

## Universal Insurance Company (PR)

### Credit Report

**Report Release Date:**  
February 15, 2018

**Rating Effective Date:**  
January 17, 2018

**Disclosure Information:** View A.M. Best's [Rating Disclosure Form](#)

### Analytical Contacts

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**Ultimate Parent:** [050701 - Universal Group, Inc.](#)  
**A.M. Best Rating Unit:** [018882 - UIC Insurance Group](#)

### Best's Credit Ratings:

Rating Effective Date: January 17, 2018

<b>Best's Financial Strength Rating:</b>	A	<b>Outlook:</b>	Stable	<b>Action:</b>	Affirmed
<b>Best's Issuer Credit Rating:</b>	a	<b>Outlook:</b>	Stable	<b>Action:</b>	Affirmed

### Five Year Credit Rating History:

Date	Best's Financial Strength Ratings			Best's Issuer Credit Ratings		
	Rating	Outlook	Action	Rating	Outlook	Action
01/17/2018	A	Stable	Affirmed	a	Stable	Affirmed
10/27/2016	A	Stable	Affirmed	a	Stable	Affirmed
09/30/2015	A	Stable	Affirmed	a	Stable	Affirmed
06/17/2014	A	Stable	Affirmed	a	Stable	Affirmed
06/14/2013	A	Stable	Affirmed	a	Stable	Affirmed

### Rating Rationale:

For more detail regarding the Rating Rationale and Best's Credit Report for the Rating Unit, view [UIC Insurance Group \(AMB# 018882\)](#).