



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Market Conduct Report

of

Universal North America Insurance Company

July 01, 2025

The Market Conduct Division of the Connecticut Insurance Department examined by survey the market conduct practices of Universal North America Insurance Company using a sample period of January 1, 2023 through December 31, 2023. The examination survey was limited to Connecticut Insurance business.

Universal North America Insurance Company is domiciled in the State of Texas. By authority granted under §38a-15 of the Connecticut General Statutes, this examination survey was conducted by Market Conduct examiners of the State of Connecticut Insurance Department (the Department) at the Department offices in Hartford, Connecticut.

The purpose of the examination survey was to evaluate the Company's market conduct practices in the State of Connecticut. The examiners reviewed the Company's survey response, which included new business, claims, complaints and underwriting information requested for the examination period.

The Department's findings are as follows:

No exceptions were noted.

The company appears to be in compliance with applicable Connecticut Statutes and Regulations.