

TOP FIVE

REASONS AGENTS LOVE WORKING WITH US!

1

Unparalleled Financial Strength

- In business since 1925 with a senior management team that has been in place for over 20 years
- Nearly \$2 billion in annual written premium
- Fiercely independent mutual carrier that is not for sale!
- Rated A+ by both AM Best¹ and Standard & Poor's² with a 20-year track record of beating the industry by more than double the growth and a full eight points on the combined ratio

¹www.ambest.com/ratings; ²www.standardandpoors.com.



2

World-Class Claims Service

- 95% claims satisfaction rating³
- An Acuity multi-line claims adjuster serves as the customer's point of contact until a claim is closed

*Some of our exceptional claims people (L to R):
Julie Beaumont, Steve Katz, John Curtis,
Liz Protzmann, and Lea Kapral*

³Based on insured/claimant surveys, December 2020.





3

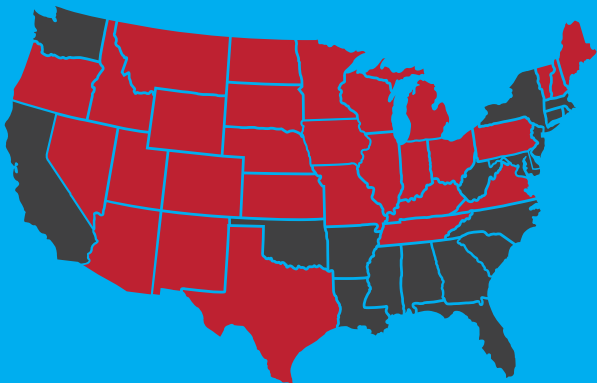
Responsive and Relationship-Based Underwriting

- Extremely broad appetite
- No queue underwriting like other carriers – you will get to know your dedicated and open-minded underwriter
- Expert risk management and loss control services
- Maintain specialists in construction, trucking, manufacturing, and mercantile/service

4

Stable and Consistent Market

- Haven't pulled out of a class of business or geographic area in over 20 years
- Over 125,000 businesses and organizations insured, including contractors, truckers, manufacturers, retailers, service providers, offices, and others
- Nearly 200,000 personal lines policyholders
- No growth goals for anyone in the company, so decisions are made with everyone's long-term interests in mind



5

Impeccable Culture

glassdoor

2020 BEST
PLACES
TO WORK

EMPLOYEES' CHOICE



- Consistently recognized as one of the best places to work in the nation
- Average annual staff turnover of only 2% to maintain strong agency partnerships
- Proud to host the World's Tallest Symbol of Freedom (the tallest flagpole in the world flying a U.S. flag), which is 100 feet taller than the Statue of Liberty!