



Issue Date & Time: January 14, 2026; 2:47 PM UTC -05:00

Certificate #: AMB00366500000000000000272

Certificate Holder: Universal Insurance Company

BEST'S CERTIFICATE OF CREDITWORTHINESS

This certificate is issued as a matter of information only and confers no rights upon the certificate holder.

This is to certify that **A.M. Best Rating Services, Inc.** has rated the following company since 1977, with current ratings displayed below:

UNIVERSAL INSURANCE COMPANY

AMB#

003665

NAIC#

31704

FEIN#

66-0313825

LEI#

5493007BX23FRLE5XB78

Company Information:

Address:

GPO Box 71338
San Juan, PR 00936 US

Website: www.universalpr.com

Date Incorporated:

May 15, 1971

Date Commenced:

March 1, 1972

Best's Financial Size Category:

IX (USD 250 Million to Less than 500 Million)

Best's Credit Ratings

Financial Strength (FSR)

Ratings: A- (Excellent)

Outlook: Positive

Action: Affirmed

Effective Date: September 26, 2025

Initial Rating Date: June 30, 1977

Long-Term Issuer Credit (ICR)

Ratings: a- (Excellent)

Outlook: Positive

Action: Affirmed

Effective Date: September 26, 2025

Initial Rating Date: July 3, 2008

A Best's Credit Rating (BCR) is a forward-looking, independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. In our opinion, this company's ability to meet ongoing insurance obligations is Excellent, and its ability to meet ongoing senior financial obligations is Excellent.

Best's Credit Rating Definitions

Best's Financial Strength Rating (FSR): An independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

Best's Issuer Credit Rating (ICR): An independent opinion of an entity's ability to meet its ongoing financial obligations and can be issued on either a long- or short-term basis.

Important Note: Best's Credit Ratings are independent and objective opinions, not statements of fact. AM Best is not an Investment Advisor, does not offer investment advice of any kind, nor does the company or its Rating Analysts offer any form of structuring or financial advice. AM Best's credit opinions are not recommendations to buy, sell or hold securities, or to make any other investment decisions. For additional information regarding the use and limitations of credit rating opinions, as well as the rating process, information requirements and other rating related terms and definitions, please view the [Guide to Best's Credit Ratings](#).

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Authorized Representative

Kenneth J. Johnson
Chief Rating Officer, AM Best Rating Services

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