



2022

ANNUAL REPORT



A Message from Our CEO

2022 was a year of celebration, as GuideOne turned 75; it was also a transformative year as new leadership and new strategy were ushered in, along with our newly launched Underwriting Center of Excellence, to support our focus on policyholder needs, financial stability and ongoing success. It was a year of reconnecting with our core principles and doing what we do best. The weather will bring surprises from year to year, the markets will cycle and have high points and downslides, but getting back to basics and consistently placing efforts on our core competencies is the common-sense approach to how we envision a bright future for GuideOne.

During the year, we focused on the optimization of our business portfolio to deliver consistent underwriting profitability in the business segments that are a good fit, appropriate for our capital base and align with our core competencies and proven expertise. Also during the year, we made some tough, but necessary, decisions. Specifically, we transitioned away from participation in large property exposures and directed efforts toward our traditional areas of underwriting expertise — religious organizations, human services organizations and a selected book of MGU-related programs in our Alternative Distribution segment.

The transition involved both managing through the many adverse implications of such changes and improving the operational efficiency of our support functions, given the revised business footprint. The latter effort is ongoing and coordinated with our ***refocus on underwriting excellence in our traditional lines of business*** — those in which we have the needed talent and expertise in addition to providing diversification to produce stable underwriting results.

We have worked hard to build a strong foundation and a product and service combination that customers need and want. We are excited as we look to the future as we are confident we have honed the skills, talent and capabilities to sustain success by serving policyholders well for *the next 75 years*.

As you read through our 2022 Annual Report, you'll notice the things that make GuideOne unique: our creativity in approach and our commitment to being an industry specialist *delivering nimble solutions for niche needs*, to name a couple. We are grateful for our hardworking distribution partners, our loyal customers, and our team of diligent and capable employees — you all are what drive GuideOne's success. Thank you!

Bernard Hengesbaugh
President & Chief Executive Officer

More than

75 years

of making positive
change possible.

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UNDERWRITING EXCELLENCE

► *Center of Excellence*

We know that evolving risks require specialized underwriting talent and technology. That's why GuideOne's newly developed Underwriting Center of Excellence (Center of Excellence) capitalizes on the company's experience and knowledge to become a larger, more sophisticated player in the marketplace. GuideOne's underwriting team supports the integrity and profitability of each of the company segments, functioning as a shared service across all lines of business.

The expertise, tools and products brought to GuideOne's underwriting teams help us make better risk decisions in order to consistently and accurately deliver profitable results year over year.



Five main pillars

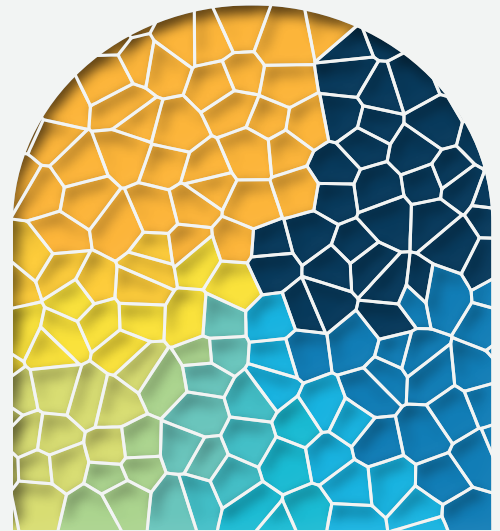
shape the
vision and
success of
the Center of
Excellence:

NIMBLE SOLUTIONS FOR NICHE NEEDS®

Stained-glass windows are some of the most beautiful treasures in churches, synagogues, mosques and other places of worship. With a rich history dating back to medieval times and a price tag that can reach upward of \$1 million, stained-glass windows deserve to be safeguarded against damage, vandalism, and theft. Not every insurance company understands, however, that a claim for a stained-glass window is very different than an ordinary window replacement.

GuideOne has cultivated a reputation as a niche carrier with a deep understanding of the unique needs of religious organizations over the past 75 years. Because we understand stained-glass windows, bibles, steeples, statues, and more are precious items that hold intrinsic value for our customers, we integrate risk visualization resources and technology into our risk assessments and make other factors, like the age of a building, less critical to underwriting.

