



UFG INSURANCE

Deep expertise

Specialized capabilities

Personal relationships

Responsive service

THE VALUE WE BRING TO OUR VALUED AGENTS

DEEP EXPERTISE THAT PARALLELS OUR BROAD RISK APPETITE

With deep underwriting expertise across six distinct business units, a broad risk appetite for small, mid-sized and large businesses, comprehensive coverage solutions and property capacity up to \$75 million per location for sophisticated schedules, we provide a strong and stable market for our customers.

BUSINESS UNITS



MIDDLE MARKET



CONSTRUCTION



SMALL BUSINESS



SURETY



SPECIALTY E&S



ALTERNATIVE
DISTRIBUTION

RISK APPETITE



MIDDLE MARKET

Manufacturing:

- Metal fabrication
- Component parts (automotive, industrial, commercial)
- Machinery and equipment
- Concrete products
- Plastic goods

Professional services:

- Architects and engineers
- Accounting, audit and bookkeeping
- Financial planners
- Insurance agents

Real estate:

- Commercial buildings
- Light industrial

Wholesale:

- Durable goods

Heavy equipment dealers:

- Construction and mining machinery and equipment
- Industrial machinery and equipment



SMALL BUSINESS

- Contractors
- Distributors
- Restaurants
- Real estate
- Offices
- Retailers
- Services

Eligibility guidelines

Property

Up to \$7M TIV per location

- Contractors: up to \$3M TIV per location

Liability

Up to \$10M annual sales per location

- Contractors: up to \$1M payroll or \$6M in sales
- Restaurants: up to \$6M annual sales per location
- Garage and LROs: up to \$5M annual sales per location



CONSTRUCTION

- Commercial general contractors
- Commercial roofing
- Concrete construction
- Electricians
- Excavation
- HVAC
- Plumbing
- Water and sewer main construction



INLAND MARINE

- Builders risk (new and renovation projects)
- Contractors equipment
- Miscellaneous property floater
- Warehouse legal
- Bailees coverage
- Communications
- Fine arts
- Installation floaters
- Medical equipment
- Trip transit

For additional details, [view our at-a-glance appetite guides.](#)

SPECIALIZED CAPABILITIES TO MEET YOUR EVOLVING NEEDS

We are on a path of continuous improvement at UFG, relentlessly focused on enhancing our capabilities to meet the ever-evolving needs of agents and policyholders.



RISK MANAGEMENT

Our [risk control team](#) puts their specialized skills and advanced technology to work for a broad range of industries. In addition to onsite and virtual risk assessments that provide a holistic review of operations, we offer consulting services and access to our [United Vendor Network](#) to further strengthen business resilience.



CLAIMS PROCESS

With skilled claims specialists and adjusters throughout the country, a dedicated unit for complex exposures and construction defect claims, and service-focused claims advocates who act as a single point of contact, we strive to provide an [exceptional claims experience](#) — keeping people at the heart of every claim.



ONLINE QUOTING

Delivering efficiency and speed, our [small business quoting platform](#) at [ufgagent.com](#) takes agents from quote to bind in mere minutes for BOPs and supporting lines. It was built by agents, for agents, to deliver a seamless quoting experience.



