



United Fire & Casualty Company
 United Fire & Indemnity Company
 United Fire Lloyds
 UFG Specialty Insurance Company
 Addison Insurance Company
 Financial Pacific Insurance Company
 Franklin Insurance Company
 Lafayette Insurance Company
 Mercer Insurance Company
 Mercer Insurance Company
 of New Jersey, Inc.

Dear valued policyholder,

UFG Insurance is writing to inform you about important changes as part of our implementation of a new policy administration system.

In order to complete this transition, we must issue a non-renewal notice for your current policy. Please rest assured, **you will receive a new offer of coverage separately.**

To ensure you are fully informed of changes to our policy forms, please visit ufginsurance.com/policychanges to learn about material changes that may impact your insurance decisions. All of the forms listed may not apply to your policy.

In addition to these changes, we are excited to share new enhancements designed to make managing policies easier and more efficient. These include redesigned declarations and billing documents that are clearer and easier to understand.

If you have any questions, please contact your UFG agent for assistance. Thank you for trusting UFG to protect your business.

Sincerely,

UFG Insurance

[New policy declaration](#)

[New billing statement](#)

No coverage is provided by this letter nor can it be construed to replace any provisions of your policy or endorsements. All endorsements listed below may not apply to your policy. You should read your policy and review your declarations for complete information on the coverages you are provided. If there is any conflict between the policy and this summary the provisions of the policy shall prevail.