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Union Bay Acquisition Acquires Michigan-Based Arlington Agency

June 11, 2026

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Union Bay Acquisition, an aggregator of insurance agencies, has acquired the assets of Arlington Agency, Inc., based in Livonia, Michigan. Terms were not disclosed. This is Union Bay's eighteenth acquisition, and fifth in the state of Michigan.

Arlington Agency offers auto, homeowners, business and life insurance products.

Based in Lancaster, Pennsylvania, Union Bay Acquisition owns property-casualty insurance agent Union Bay Risk Advisors LLC, and acquires small insurance agencies in the Northeast and Midwest.

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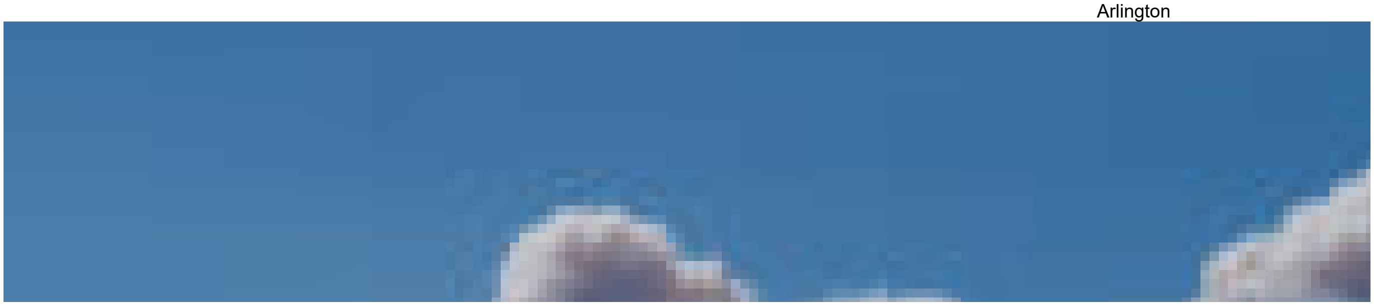

