



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 pleased to inform you that your current businessowners policy will be converted to our new and improved BOP-Pro businessowners policy upon renewal. BOP-Pro was designed to protect businesses like yours, with key coverages, competitive add-ons and simplified billing statements.

With the introduction of our new BOP-Pro product, UFG will be discontinuing our existing businessowners product line. As a result, we are required to issue a notice of nonrenewal for your current businessowners policy, which is enclosed for your reference.

**Please be on the lookout for your new BOP-Pro renewal policy to arrive in the mail approximately 30 to 45 days prior to the expiration of your current policy.** The coverage will be comparable to your current policy, with a detailed notice of coverage changes included with this letter.

Thank you for choosing UFG to protect your business — we are excited to offer you our new BOP-Pro policy and look forward to continuing to serve your insurance needs in the year ahead. If you have any questions about the conversion of your policy, please contact your UFG agent,

Sincerely,

A handwritten signature in black ink that reads "Raymond E. Dudonis".

Ray Dudonis  
VP, Princeton Branch Manager  
UFG Insurance

A handwritten signature in black ink that reads "Alison Kaster".

Alison Kaster  
VP, UFG Online  
UFG Insurance

MERCER INSURANCE COMPANY OF NJ INC  
118 SECOND AVENUE SE  
PO BOX 73909  
CEDAR RAPIDS IA 52407-3909

## NOTICE OF NONRENEWAL OF INSURANCE

Named Insured & Mailing Address:

Producer:

Policy No.:  
Type of Policy: PACKAGE  
Date of Expiration:

We will not renew this policy when it expires. Your insurance will cease on the Expiration Date shown above.

The reason for nonrenewal is based on an informational withdrawal filing submitted to the New Jersey Department of Banking and Insurance as required by law. Under the informational withdrawal filing, the Mercer Insurance Company of NJ will no longer be writing Businessowners Insurance coverage and when applicable the supporting Commercial Automobile, Commercial Umbrella and Worker's Compensation coverage in the State of New Jersey. This notice of nonrenewal is required by state insurance law.

PLEASE BE ADVISED THAT THIS NONRENEWAL IS BASED ON A BUSINESS DECISION BY THE COMPANY AND IS NOT INTENDED TO REFLECT NEGATIVELY ON YOUR INSURABILITY.

**We will offer a renewal separately through United Fire & Casualty Company between 30 and 45 days prior to your policy expiration date.** You should contact your producer concerning your renewal. For information that will assist you in shopping for coverage, you may contact the New Jersey Department of Banking and Insurance at 1-800-446-SHOP (7467) or visit the Department on the web at [www.dobi.nj.gov](http://www.dobi.nj.gov).

**YOU HAVE A RIGHT TO PROTEST OUR ACTION. YOU MAY FILE A WRITTEN COMPLAINT WITH THE NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE, OFFICE OF CONSUMER PROTECTION SERVICES, PO BOX 471, TRENTON, NEW JERSEY 08625-0471, OR YOU MAY CONTACT THEM ELECTRONICALLY AT [www.dobi.nj.gov](http://www.dobi.nj.gov). YOU SHOULD CONTACT THEM IMMEDIATELY IF YOU WISH TO FILE A COMPLAINT.**

This policy provides fire and extended coverage insurance on your property. You should contact your agent concerning coverage through another insurer, or your eligibility for coverage through the New Jersey Insurance Underwriting Association, 570 Broad Street, Suite 500, Newark, NJ 07102. Phone: (973) 622-3838.

Date Mailed:

AMANDA SAMEK

Named Insured