Our history and expertise in writing policies specific to religious organizations have fostered our underwriting excellence and ultimately result in better experiences for our distribution partners and policyholders.



Technical Knowledge



Portfolio Management



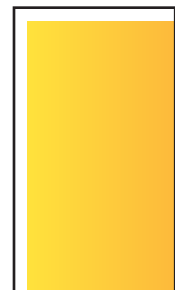
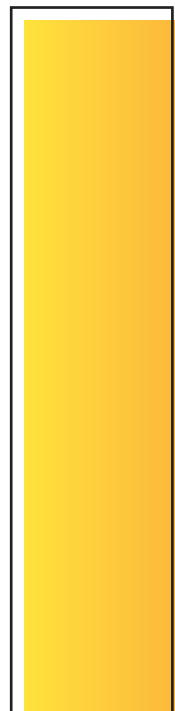
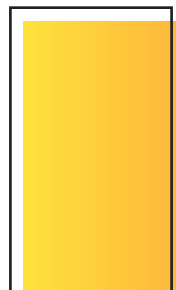
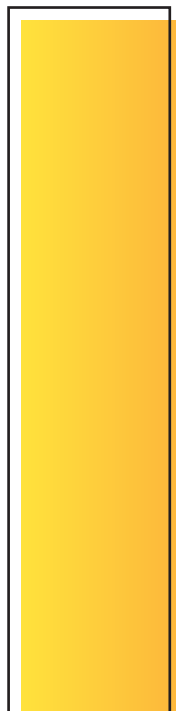
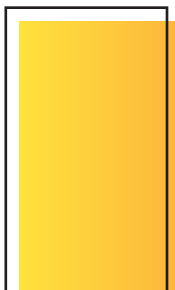
Pricing



Risk Selection



Accumulation Management





Mover & Shaker

INSURANCE BUSINESS AMERICA HOT 100: JUDE DIBATTISTA

Jude DiBattista, Vice President, E&S Casualty, was recognized on the eighth annual Insurance Business America Hot 100 list, which recognizes movers and shakers whose contributions helped shape the insurance industry over the past 12 months. DiBattista joined GuideOne in 2022 with more than 30 years of experience in the insurance industry. In less than a year, he restructured and transformed the company's E&S Casualty division by redefining its underwriting appetite and building out an infrastructure inclusive of underwriting guidelines, procedures, and workflow efficiencies.

“Jude is a thought-leader in the industry. His deep understanding of the E&S sector's unique and complex risks has positioned GuideOne as a best-in-class underwriter in the market and helped us provide innovative risk solutions.”

GuideOne President & CEO, Bernie Hengesbaugh.

► **Back to Basics — Refocusing on our Core Competencies**

Leveraging our history and expertise as a niche underwriter, GuideOne has made the strategic decision to refocus our efforts and strategies around our Core lines of business: Religious Organizations and Nonprofit & Human Services entities. After all, our roots in insuring religious organizations date back more than 75 years – we know this market and our expertise and portfolio mix demonstrate that. By finetuning our approach as a specialized underwriting company, and placing emphasis on what we do best, we are positioned to focus on the desired business and portfolio mix to produce consistent profitability. This enables GuideOne to identify operational efficiencies, streamline processes and complex systems, and deliver improved value to distribution partners and customers.

GuideOne's Programs and E&S Casualty segments offer important diversification to our Alternative Distribution book of business. Programs continues to hold a strong

portfolio since entering the market in 2017 and serves as an important component in the overall success of GuideOne. Our underwriting excellence and diversity lend themselves to consistently strong performance, and our in-depth due diligence, stable panel of reinsurance support, and actuarial compliance support provide strong value and have solidified GuideOne's place as a top-tier Program writer in the United States.

And with new leadership and a redefined appetite, GuideOne's E&S Casualty division has improved efficiencies and implemented new procedures and a data-tracking system that provide a forward view of GuideOne's portfolio, preserving profitability in all market cycles.

See what
our customers
are saying!

★ Trustpilot



"This was one of the best experiences ever. I had the pleasure of dealing with highly qualified representatives and I felt they made it personal when dealing with my claim. Everyone I had a conversation with at GuideOne was extremely helpful and very friendly and professional."

