

OUR PROMISE TO NEW JERSEY

Count on us at your time of greatest need.



UPC Insurance proudly serves the unique needs of our agency partners and their customers in New Jersey. 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 **flexible products** designed for the distinct needs of policyholders in New Jersey.

Insurance Products

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



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®

KEEPING THE PROMISE IN NEW JERSEY

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 New Jersey, 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 \$1.5 million
- Flexible deductible options
- No coastal restrictions
- Secondary, Seasonal, and Dwelling Fire policies are available
- Back-up of sewers, drains or sumps up to \$5,000

Pay Plans and Discounts

- Many credits and discounts, including Safe Home credit, 50 Plus credit and multi-policy credit
- Flexible pay plans up to 10 installments
- Credit card and electronic fund transfer (EFT) payment options

Endorsements

- Flexible coverage options including the Ultra and Premier Endorsements, and more coverage options to suit policyholders' needs
- Scheduled Personal Property available
- Identity Theft at no extra cost
- Equipment Breakdown coverage at no extra cost



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

We strive to make it easy to do business with us

- No age-of-home restrictions, if fully updated and not historical
- Two-family owner occupied
- Seasonal and investor rental properties up to 4-family
- Broad agency binding authority
- Sophisticated pricing model utilizing credit scoring and responsible underwriting to offer competitive rates

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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