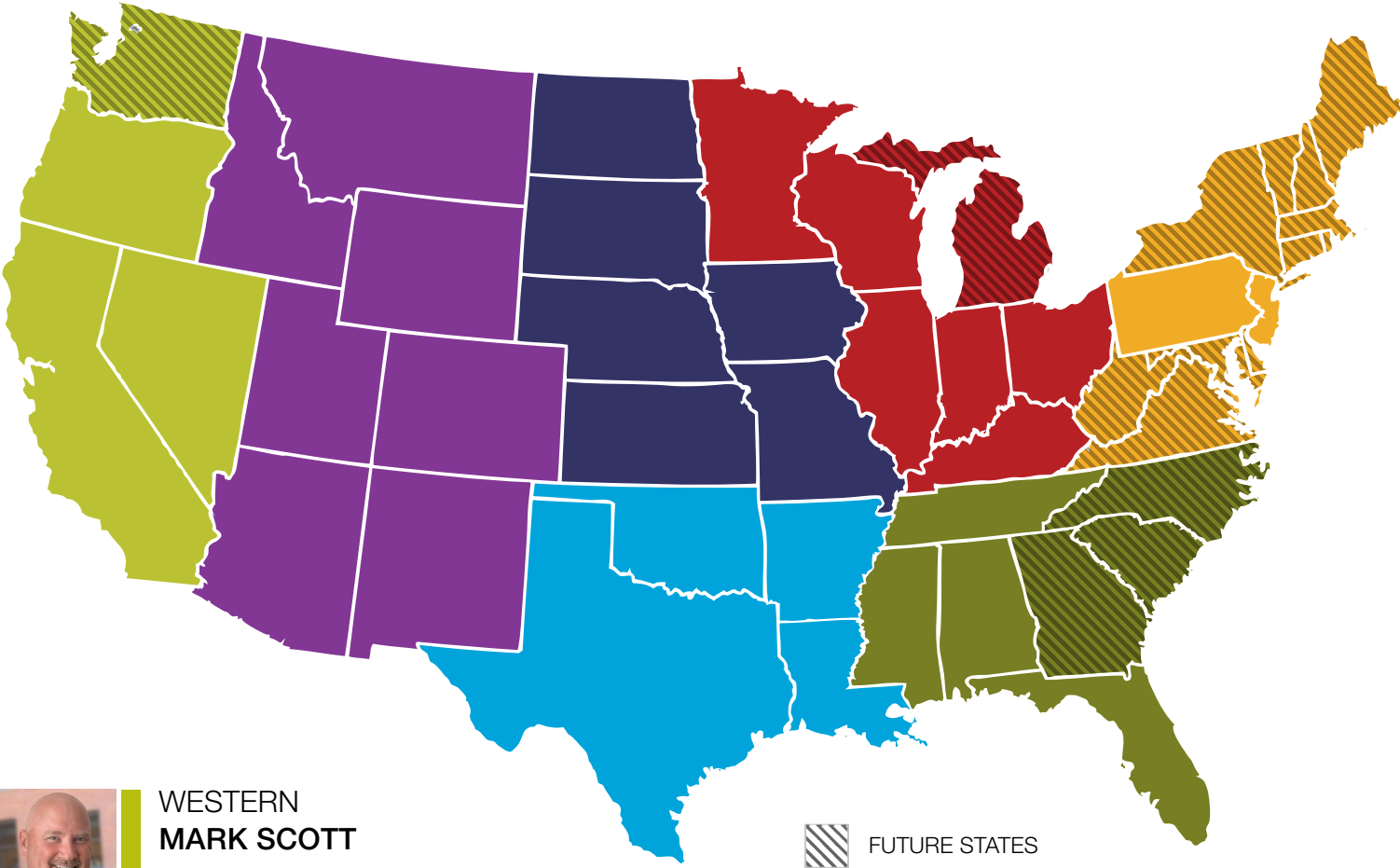
SERVICE CENTER

Staffed by licensed service underwriters, [UFG Service Center handles everything](#) from certificate of insurance requests to billing questions for small business policyholders, with designated points of contact and a goal of one-call resolution.

PERSONAL RELATIONSHIPS BUILT THROUGH OUR STRONG LOCAL PRESENCE

With UFG offices and employees strategically located throughout our regions, we've built a strong local presence for you and your customers to depend on. In other words, we're here for you when you need us.

REGIONS AND REGIONAL VICE PRESIDENTS



WESTERN
MARK SCOTT



MOUNTAIN
BRANDY NIEWALD



SOUTHWEST
DIANE HIRTZ



MIDWEST
MARIA COLE



GREAT LAKES
KEVIN MELANIPHY



NORTHEAST
CHRIS MASTRIANO



SOUTHEAST
MICHAEL SHNEIBAUM



RESPONSIVE SERVICE FROM PEOPLE WHO LISTEN

Service that exceeds expectations is a core value at UFG and it all starts with our people, who you can depend on to answer the phone, return your email and take time to listen when you have a unique opportunity to discuss.

To us, the insurance business is a people business. That's why we maintain in-house teams for claims, risk control, premium audit, service center and more, as there's no one we trust more than our own people to uphold our high standards of service to you.

THE VALUE WE BRING TO OUR VALUED AGENTS

At UFG, we're committed to delivering deep expertise and specialized capabilities to meet the evolving needs of today's business owners, underpinned by the personal relationships and responsive service our partners value.

Reach out to your UFG team today and let's talk opportunities.

Not currently appointed with UFG? To learn more about new appointments, visit ufginsurance.com/about-ufg/partner-with-ufg.



UFG Insurance is the marketing name used to refer to United Fire & Casualty Company and its property and casualty subsidiaries and affiliates. The information herein only contains general descriptions of coverage that may be provided and does not include the features, exclusions and conditions of the policies it describes nor is it intended to be nor is a guarantee of coverage of any kind. If there are any discrepancies between this information and the actual policy, the terms, language, and provisions of the policy shall prevail. Certain coverages vary by state and may not be available to all businesses, and the coverage provided is subject to the actual terms and conditions of the policies issued. All coverages and services described herein may be offered by one or more of the property and casualty insurance company subsidiaries and/or affiliates of United Fire & Casualty Company.

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