Marian, Verified Reviewer | August 2022

★ Trustpilot



"Our GuideOne adjuster, Ben, made everything easy to follow and worked well with me and my staff. He explained our coverages and how to handle each area of our loss. He was prompt with answers and stayed in contact with us throughout the process."

Dan, Verified Reviewer | November 2022

★ Trustpilot



"Tracey was exceptional. She was so great to work with and took care of our claim quickly and efficiently. Thank you, GuideOne!"

Sandy, Verified Reviewer | November 2022



RISK MANAGEMENT SOLUTIONS

► ***Protecting Businesses, Property, and People***

While our underwriting Center of Excellence supports our efforts to have a portfolio of profitable business, perils exist, life happens and the threats of Mother Nature are real and sometimes very costly. GuideOne offers a wide range of risk management-focused solutions to help policyholders learn how to proactively reduce potential losses in areas where known areas of vulnerability exist and where formidable risks emerge.

On the next page are a few examples of the ways GuideOne has shined a light on various risk control measures to educate customers, prospects, distribution partners and team members on safety measures and preventative information.

★ Trustpilot



"In May, a storm with strong winds came through, tearing many shingles off our church and K-8 classrooms. An independent appraiser showed up a few days later and told us to replace the entire 440-square-foot roof. GuideOne paid the full replacement cost, less our deductible. I highly recommend GuideOne Insurance!"

Rob, Verified Reviewer | September 2022



► 2022 Risk Control Highlights:

The GuideOne Risk Control team:

- **Surveyed thousands of policyholder property locations and activities.** This resulted in more than 4000 recommendations that encouraged policyholders to address things like deferred maintenance, life safety issues and abuse-prevention procedures to reduce the risk profile of our book of business.
- **Developed a suite of survey services** including online desk reviews, focused survey forms, and photo acquisition from third parties to allow underwriters to make educated business decisions regarding the potential profitability of accounts
- **Participated in the prospecting process for more than 100 potential large accounts** to assist the Underwriting and Distribution Management teams in obtaining wins that support bottom-line growth
- **Served as subject matter experts on a variety of risk control topics** to educate GuideOne team members, customers and prospects through blog posts, social media posts and website content. Additionally, the GuideOne Risk Control team contributes articles to various media on a wide range of risk control topics.

RISK MANAGEMENT SERVICES THAT WEATHER THE STORMS

Hurricane Ian made 2022 one of the costliest Atlantic hurricane seasons on record. The Category 4 storm, which made landfall in Florida and the Carolinas in late September, broke records with its 150-mph wind speed, massive storm surge and inland flooding. Initial reports estimated that more than 83,000 properties were affected, resulting in \$50-60 billion in insured losses.

One of the biggest challenges for many insurers in the aftermath of the hurricane was getting adjusters to affected properties, given the destruction of infrastructure (e.g. roads, bridges, buildings, etc.). But GuideOne stayed ahead of the storm thanks to our partnership with **Beterview**, a property data platform that uses aerial imagery to detect and validate damages.

“Beterview’s CAT Response System enabled us to anticipate our exposure based on the storm’s track, which in turn provided GuideOne with the ability to proactively prioritize resources for our policyholders,” explains Jim Balzarine, Vice President, Property Claims. “After the hurricane passed, we were able to use the technology’s post-event imagery to remotely triage claims and provide more informed services to our customers.”

GuideOne’s efficiency made a big difference. “Because we were able to get our work done sooner, our policyholders — including religious and nonprofit organizations — were able to get back to focusing on what they do best,” Jim adds. “That includes providing critical aid to individuals and families in need.”

While it may be years before the industry fully understands the impact of the 2022 hurricane season, we’re convinced that technological innovations like Beterview’s aerial imagery are crucial to providing the most value to our policyholders in the future. Our commitments to helping our customers proactively identify their risks and to responding quickly after catastrophes happen are exemplary of GuideOne’s culture of service.

► **GuideVantage®: A unique suite of value-added services**

Between helping people, driving change, advocating for others and taking care of business, our customers are busy. To help them efficiently and effectively safeguard their organizations, the work they do, their employees and the people they serve, GuideOne offers GuideVantage, a suite of beneficial value-added services exclusively available to our policyholders:

 **SafeChurch®**

SafeChurch®: Filled with custom-developed training materials, fact sheets, videos, sample policies and more, our SafeChurch risk management library provides religious organizations with everything they need to build a safe, secure environment for everyone they support through their ministry.



