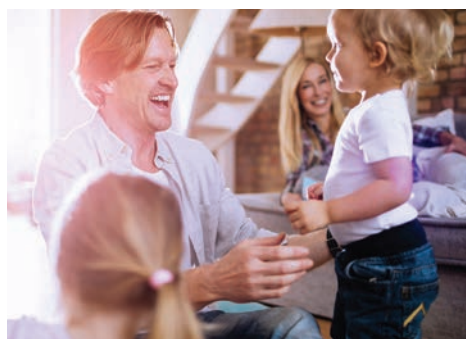


OUR PROMISE TO GEORGIA

Count on us at your time of greatest need.



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

As an admitted and financially stable homeowners 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 unique needs of policyholders in Georgia.

Now Offering

- Homeowners Insurance (HO3 and HO5)
- Dwelling Fire (DP3)
- Condominium and Co-op (HO6)
- Renters Insurance (HO4)
- NFIP Flood
- NFS Edge 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 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.

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 GEORGIA PEACE OF MIND

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

UPC Product Highlights*

- Coverage A limits up to \$1 million (higher limits require underwriting approval) on Homeowners (HO3 and HO5) products
- Secondary homes eligible for Homeowners (HO3 and HO5) products without UPC requiring primary home
- Renters (HO4) Coverage C (Contents) limits ranging from \$10K to \$150K
- Annual, semi-annual, daily, or weekly short-term rentals allowed on Dwelling Fire (DP3) products
- Annual, semi-annual, and short-term rentals, **including home-sharing**, eligible for Condominium Owners (HO6) products
- Residences Held in Trust allowed on Homeowners (HO3 and HO5), and Condominium Owners (HO6) products

*Please refer to underwriting guidelines regarding eligibility requirements

Pay Plans and Discounts

- Paid-in-full discounts up to 13.9%
- Flexible pay plans up to 10 installments
- Credit card and EFT payment options
- Companion policy discounts
- Building code discounts (2007 and newer)
- Discounts for theft and protective devices, such as burglar and fire alarms

Available Coverage Enhancements

- Comprehensive Package Endorsements
- Water Back-up
- Identity Theft
- Personal Injury
- Home Systems Protection
- Service Line Coverage



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 coastal restrictions
- No mandated wind deductibles
- No age-of-home limitations
- Open to all protection classes - including 10

CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to the 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

Learn more about UPC:
upcinsurance.com

UPC
INSURANCE®

Keep
the
Promise®