And its relationships are solid in every respect.

# P R E S E N C E

Universal Insurance Agency is here for you—bringing certainty in an uncertain world. Since its founding in 1964, it has created a culture driven by integrity. Its people are strong. Its resources are many. And its relationships are solid in every respect. Among clients, vendors, and the insurance companies it serves, Universal is a pillar of leadership and service—providing solutions strong as our relationships.

www.universalinsurance.com

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> > Trusted Choice®

STABILITY



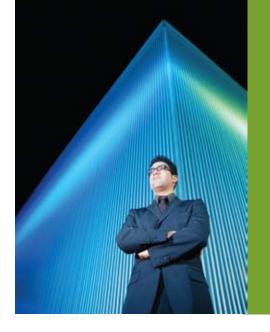
### Its people are strong. Its resources are many.

#### EXPERIENCE

In nearly 50 years of doing business, Universal has addressed the gamut of business and personal risk—with equally diverse, intelligent solutions. From small start-up business to multi-faceted firm, Universal can help you explore your options and realize the most appropriate insurance coverage.

Drawing on nationwide resources and support, its skilled insurance team is poised and competent. Often anticipating—not reacting—to your needs, Universal distinguishes itself from other companies. Focusing on the people, as well as the products, Universal is sensitive to your situation bringing added comfort and well-informed direction.





## EXPLORE

Commercial • Construction

Employee Benefits • Energy (Oil & Gas)

Financial Services & Surety • Manufacturing

Marine • Personal Lines • Professional

Retail • Service • Wholesale • Public Entities

Workers Compensation

### CONFIDENCE

Universal's methodical risk planning and management assure every client:

The right insurance products, With the right coverage, At the right price.

Beyond enforcing the most appropriate protection, Universal is your partner over the long-term. Ongoing communication and needs analysis assure consistent, effective coverage—even as the climate changes. State-of-the-art, fully automated programs lend to efficient, proactive service.

### EXCELLENCE

In an industry marked by countless choices, Universal helps you distinguish the best. Committed staff—at every level—share ethical and moral values that permeate every aspect of business. From negotiating high-risk situations to effecting proposals and timely claims processing, you'll notice the difference in attitude and service.

Universal's presence extends to the industry and community at large. Through involvement in civic and charitable organizations, Universal sets a prevailing standard: Good, honest people performing exceptional work.