Armed Intruder Training: To help customers prepare for and respond to armed intruder and active shooter situations, GuideOne offers virtual and onsite training modules to help policyholders look after the safety and well-being of their employees, volunteers, clients and congregations.



Abuse Prevention: By offering training modules, sample policies and procedures, oversight tools, background screening services and more, GuideOne helps our policyholders reduce the risk of sexual abuse and protect the children and vulnerable populations they serve.



Background Screenings: We understand that conducting background checks on potential employees and volunteers is a critical component of any organization's business processes. GuideOne's discounted background screening services help customers access the information they need to verify the people they hire are the best choices for employment. This service provides customers with peace of mind as they protect those they serve and employ.

↳ Experience the **GUIDEVantage®**

► Visit [GuideOne.com/GuideVantage](https://www.GuideOne.com/GuideVantage) to learn more.



Crisis Prevention: GuideOne provides nonviolent and de-escalation training and certification programs to equip organizations with the skills, confidence and framework to help safely manage difficult behavior and extend a culture of safety to everyone they serve.



Cybersecurity: GuideOne offers an online risk management portal designed to help mitigate exposure to cyber-attacks and minimize the effects of threats like phishing, social engineering and malware to keep organizations safe and functional.

SUBSPLASH®

Online Giving Platform: Many of our policyholders receive tithes and donations, so GuideOne offers a secure, online solution to enable them to receive gifts and process non-tax-deductible purchases without dedicating additional resources to complex technology.



Preferred Claims Vendors: Knowing who to trust after a crisis or catastrophe can be a challenge. GuideOne is pleased to suggest premier risk management vendors who provide free or significantly discounted services and resources to help customers recover from catastrophes and return to their mission.



Safety & Workplace Wellness: Everyone should be able to go to school or work without the fear of being bullied or subjected to violent or inappropriate behavior. GuideOne offers a service to help policyholders mitigate risk and protect the physical, social and emotional well-being of their employees and those they serve.



Vehicle Safety Management: GuideOne is committed to helping its insureds improve operations and safety while reducing costs and risk, so we offer a proven, safety-first solution to monitor and report driver behavior, safety, fleet health and more.



INNOVATION & TECHNOLOGY

► ***Transforming technology to better serve our partners***

How do you define innovation? At GuideOne, it's more than a new idea, process or tool. It's more than improving or being creative. For us, innovation is all about transformation: taking the time to step back and identify the real problem to develop the most viable, actionable solution. It's a common-sense approach that leads to sustainable, incremental progress and benefits for our business partners and policyholders.

A perfect example of this occurred recently when our IT team wanted to find the best way to transfer GuideOne's data, applications and other business elements into the public cloud. Like other companies considering this project, our primary goals were to reduce our data center footprint, optimize performance

and flatten costs. But unlike anyone our partners had worked with before, we approached the project from an insurer's perspective, with a primary focus on mitigating risk and minimizing the impact on our end users. See next page for this technological success story.

★ Trustpilot



"We are completely satisfied with the service of GuideOne! Our agent has been super! We've had one claim for our church since being a part of the GuideOne family and it was handled very professionally. Everything was done in a very timely manner. I would highly recommend this company for your insurance needs!"

Pastor Howard, Verified Reviewer | November 2022



MITIGATING RISK IN DATA MIGRATION

Third-party consultants often encourage clients to migrate data directly from their on-premises infrastructure to the cloud. But when a company has nearly 850 workloads to migrate — as GuideOne did — that method can lead to extended periods of latency that disrupt the user experience. We partnered with **Sirius**[®], a national integrator of technology-based business solutions, to develop a hybrid model.

Our IT team was highly skilled with VMware[®] (software used to connect and secure applications) and worked with Sirius to initially push our data from the data center to secure backup servers. At the same time, Sirius built a custom, cloud-based framework using **VMware** that was operationally consistent with our former on-premises deployments. That way, we could capitalize on the strengths of GuideOne's team members while providing them time to develop the skills they would need to work in the new environment.