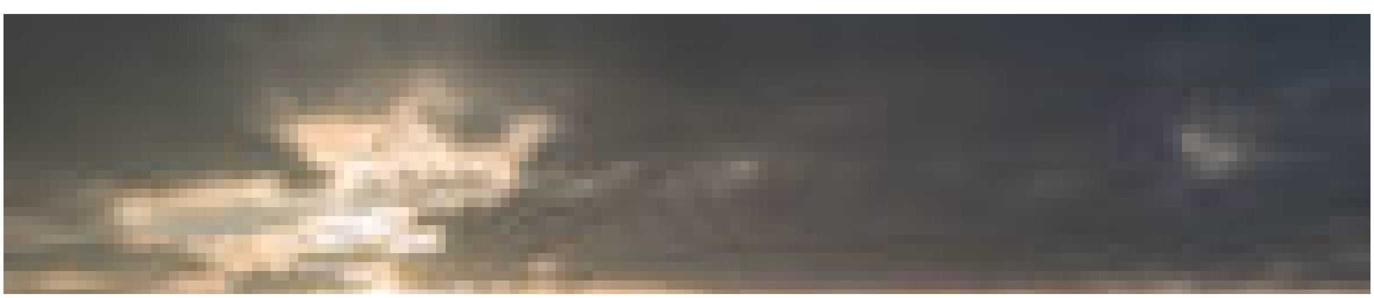

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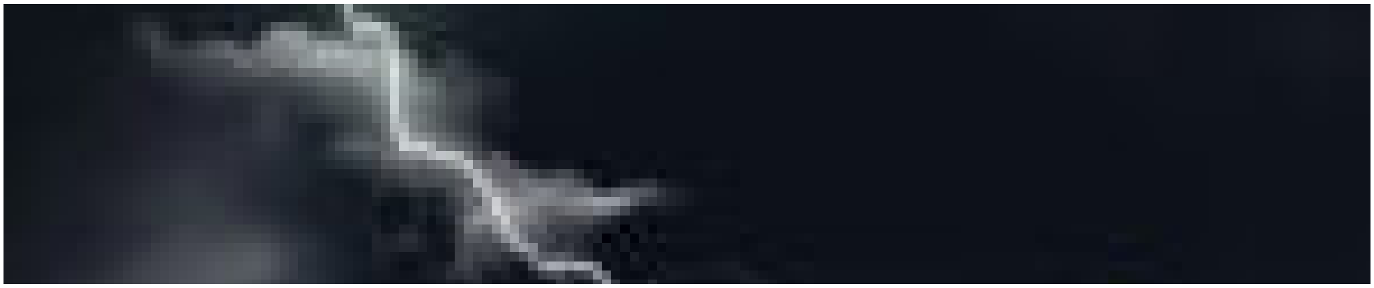

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Premiums Will Skyrocket by 2035; Discounts Not Enough for Wind Mit, Studies Sa

By William Rabb (https://www.insurancejournal.com/author/will-rabb/) | July 8, 2026

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Home fortifications, from roof tie-downs to window protections, have been recognized as key factors in reducing losses, claims and premiums in hurricane-prone states like Florida.

But relying on the incentive of premium discounts is not enough to prompt widespread adoption of mitigation measures, especially for low- and moderate-income households, according to a new study that examined more than 20 years of data from Florida's Citizens Property Insurance Co

"Our findings underscore that rising insurance premiums can increase adaptation, but only if paired with policies that target financial constraints fo low-income and low-wealth households," the study concluded.

The paper was authored by four professors at three universities, including Vikas Soni, assistant professor and director of the Merrill Lynch Wealth Management Center at the University of South Florida. It was published by the Brookings Institution's Hutchins Center on Fiscal and Monetary Policy.

The study (https://www.brookings.edu/articles/uneven-adaption-insurance-pricing-and-household-climate-resilience/) acknowledged that the $300 million My Safe Florida Home program, which prioritizes lower-income homeowners, provides state-funded matching grants of up to $10,000 for retrofits, for qualified applicants. And property insurers in Florida offer discounts of as much as 44% for some mitigation steps, such as window and door opening protection. Opening protections and stronger roof-to-wall connections, such as hurricane clips and straps, can provide the largest discounts, amounting to a mean value of about $6,000 over 25 to 30 years, the report indicated.

But the policyholders who need to save the most on homeowners insurance premiums are least likely to pay for protective retrofits, the study found. Wealthier homeowners will respond to higher insurance costs by investing more in climate-resistant building features. The premium discounts—greater for higher-value homes—outweigh the cost of hardening work.

Panel A: Potential discount ratio

	Mean	StDev	P10	P25	Median	P75
FBC Cover	0.10	0.02	0.05	0.09	0.11	0.11
Clips	0.28	0.13	0.06	0.17	0.35	0.35
Single Wrap	0.29	0.13	0.08	0.18	0.35	0.35
Double Wrap	0.29	0.13	0.08	0.18	0.35	0.35
Deck Level B	0.09	0.04	0.04	0.09	0.09	0.09
Deck Level C	0.09	0.04	0.05	0.09	0.09	0.09
Secondary Water Resistance	0.04	0.02	0.01	0.03	0.05	0.06
Opening Protection Class C	0.09	0.01	0.09	0.09	0.09	0.09
Opening Protection Class B	0.23	0.13	0.05	0.10	0.35	0.35
Opening Protection Class A	0.30	0.16	0.07	0.15	0.44	0.44
Hip Roof	0.29	0.18	0.05	0.10	0.37	0.47

Panel B: Potential dollar discount ($000)

