

OUR PROMISE TO RHODE ISLAND

Count on us at your time of greatest need.



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

As 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 Rhode Island.

Insurance Products

- Homeowners (HO3, HO5)
- Condominium (HO6)
- Dwelling Fire (DP3)
- Renters (HO4)
- National and Private Flood



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 (P&C) insurers. Demotech is a financial analysis firm serving the P&C industry.



Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and HUD.

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®

KEEPING THE PROMISE IN RHODE ISLAND

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 Rhode Island, UPC offers a variety of flexible products designed to provide affordable options with superior protection. Unique features of our homeowners policies include:

Homeowners Product Highlights

- Coverage limits up to \$1 million without underwriting approval
- No mandatory hurricane deductible
- No coastal restrictions
- Some rental occupancy permitted
- Water back-up up to \$25,000

Pay Plans and Discounts

- Safe home discounts
- Flexible pay plans up to 10 installments
- Companion policy discounts
- New home and superior construction discounts
- Credit card and EFT payment options

Endorsements

- Flexible package endorsements — Premier and Ultra
- Scheduled personal property
- Identity theft restoration
- Equipment breakdown



DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The **21st largest writer of homeowners** business nationally
- Ranked **#38 of Fortune® magazine's 100 fastest-growing companies** in the world
- 18 years of writing in coastal states
- Licensed in 18 states and writing in 12 states

UNDERWRITING FLEXIBILITY

We strive to make it easy to do business with us

- No age-of-home restrictions
- Two-family owner occupied
- Hurricane deductible options
- Over \$1 million coverage limits with underwriting approval

CLAIMS EFFICIENCY

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

Learn more about UPC:
upcinsurance.com



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the
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