The UPC family of companies has also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency**. This assessment measures both finances and overall strategic vision for serving our policyholders and agents.

PUBLIC COMPANY LISTED ON NASDAQ (UIHC)

SERVING CATASTROPHE-EXPOSED AREAS SINCE 1999

HERE IN YOUR TIME OF NEED \$4 BILLION IN CLAIMS PAID



Keep the Promise®

REINSURANCE THAT'S BUILT TO WEATHER HISTORIC EVENTS.

Our **\$3.35 billion catastrophe reinsurance program** is structured to offer unique protection for both severity and frequency. In other words, it is built to protect against both very large storms and multiple storms in the same year. Since 1900, there has never been a hurricane event or season that would have exhausted more than 60% of our reinsurance coverage in today's dollars.



We're equipped with sufficient coverage to cover in excess of

**A 1-IN-250-YEAR EVENT
OR A 1-IN-100-YEAR EVENT
FOLLOWED BY A 1-IN-200-YEAR EVENT**

in the same season.

Journey boosted its reinsurance coverage by \$5.8 million to \$31.9 million for 2020/21. This includes \$5.6 million in total Florida-only coverage under the FHCF Reimbursement Contracts.

THIS FAMILY HAS YOU COVERED.



\$3.35 BILLION IN REINSURANCE

is sufficient to cover in excess of

**A 1-IN-350-YEAR EVENT
OR A 1-IN-100-YEAR EVENT
FOLLOWED BY A 1-IN-50-YEAR EVENT**

in the same season.

Our \$3.35 billion reinsurance for 2020/21 includes a \$101 million increase from the previous year. And it provides \$1.7 billion of Florida-only coverage under the Florida Hurricane Catastrophe Fund (FHCF) Reimbursement Contracts.



Interboro boasts sufficient coverage for approximately

**A 1-IN-150-YEAR EVENT
OR A 1-IN-100-YEAR EVENT
FOLLOWED BY A 1-IN-50-YEAR EVENT**

in the same season.

Interboro's stand-alone coverage also includes \$57 million of limit per occurrence and \$79 million in the aggregate.



Skyway Reinsurance Services ("SRS") is a wholly-owned subsidiary of UPC Insurance and is a licensed reinsurance intermediary providing specialized reinsurance brokering expertise, advanced analytics, and full catastrophe modeling capabilities for the UPC family of companies, and multifaceted capital management solutions to the UIHC group. These services provided by SRS strengthen growth and profitability for the UIHC group. Additionally, SRS is responsible for engaging third-party partners to assist with these services as necessary.



Keep the Promise®

For more information:
upcinsurance.com/reinsurance