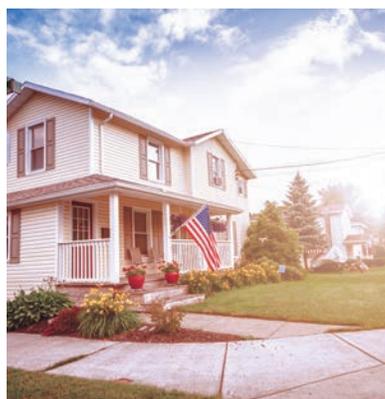


## THE FINANCIAL FOUNDATION THAT KEEPS THE PROMISE.



UPC Insurance was founded, built and grown for one purpose: to **Keep the Promise®** of providing world-class insurance products for agents and policyholders in coastal states. Not only do we stay committed to this mission, we actively work to innovate, refine and enhance how we do it every day along the way. Let's explore how:

HERE IN  
YOUR TIME OF  
GREATEST NEED

- UPC is the premier provider of property insurance in **catastrophe-exposed areas**
- We are licensed in 18, **actively writing in 12 states**
- UPC has more than **\$530 million** of equity capital and **\$2.8 billion** of total reinsurance protection
- We are transparent and publicly traded on NASDAQ (UIHC)

### Financially strong with a proven track record.

Since 1999, thousands of routine events and dozens of separate tropical storms and hurricanes, we have paid claims and helped support those who count on us. UPC has done all of this while remaining financially sound.

### Transparency for all to see.

As a publically traded company, we pride ourselves on being transparent and open about our finances.

### A smart strategy for financial strength.

Our financial foundation is based on real-world events. We have modeled every historical hurricane affecting the United States over the last 115 years. The result? Since 1900, no hurricane would have exhausted more than 32% of our 2017-2018 catastrophe reinsurance program.



### Peace of mind is yours.

Our financial foundation is innovative, rigorously designed and recognized by industry regulators, rating agencies and reinsurers. When you need UPC, we will be here for policyholders in their time of greatest need.

TOTAL REINSURANCE  
PROTECTION  
**\$2.8 BILLION**

**HERE IN YOUR  
TIME OF NEED**  
OVER \$1.5 BILLION IN CLAIMS PAID

PUBLIC COMPANY  
LISTED ON  
NASDAQ (UIHC)

UPC  
INSURANCE

Keep  
the  
Promise®

# EXCEPTIONAL STRENGTH. EXCEPTIONALLY RATED.

A third-party evaluation of our financial foundation.

## A Financial Stability Rating® of **A, Exceptional** from Demotech.

Financial Stability Ratings (FSRs) are a leading indicator of the financial stability of Property and Casualty (P&C) insurers, and UPC Insurance is proud of our **A, Exceptional** rating from Demotech.



## DEMOTECH DOES THEIR HOMEWORK.

For more than 30 years, Demotech has specialized in **reviewing and rating regional and specialty insurance carriers**, such as UPC. Ratings from Demotech take into account a combination of financial factors as well as the unique geographical circumstances and risks that companies like ours face.

Demotech has also achieved several **industry-first milestones** since its inception. It became the first company to have its property and casualty insurance ratings process formally reviewed and accepted by:

- The Federal National Mortgage Association (Fannie Mae) in 1989
- The Federal Home Loan Mortgage Corporation (Freddie Mac) in 1990
- The U.S. Department of Housing and Urban Development (HUD) in 1993

## RATED, REVIEWED AND READY TO SERVE YOU.

When combined with our demonstrated financial strength, transparency and proven experience, our rating from Demotech shows that we are well-equipped to serve our customers.

With innovative products and services, we

## **Keep the Promise®**

for an ever-growing number of customers in catastrophe-exposed areas. And we look forward to doing the same for you and your policyholders.

For more information:  
[upcinsurance.com](http://upcinsurance.com)  
800-861-4370