From there, we were able to test and migrate our data in steady increments to the cloud without experiencing any of the downtime or disruption we hoped to avoid. Ultimately, the entire transformation was seamlessly configured, tested and deployed in fewer than 60 days, and our partners had a new, proven migration method to offer future clients. Sirius and VMware subsequently promoted the streamlined hybrid process and custom cloud environment in company blogs and white papers, and **Forrester Research**[®], an authority on global technological innovations, featured our case study as a model for simplifying ongoing management while maintaining a reduced and predictable run rate.

The project's final result was equally exciting for GuideOne Vice President & Chief Information Officer Shane Maas. "This was a cost-avoidance exercise to flatten expenses," he explained. "But by working with a great partner like Sirius, we executed with precision and gained the benefit of a VMware cloud environment, all without any impact on our business partners."

"This approach allows us to leverage the strengths of cloud computing, innovative data tools and elastic resource consumption while remaining grounded in proven data center management principles," Shane added. "We're very pleased."

Investing in technology is crucial to support continued profitable growth, improve our internal efficiencies and ultimately deliver an improved customer experience. In 2023, GuideOne will continue to focus on modernizing technology, knowing these investments will support our future and position us to better serve our policyholders.



FINANCIAL STATEMENTS

► ***Financial Performance and Focus***

Balancing our overall portfolio allowed us to achieve profitable exposure and growth in the Religious Organizations and Nonprofit & Human Services businesses. These niches are in our “wheelhouse” and where we have the expertise to provide value-added services to our insureds while achieving an adequate level of profitability. Our strategy included a realignment to focus on our core competencies and do what we do best —support religious organizations and human services in our Core segment and partner with strong and focused underwriters in alternative distribution. The combination of the offerings is a back-to-basics approach which provides diversification in product mix, exposures, and distribution with the expectation of producing strong financial results.

The realignment of our focus on our core competencies resulted in a purposeful reduction in direct written premiums from \$1.069B to \$984M in the current year. The characteristics of the businesses that we de-emphasized reflected low retention of written premium and, as a result, net written premium increased to \$702M from \$650M and are well balanced between our segments.

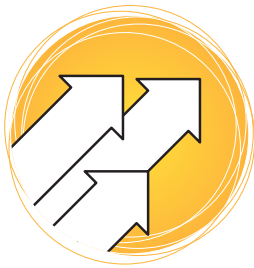
The property and casualty industry faced a very difficult year from a combination of elevated and multiple severe catastrophic (CAT) events, reduction in reinsurance capacity, loss cost inflation, and depressed investment portfolios from accelerated interest rate increases by the Federal Reserve. The combination of the preceding events and the pivoting of the business portfolio resulted in the company reporting a combined ratio of 108.6%

In 2022,

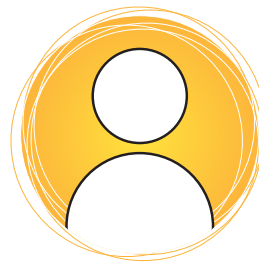
GuideOne saw success

in the following areas:

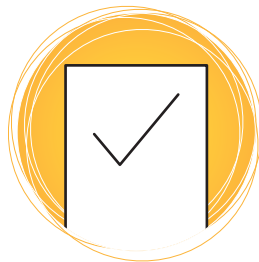
Diversified net premium growth



Expanded risk management services to assist our insurers in better managing exposures



Continued focus on underwriting excellence and discipline



Profitability in key lines of business

► **Stability**

Strengthened by invested assets and stable reserves, our balance sheet remained solid in 2022. Invested assets maintain an appropriate combination of risk/return with a diversified mix of asset classes. Additionally, claims handling improvements and reserving practices have resulted in balance sheet stability and consistent favorable prior-year reserve development in the continuing lines of business. Our end-of-year surplus was \$389M.