	Mean	StDev	P10	P25	Median	P75
FBC Cover	0.16	0.14	0.03	0.06	0.12	0.21
Clips	0.43	0.44	0.08	0.15	0.30	0.56
Single Wrap	0.45	0.46	0.09	0.16	0.31	0.57
Double Wrap	0.45	0.46	0.09	0.16	0.31	0.57
Deck Level B	0.13	0.15	0.03	0.04	0.09	0.17
Deck Level C	0.14	0.16	0.03	0.05	0.09	0.17
Secondary Water Resistance	0.07	0.07	0.02	0.03	0.05	0.10
Opening Protection Class C	0.10	0.07	0.04	0.06	0.08	0.12
Opening Protection Class B	0.36	0.37	0.07	0.12	0.23	0.47
Opening Protection Class A	0.46	0.47	0.08	0.15	0.30	0.61
Hip Roof	0.45	0.46	0.07	0.14	0.30	0.61

(https://www.insurancejournal.com/app/uploads/2026/07/wi mit-discounts-chart1.png)

Premium discounts for mitigation, from the study, based on Citi: data. Click to enlarge.

"In contrast, lower-income households and those facing higher adaptation costs reduce their investments when premiums rise—premium increases tighten an already binding budget constraint, crowding out the upfront expenditures required for adaptation," the authors wrote.

(https://www.insurancejournal.com/app/uploads/2026/07/soni-vikas-100x100-1.jpg)

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Changes in public and insurance industry policy could help, they said. The My Safe Florida Home program, similar to mitigation grai programs in other states, offers one template, the study said. But others are needed, including targeted subsidies for upgrades, moı low-interest financing for home retrofits, and means-tested premium assistance programs that preserve the incentive to adapt while relieving financial strain.

The study was posted the same day another report found that property insurance rates are expected to more than triple in some pa of the country over the next decade.

Louisiana and South Carolina will see the steepest average premium increases by the year 2035—as much as 203% for South Carolina and 247% for Louisiana properties, said the study published (https://coalitionforaninsurablefuture.com/wp-content/uploads/2026/05/Climate-impact-on-insurance-May-2026.pdf) by the Coalition for an Insurable Future and Mandala Partner The results of the study were based on data from the Federal Emergency Management Agency, the Federal Insurance Office and other sources a studies.

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(https://coalitionforaninsurablefuture.com/wp-content/uploads/2026/05/Climate-impact-on-insurance-May-2026.pdf)

The Coalition for an Insurable Future's report predicts sharply rising property insurance premiums for Southeastern states and California.

The report argued that climate change is a growing threat to insurers and insureds, and California and most Southeastern states are most at risk f spiking costs and losses.

"Without action, climate risk will push premiums higher and leave more households without cover, creating significant costs for the economy," the report noted.

Rates will vary greatly inside states: Low-lying coastal areas in Louisiana, South Carolina as well as North Carolina are the most vulnerable. Hyde County in eastern North Carolina, for example, will likely see average homeowner premium increases of 709% to 5,900% (as much as $101,000) 2035, the report predicted.

Florida, which has seen its share of soaring property insurance premiums in recent years, followed by moderate rate decreases in 2025 and 2026 may be slightly less affected than neighboring states in the years to come. Indian River and Gulf counties will likely see the sharpest increases in premiums, of about 20% by 2035, under a "medium increase" scenario.

The authors urged action to reduce the impact of climate change on the most vulnerable areas.

"States are taking actions to address the crisis, but effectiveness is mixed and the burden falls primarily on homeowners, insurers, and taxpayers rather than the sources of the underlying climate risk," the report reads.

Correction: Economist Carolyn Kousky is a member of the Coalition for an Insurable Future but did not lead the study.

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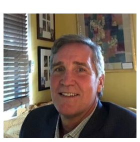

WRITTEN BY

William Rabb

Rabb is Southeast Editor for Insurance Journal. He is a longtime newspaper man in the Deep South; also covered workers' comp insurance issues for a trade publication for a few years.

