










Universal Fire & Casualty Insurance Company (UFCIC) currently underwrites commercial property, general liability, business owner’s package (BOP), commercial multi-peril (CMP), and inland marine products. UFCIC targets those risks that are managed in such a way that they deserve to qualify for, and enjoy, the additional advantages in security and coverage offered by an admitted product.

While the surplus market, as a last resort channel, can provide a reduced coverage form at a higher price to profitably underwrite risks declined by the admitted market, UFCIC turns this dynamic upside down. Via a higher standard of acceptance, expert underwriting rules, advanced analytics, and external data sources to supplement standard risk information, the majority of UFCIC’s target business can “graduate” from the surplus lines and be provided with a superior coverage form in the admitted marketplace.

While many admitted insurers’ risk appetites ebb and flow in tandem and find themselves chasing the same risks based on price, UFCIC’s target is that overlooked small well managed business that is stable, has consistent operations, has proven concern with risk management, a demonstrated ability to finance and maintain its operations, and has management and ownership with experience and quality of character.

UFCIC’s risk selection and underwriting process is rigorous and facilitated by cutting-edge technology that our distributors use via a web-based portal to rate, quote, bind, and issue the policy through an approval process overseen by complex business rules, automation, and overseen by state-of-the-art artificial intelligence, Big Data, and underwriter assisted processes.

UFCIC’s High Level Criteria

-  Annual Revenues less than \$5,000,000
-  50 Employees or less
-  \$1,000,000 TIV / Location
Higher limits available
-  Biz at location 2+ years
 Loss free for 3 years
 Insured with no lapses
-  No regulatory violations
 No licensing violations
-  No unsatisfied judgements
 No Current Litigation
 Current on tax payments
 Well maintained buildings
 Current on mortgages
-  UFCIC has a number of risk appetite criteria exceptions – please call UFCIC to speak to an underwriter

Representative Risk Class Appetite

This is a partial list – call or email UFCIC with questions	Ceiling / Wall Installation	HVAC Contractors	Solar & Wind Renewable Energy
<u>Special Services Classes</u>	Chimney Sweeps / Fireplace Services	House Furnishings Installation	Swimming Pool Contractors
Automobile Dismantling / Junk Yards	Building Cleaning, Powerwashing	Interior Decorators	Tree Pruning & Removal
Barber Shops, Beauty Parlors, Nail Salons / Manicurists	Communication Equipment Installation, Service, Repair	Janitorial Services	Upholstery Contractors
Car Washes	Retail	Landscape Gardening / Lawn Care	Web Site Designers
Laundries & Laundromats	Concrete Construction	Locksmiths	Window Cleaning
Office Only Exposures	Debris Removal	Masonry Contractors	Wrecking Buildings / Structures
Recycling Centers	Door / Window Installation	Metal Erection Contractors	<u>Hospitality & Habitational Classes</u>
Truckers	Driveway & Parking Lot Paving	Orchards / Vineyards Contractors	Amusement Centers
<u>Contractors Classes</u>	Drywall Contractors	Office Machinery Installation / Service	Apartments
Contractors – Executive Supervisors/Superintendents	Electrical Contractors	Painting & Wall Paper Contractors	Bed & Breakfasts
Artisan & Service Contractors	Earth Moving Contractors	Parking Lot & Asphalt Maintenance	Campgrounds & RV Parks
Alarm Installers	Fence Erection Contractors	Plumbing Contractors	Club Houses – Use Halls
Appliance Installation & Repair	Floor Covering Installation	Roofing Contractors	Mobile Home Parks
Auctioneers	Freight Forwarders / Brokers	Septic System & Sewer Cleaning	Hotels & Motels
Cable Installation Contractors	Furniture / Fixture Installation	Sheet Metal Contractors	Restaurants
Carpentry	Greenhouse Erection	Siding & Stucco Installation	<u>Retail Stores & Other Mercantile</u>
Carpet, Rug, Upholstry Cleaning	Handyman Services	Sign Contractors	<u>Lessor's Risk Only</u>

Note: UFCIC's detailed underwriting manual documents specific terms, conditions, limitations, and exclusions for the above classes of business. UFCIC's class appetite list is subject to change at any time.

For more information, please contact:

Sandy Nance

Chief Underwriting Officer
(800) 874-8742 x503
SNance@ufcic.com

John Catrabone

Underwriter
(800) 874-8742 x505
JCatrabone@ufcic.com

Terri Foltz

Underwriter
(800) 874-8742 x504
TFoltz@ufcic.com

Christopher Timm

CEO
(800) 874-8742 x203
CTimm@ufcic.com