Summary Income Statement

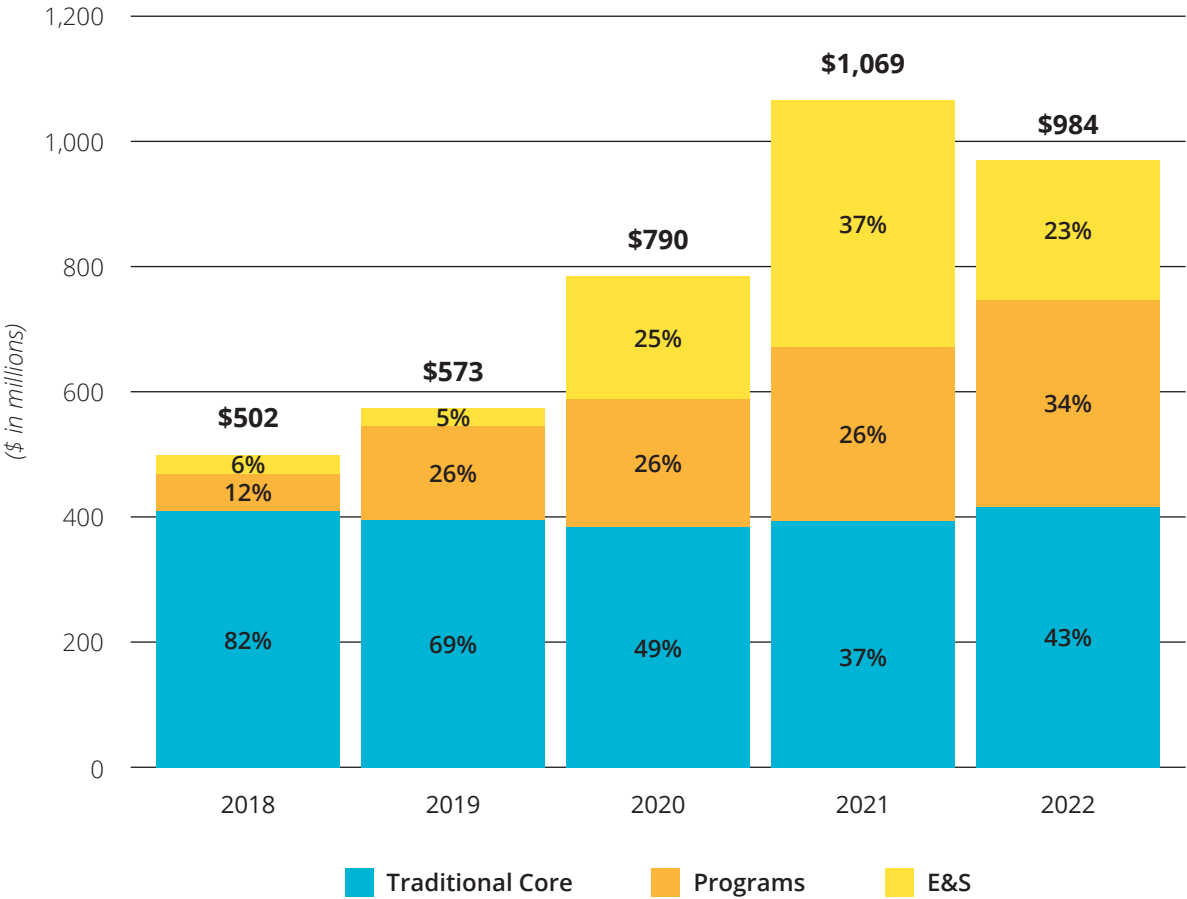
| \$ in millions | 2020 | 2021 | 2022 |
|---|---------------|---------------|---------------|
| Written Premium | \$790 | \$1,069 | \$984 |
| Net Earned Premium (NEP) | \$558 | \$572 | \$723 |
| Net Loss Ratio | 65.0% | 66.5% | 74.8% |
| Net General Expense Ratio | 37.9% | 35.4% | 33.8% |
| Combined Ratio | 102.9% | 101.9% | 108.6% |
| Net Underwriting Income (Loss) | (\$44) | (\$38) | (\$55) |
| Net Inv Income + Capital Gains (Losses) | \$25 | \$46 | \$25 |
| Other | \$0 | (\$1) | (\$10) |
| Taxes | (\$1) | \$4 | \$1 |
| Net Income/(Loss) | -\$19 | \$11 | (\$39) |
| Ending Surplus | \$442 | \$458 | \$389 |
| YoY Written Premium Growth | 37.9% | 35.3% | (8.0%) |