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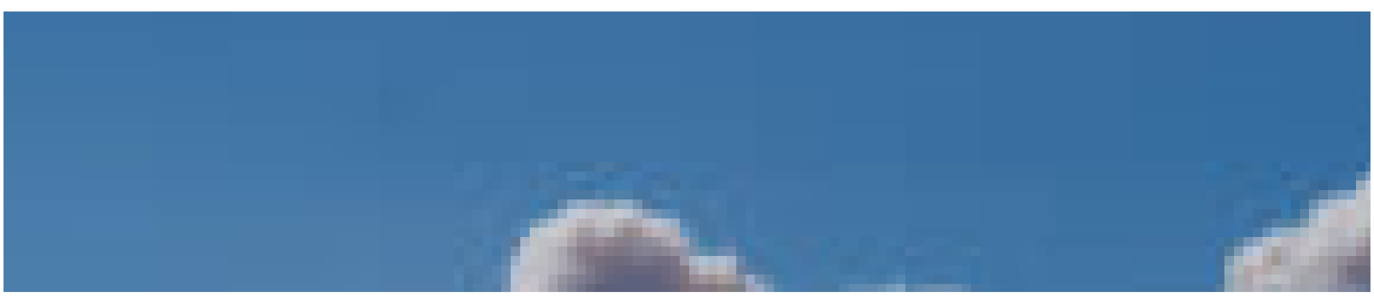

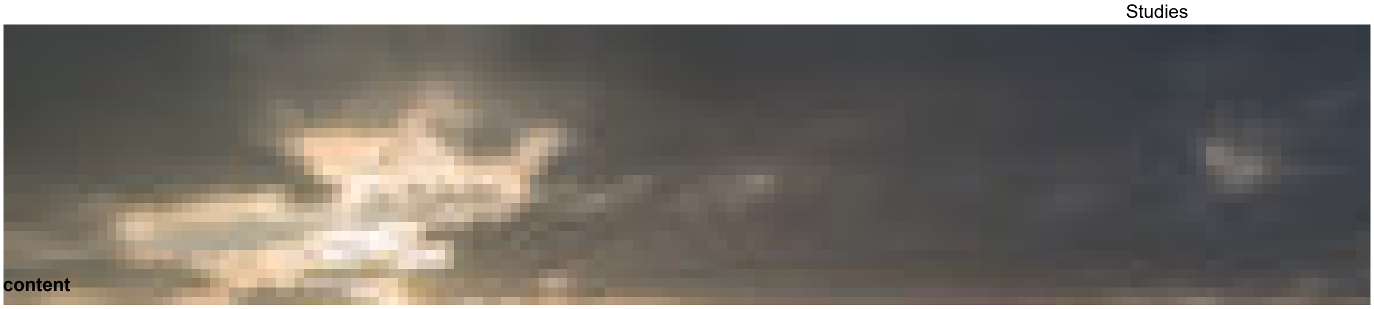

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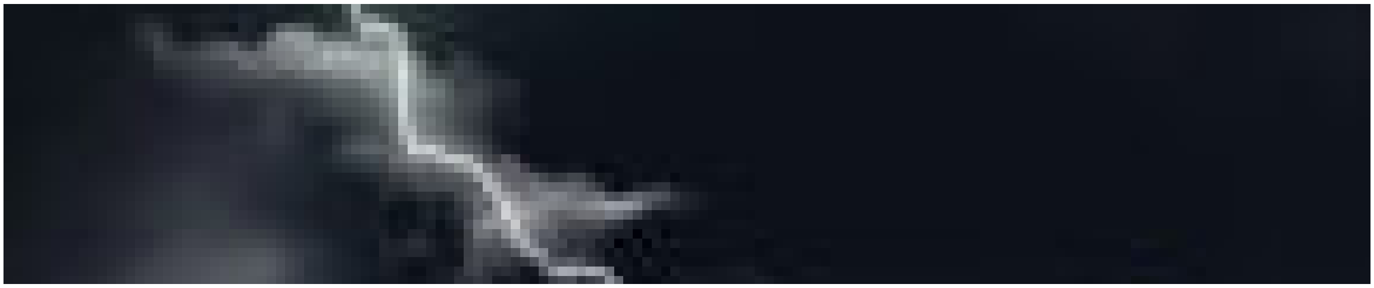

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