

OUR PROMISE TO TEXAS

Count on us at your time of greatest need.



UPC Insurance proudly serves the unique needs of our agent partners and their customers in Texas. UPC delivers premier products and services to homeowners across the state.

Because we are a financially stable property and casualty insurance company, you and your 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 Texas.

Current Insurance Products

- Homeowners (HO3, HO5)
- Condominium (HO6)
- Renters (HO4)
- Dwelling Fire (DP3)
- NFIP Flood
- NFS Edge Private Flood

Optional Coverage Enhancements

- Home Systems Protection with \$500 deductible
- ID Theft with fully managed restoration
- Water back-up of sewer and drains up to \$25,000
- Water damage (constant/repeated leakage or seepage up to Coverage A)
- Dwelling foundation 15% of Coverage A
- Service Line Coverage to help cover both the repair of utility lines and the damage they cause to your home



Smart Protection:

Dwelling Fire (DP3) Highlights

- Customizable rental investor properties coverage
- Binding authority for entities that own or share ownership in 10 or less rental properties.
- Accepting LLC and other corporate entities with liability (premises only)
- Weekly rentals are acceptable

FINANCIAL STABILITY RATING

UPC Insurance earned a Financial Stability Rating® of A, *Exceptional*, from Demotech.



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®

KEEPING THE PROMISE IN TEXAS

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 Texas, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

Big State. Big Appetite.

- Open for Wind in all Tier 1 counties
- Coverage A binding up to \$1 million without underwriting approval, and up to \$2 million with underwriting approval
- Open for all protection classes with up to 5 acres, and larger acreages upon underwriting approval
- Exterior Insulation and Finish System (EIFS) installed in 2002 or after is acceptable



DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The **21st 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 roof age limit (life of 5 years or more)
- No coastal restrictions
- Accepting other structures over lakes, such as boathouses and decks
- Allowing up to two chargeable claims in the past three years, subject to underwriting approval
- Galvanized plumbing is eligible statewide

CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customers 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 service of their choice

DISCOUNTS AVAILABLE

- 15% hip roof discount
- Up to 15% WPI-8 and IBHS credits
- Payment discount options include: **14% discount** when the policyholder pays in full by check or EFT; **11% discount** if paid in full via accepted credit card; **9% discount** if paid within a mortgagee bill
- 15% discount for protective coverings over windows and doors
- Discounts are also available on a homeowners policy when you write a companion flood policy with UPC, or write a companion auto or umbrella policy

Learn more about UPC:
upcinsurance.com



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