

Specializing in Homeowners, Condominium Unit-Owners, and Manufactured Homeowners insurance, US Coastal Property & Casualty (US Coastal P&C) prides itself in controlling every element of the customer experience. Beginning with product design and pricing, through disciplined underwriting, and ultimately to efficient and transparent administration, billing, and claims activities, we offer policyholders unparalleled levels of personalized engagement.

US Coastal P&C provides superior service, competitive pricing and peace of mind to all of our policyholders. That is what you deserve. That is our mission.

Products Offered

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- ❖ **HO3: Homeowners**
 - ❖ **HO6: Condominium Unit-Owners**
 - ❖ **MHO3: Manufactured Homeowners (Coming Soon)**

Company Rating

US Coastal Property & Casualty has received a Financial Stability Rating® of A, Exceptional, from Demotech, Inc.



Visit www.demotech.com for current ratings.

US Coastal P&C shares a management team with its affiliated general insurance agency, Cabrillo Coastal, in order to streamline our decision-making and better interact with our customers.

With over 150 years of collective coastal homeowners insurance experience, management has a proven track record of:

- ❖ Evaluating customer claims in a fair, equitable, and responsive manner;
- ❖ Responding proactively to changing market dynamics; and
- ❖ Strategically purchasing reinsurance (explained on the reverse side) to maintain financial integrity for policyholders in times of loss, to preserve the ability to pay claims, and to protect against surplus deterioration.

Reinsurance

Treaty reinsurance is insurance for an insurance company's entire portfolio. US Coastal P&C purchases reinsurance to protect against surplus exhaustion following large individual risk and occurrence losses.

Property Catastrophe Excess of Loss

US Coastal P&C uses reinsurance to reduce exposure to catastrophic losses from perils such as hurricane and tropical storm.



Property catastrophe excess of loss reinsurance protects US Coastal P&C against losses arising from large catastrophic events where the company's claims liability exceeds its retention. US Coastal P&C's retention is the amount the Company is willing to pay from its own funds prior to obtaining reinsurance recoveries to pay claims. Think of retention as an insurance company's deductible. US Coastal P&C's retention is \$250,000. In terms of the limit supported by billions of dollars of reinsurers' surplus, US Coastal P&C purchases:

- ❖ Vertical property catastrophe protection in excess of the 158 year event.
- ❖ Vertical property catastrophe protection for a second event in excess of the 142 year event.

**EXHAUSTION: 158.73 YR RP
AIR LT Results (see notes)**



Notes:

- Return Period (RP) as defined by AIR v3.1: Long Term excluding demand surge excluding storm surge
- RP = the likely interval for a loss of a certain size or greater; the inverse of the exceedance probability

Multiple Line Excess of Loss

US Coastal P&C uses reinsurance to reduce exposure to potential frequency from individual large losses.



Panel of Highly Rated of Loss Reinsurers with Substantial Balance Sheets

Catastrophe

- ❖ Lloyd's of London

Multi Line Excess of Loss

- ❖ Allied World Reinsurance Management Company
- ❖ Everest Reinsurance Company
- ❖ Hannover Rueck SE
- ❖ Renaissance Reinsurance U.S. Inc.