

## OUR PROMISE TO NORTH CAROLINA

Count on us at your time of greatest need.



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

Because we've been a financially stable homeowners insurance company since 1999, 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 unique needs of policyholders in North Carolina.

### Current Products

- Homeowners (HO3 and HO5)
- Condominium (HO6)
- Renters (HO4)
- NFIP Flood
- Private Flood

### Optional Coverage Enhancements

- Home Systems Protection and Service Line Coverage, both with a \$500 deductible
- ID Theft with fully managed restoration
- Water back-up of sewers and drains up to \$25,000



### Future Products

We look forward to serving you with more innovative products, starting with Dwelling Fire (DP3) coverage for rental properties.

## 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)**

**UPC**  
INSURANCE

Keep  
the  
Promise®

# GIVING NORTH CAROLINA PEACE OF MIND

By providing a financial backstop for our policyholders' most important asset — their property.



As part of our commitment to serving the distinct needs of customers in North Carolina, UPC offers a variety of flexible products designed to provide affordable options with superior protection.

#### Unique features of our HO policies include:

- Writing in all Protection Classes
- Writing home values up to \$1 million with higher limits available based on UW approval
- Coastal Wind Pool homes include a low 1% Named Storm wind deductible, including on the Outer Banks and Barrier Islands

#### Discounts

- Companion policy
- Gated community
- New roof

#### Coming Soon

- Launching a Dwelling Fire (DP3) product for landlords and their rentals



#### DID YOU KNOW?

##### Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- UPC is the #19 writer of homeowners business nationally
- Writing in coastal states since 1999
- Entered North Carolina in 2013
- Licensed in 18 states and writing in 12 states
- Since 1900, there has never been a hurricane event or season that would have exhausted more than 55% of our reinsurance coverage

#### 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
- Home values up to \$1 million can be bound without prior underwriter review
- Allowing up to two claims in the past three years, subject to underwriting approval
- Writing homes with wind, including the Barrier Islands

#### CLAIMS EFFICIENCY

With every claim, our goals are prompt restoration or replacement of the property and high customer satisfaction

- Claims are primarily handled by UPC associates, with every decision made by UPC claims management
- Policyholders may utilize any contractor service of their choice, or we can suggest a contractor upon request
- On average, policyholders are contacted in less than a day after filing non-catastrophic claims (UPC average is 0.7 days; industry average is 1.65 days).\*

\*10-month average from Xactanalysis ending November 9, 2018

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



Keep  
the  
Promise®