Statutory Balance Sheet

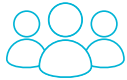
| \$ in millions | 12/31/2020 | 12/31/2021 | 12/31/2022 |
|--------------------------------------|-------------------|-------------------|-------------------|
| Invested Assets | \$1,184.0 | \$1,355.4 | \$1,403.0 |
| Premiums In The Course Of Collection | \$206.5 | \$271.6 | \$225.7 |
| Reinsurance Recoverables | \$28.8 | \$23.7 | \$82.6 |
| Deferred Tax Assets | \$59.9 | \$57.0 | \$35.6 |
| Other Assets | \$15.9 | \$18.4 | \$42.3 |
| Total Assets | \$1,495.1 | \$1,726.1 | \$1,789.2 |
| Loss And Loss Adjustment Reserves | \$611.6 | \$666.0 | \$823.6 |
| Unearned Premiums | \$336.5 | \$414.6 | \$393.2 |
| Retroactive Reinsurance Recoverable | (\$81.0) | (\$69.5) | (\$59.7) |
| Other Liabilities | \$186.4 | \$256.5 | \$242.7 |
| Total Liabilities | \$1,053.5 | \$1,267.6 | \$1,399.8 |
| Surplus | \$441.6 | \$458.5 | \$389.4 |
| Total Liabilities And Surplus | \$1,495.1 | \$1,726.1 | \$1,789.2 |

Our continued focus on underwriting excellence and discipline will help us reinforce our strength as an organization. Being selective about our risks, having a deep knowledge of our books of business and bringing in tools and capabilities to further research and develop our underwriting practices will be of immense value to our customers, our team members and our company’s sustained growth.

Direct Written Premiums



Traditional Core includes Religious Organizations, Nonprofit & Human Services.



COMPANY CULTURE

► ***Developing a culture of service***

GuideOne has been a source of protection, trust and stability for customers for the past 75 years, thanks to the hard work and dedication of the team members we employ. In 2022, our workforce included nearly 600 individuals located throughout the United States. The GuideOne team shares a common desire to serve one another, our business partners and customers with integrity and purpose. That is who we are and how we approach doing business.

In 2022, we focused on:



TOTAL WELL-BEING:

To attract top talent that shares our commitment to service, GuideOne offers a competitive benefits package that includes a 401(k) match, paid time off, paid parental leave, short- and long-term disability and well-being programs. Services like

telemedicine and virtual mental health counseling are available to all GuideOne team members. We also offer quarterly seminars and complimentary financial planning sessions to assist with effective budget management and retirement planning.



PROFESSIONAL GROWTH & DEVELOPMENT:

We continue to strategically focus on investing in our people, knowing that providing team members with meaningful work and opportunities for continued education and professional growth improves morale and engagement. GuideOne offers a comprehensive internship program to develop new talent and provides tuition reimbursement for industry-related classes and certifications, as well as undergraduate and graduate coursework. We strive to promote from within and believe that allowing our existing talent to share their skills and professional experiences with their coworkers boosts morale and challenges team members to explore their growth potential.



EMPLOYEE EXPERIENCE:

GuideOne team members continue to say they enjoy working at the company through our annual Employee Engagement Survey and the follow-up team discussions. In 2022,



13 discussions involving 103 team members occurred across the organization, leading to system improvements, shifts in meeting cadence and the identification of training needs.

In 2022:

- **49 team members accepted promotions**
- **123 team members were hired**, including 11 who were referred by current team members and six who had previously worked at GuideOne and returned
- **18 interns held various roles** throughout the company, four of whom transitioned to full-time employment
- **42% of people leaders were female**
- **The average team member tenure was 9.18 years**
- **Team members received nearly \$40,000 in educational assistance and tuition reimbursement**

► ***Serving those who serve others***

Every day at GuideOne, our team members deliver on a promise to serve our customers so they can Make Positive Change Possible™. But to keep that promise, team members must first be positioned for success. That's why we take an active approach to employee wellness.

Understanding that one in five Americans struggles with a mental health condition every year, GuideOne began offering free virtual mental health services in October. We partnered with First Stop Health® to provide all employees and their immediate family members 24/7 access to short-term, solution-focused counseling sessions with experienced counselors who can remotely assess and treat conditions like anxiety, depression, grief, substance use, and work and family concerns.

.....

The program does not limit the number of different concerns for which an individual may be treated and has no pre-defined restrictions on the number of total consults per condition. As such, First Stop Health Virtual Mental Health is an excellent resource to help team members identify and manage the various pressures and stressors that emerge and exist in day-to-day life.





