



Reasons to Sell UPC Insurance! Premier Products and Coverages for Massachusetts



Stability and Commitment

UPC Insurance is an admitted Massachusetts insurance carrier with 14 years of experience and operating in the states of FL, SC, NC, MA, RI, and NJ. UPC Insurance has a financial stability rating of 'A Exceptional' by Demotech Rating Services. UPC Insurance is a publicly traded company and as such, we remain transparent with our financial information. For further details, please visit the Investors Relations tab at www.upcinsurance.com.

UPC Insurance offers superior products, competitive premiums, and generous commission levels for our agency partners. UPC is 100% dedicated to supporting and promoting the Independent Agent channel.

UPC Insurance also partners with Breakwater Insurance Brokerage (www.breakwaterbrokerage.com) to offer our products to agents.

Superior Property and Flood Product Offering

We are your customer's one-stop shop for coastal property and flood coverage. UPC Insurance offers HO3, HO4, HO5 & HO6 and Dwelling Fire products, and includes unsupported secondary and/or seasonal coastal properties. UPC Insurance is a "write-your-own" Flood Insurance carrier. Our Homeowner Policies include Equipment Breakdown and Identity Theft at no extra cost.

Homeowner policy options include:

- Coverage A limits up to \$1 million
- No set-back requirement to ocean, bay, or tidal water
- Select your own Hurricane Deductible (1%, 2%, 5% or Equal to AOP Deductible)
- Flexible coverage options including the Ultra and Premier "Stretch" Endorsements, and Backup of Sewers, Drains, or Sumps
- Attractive policy credits
- No age of home restrictions, if fully updated & not historical
- Some rental occupancy permitted
- Scheduled personal Property is available
- Many credits & discounts are available, including Safe Home Credit and 50 Plus Discount
- Sophisticated pricing model and responsible underwriting to offer competitive rates
- Broad Agency binding authority

Technology and Ease of Doing Business

• UPC Insurance offers easy, on-line, quoting and binding to all of our Agents. Our Agency Link Quoting experience is intuitive and user friendly. All Policy, Claims, and Billing information is easily accessible through the Agency Link Web Portal at www.upcinsurance.com.

- UPC Insurance offers download capabilities through all major Agency Management Systems.

Billing and Payment Services

- UPC Insurance offers many flexible payment options including:
 - 1, 2, 3 and 4-Pay Plans
 - 11-Pay EFT Pay Plan
 - Visa, MasterCard & American Express credit card payments are available

Exceptional Service and Support

- Let us WOW you with our exceptional service!
- Every UPC Insurance agent is assigned a dedicated underwriter, as well as a team of customer service support professionals. Agents also have access to toll-free underwriting & customer service support at 800-295-8016.
- No hassle claims experience. All claims are handled quickly and compassionately by in-house UPC Insurance employees, which ensure clear accountability and ownership of claims service in all of our states. We do not use third party administrators. Our Catastrophe Management Team is available 24/7 to respond to your customers when they need us.

Have questions? Please contact me!

Peter J. "Hutch" Hutchinson, CIC
State Marketing Director-MA/RI
360 Central Ave., Ste. 900 • St. Petersburg, FL 33701
e-mail: phutchinson@upcinsurance.com
T: (413) 875-5712 • F: (508) 536-4251

Your Premier Choice for Homeowners Insurance Protection Programs

WWW.UPCINSURANCE.COM

Innovative Coastal Insurance Solutions Since 1999



A Trusted Choice® Partner Company