

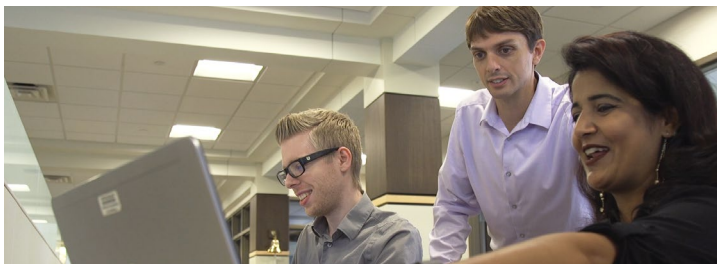
WHY PARTNER WITH UFG INSURANCE?

OUR PROMISE OF OPPORTUNITY



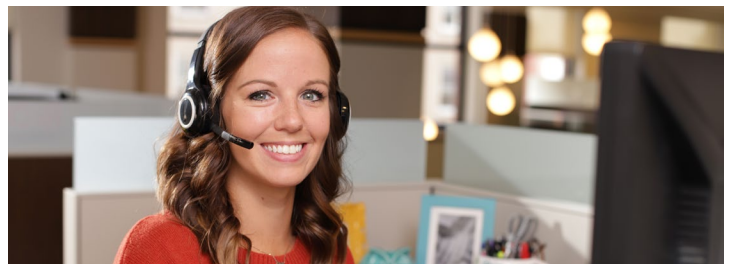
Everything in insurance starts with a promise. At UFG Insurance, we've taken this to heart and have successfully grown our business by always striving to deliver on our promises. To our agent partners, this includes a promise of opportunity. Every day, we work to create simple solutions for doing business with us, providing rewarding partnerships with opportunities for profitable growth. Here's how we deliver on our promise:

Simple solutions for doing business with us



▶ TEAM SUPPORT

Your go-to team at UFG includes an assigned underwriter, marketing representative and risk control consultant — all working together to support you with personable and responsive service. With five offices across the U.S. and in-house teams for claims, risk control, premium audit and service center, we've built a strong local presence for our agency force.



▶ SERVICE CULTURE

Service that exceeds expectations is a core value at UFG and it all starts with putting people at the center of everything we do. After all, we view insurance as a people business and every interaction as an opportunity to prove to our agents and policyholders that they made the right decision when choosing us.



▶ SERVICE CENTER

UFG Service Center is your simple solution for servicing policyholder accounts. Our licensed service underwriters handle everything from certificate of insurance requests to billing questions, all with a goal of one-call resolution.



▶ RISK CONTROL

Our risk control consultants offer assistance and guidance in all areas of safety, helping to make the businesses we insure safer and stronger. Services are complimentary, with eligibility determined by our risk control and underwriting teams.

About UFG: Delivering on our promises for 75 years and counting



- Successful multibillion-dollar-asset insurance company.
- Founded in 1946 and headquartered in Cedar Rapids, Iowa.
- Branch offices in California, Colorado, New Jersey and Texas.
- Publicly traded on the Nasdaq for 35+ years under UFCS.
- Business mix includes commercial insurance, excess and surplus and surety bonds.
- Property and casualty insurer in 32.
- Rated "A-" (Excellent) by AM Best in 2023 with stable outlook, reflecting long-term balance sheet strength.

A rewarding partnership with growth opportunities



► **COMPETITIVE COMMISSIONS**

We understand that commissions are a stable revenue source for your agency, which is why we offer competitive commissions and pay you upfront on your business.

► **STABLE MARKET**

With our broad risk appetite, unmatched underwriting expertise and customizable insurance protection, we provide a strong and stable market for businesses large and small. Specialty products and safety dividend opportunities are also available through our association partnerships, including AASP and State LICA.

► **AGENCY REWARDS**

To us, a partnership is more than a signed contract. It's a partnership dedicated to the growth and success of our agents, with rewards developed especially for you, including a generous profit sharing plan and exciting travel program.

► **IMPORTANT VOICE**

Though technology has transformed our industry, we pride ourselves on being a company that still listens — when you have an account to discuss, an innovative idea to share or an important issue to resolve. We can't promise our answer will be "yes" every time but we can promise your voice will be heard.

About UFG: Delivering on our promises for 75 years and counting

20+ YEARS

THIRD OF AGENCY FORCE

\$15 MILLION

IN PROFIT SHARING

\$5,000

GO BEYOND DONATION

- Approximately a third of our agency force has partnered with UFG for 20+ years, with our longest-standing partnership at 75+ years.
- In 2022, UFG distributed checks totaling nearly \$15 million to our top-performing agents as part of our competitive profit-sharing plan.
- Each year, UFG recognizes an agency employee for their community service efforts with our Go Beyond award, donating \$5,000 to a nonprofit of the winner's choice.

Interested in becoming a UFG agent?
**LET'S TALK OPPORTUNITIES
TODAY.**

Contact your UFG representative.