COMMUNITY IMPACT

► ***Serving the communities where we live and work***

Much has changed at GuideOne over the course of 75 years, but one thing that remains as strong today as it did in 1947 is our company's commitment to work alongside our customers to make a positive difference in the communities we serve.

Philanthropy is a priority at GuideOne, which is reflected by the generosity of our team members and their support of local charities. In 2022, GuideOne team members donated time, talent and treasure to charitable organizations across the country that provide programs and services to families and individuals in need. As a result, we furthered our legacy of community impact and we honored our promise to Help Make Positive Change Possible®.

Much of this work was done through the GuideOne Foundation (the Foundation), the philanthropic arm of GuideOne Insurance responsible for promoting the company's longstanding desire to help make the world a better place. Each year, the Foundation awards grants to 501(c)(3) organizations where our team members are involved or those in which volunteer opportunities exist for team members to participate.

In 2022, the Foundation:



Donated more than \$150,000 to nonprofit organizations that focus on health, human services and education.



Provided grants to 40 501(c)(3) organizations throughout the U.S. where GuideOne team members live and work.

A TRADITION OF GIVING BACK

For the fourth consecutive year, GuideOne team members came together during the holiday season to support local children through our annual “Giving Tree” charitable gift drive. The event partners with Des Moines Public Schools to provide students in need with gifts of winter coats and boots, sweatshirts, shoes and hygiene items. In 2022, the GuideOne family provided essential items to 300 underserved youth.

The Giving Tree is organized through the school district’s SUCCESS Program, which provides students and families with intensive case management services to address their health, emotional wellness and basic needs. During the event, the 20-foot tree in the lobby of GuideOne’s home office is decorated with tags displaying the name, age and gender of a child, along with the items they need, their size and favorite color. Team members then remove as many tags as they wish from the tree and purchase gifts to donate to the student(s).

“We make a point of giving back through company-sponsored volunteer activities and donation drives throughout the year,” said President & CEO Bernie Hengesbaugh. “This year, we set a new record for the number of children we supported through the Giving Tree. It’s that kind of generosity that sets the GuideOne Family apart.”



\$141,000

Collected \$141,000 for GuideOne Foundation and the United Way during our 2022 Charitable Giving Campaign.



25

Matched our team members' contributions to 25 charitable organizations.



1,600

Reimbursed more than 1,600 hours of paid volunteer time off for team members who donated service to churches, schools and community organizations.





BOARD OF DIRECTORS

H. Lynn Horak

Non-executive Chair

Retired Chief Executive Officer, Norwest Bank/Wells Fargo

Diane Bridgewater

Chair of the Audit Committee

Executive Vice President/Chief Financial Officer, LCS Holdings, Inc.

Cara Heiden

Chair of Human Resources, Nominating and Governance

Retired Division Co-President, Wells Fargo Home Mortgage

Carol Sanders

Chair of Risk Committee

Former Chief Financial Officer, Sentry Insurance Company

Robert Hartwig

Clinical Associate Professor of Finance, University of South Carolina, Darla Moore School of Business; Retired President & Chief Economist, Insurance Information Institute

Bernard Hengesbaugh

Retired Chief Operating Officer, American Medical Association; Retired Chief Executive Officer & Chairman of the Board, CNA Financial

Michael Hughes

Former President of Business Insurance, Liberty Mutual

Robert Morette

Senior Partner, Bain & Company Global Financial Services Practice

Karen Shaff

Retired Executive Vice President and General Counsel, Principal Financial Group



LEADERSHIP TEAM



Bernard Hengesbaugh

President & Chief Executive Officer



Brian Nelson

Senior Vice President, Chief Claims Officer



Andrew Noga

Senior Vice President, General Counsel, Corporate Secretary & Chief Compliance Officer



Adam Niebrugge

Senior Vice President, Chief Actuary & Risk Officer



Kenneth Cadematori

Senior Vice President, Chief Financial Officer



Shane Maas

Vice President, Chief Information Officer



Patrick Daley

Senior Vice President, Chief Underwriting Officer



Chris Steele

Vice President, Operations



Tim Fleming

Senior Vice President, Core Commercial Lines



Lori Chappell

Vice President, Corporate Communications & Marketing



CONTACT US

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