



## A SCORE AS UNIQUE AS YOU AND YOUR HOME

Explore how a variety of factors influence your eligibility and premium.

UPC Insurance and its affiliates consider a variety of factors when determining your premium. This includes your loss history, your home property characteristics, and your insurance score — which helps us offer you a more personalized, competitive rate.

### HOW YOUR INSURANCE SCORE STACKS UP

#### Is an insurance score the same as a credit score?

Although the insurance score is based, in part, on a consumer's credit information, an insurance score measures the potential for future loss, while a credit score measures the probability of repayment, or the likelihood of default, on a credit obligation. Obtaining an insurance score does not negatively impact your financial credit score.

Third-party vendors provide us with these scores; however, the third-party vendors do not make the decision regarding UPC Insurance's rates, and they cannot provide you with reasons that particular underwriting decisions were made.

#### What happens if my insurance score impacts my premium or eligibility for coverage?

If UPC Insurance determines you will not receive our best rate, or coverage is denied, a notice will be sent to you in accordance with the Fair Credit Reporting Act. The notice will explain what information from your credit report or loss history impacted your insurance premium.

The notice will also explain your rights under the Fair Credit Reporting Act and provide instructions for contacting the consumer reporting agencies, disputing any inaccurate information.

#### What variables are not considered?

- Race
- National origin
- Gender
- Sexual orientation
- Age
- Marital status
- Religion
- Disability
- Address
- Education level
- Occupation
- Title
- Salary
- Employer
- Date employed
- Employment history

#### What are insurance scores?

Insurance scores are objective tools that are predictive of insurance claims and losses. They help streamline our decision-making process, allowing us to offer better coverage and pricing while keeping overall rates competitive. Some of the variables used in calculating an insurance score are:

- Outstanding debt
- Length of credit history
- Late payments
- New applications for credit
- Types of credit used
- Payment patterns
- Available credit
- Public records
- Past-due amounts

*By taking this information into account, we can offer a rate that's designed to fit you and your home.*

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<sup>®</sup> | Keep  
the  
Promise<sup>®</sup>

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