FORGE
INSURANCE



Commercial Auto Product Guide

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About Forge Group

Who We Are

Forge Insurance, a member of the Forge Insurance Group, is a leading specialist commercial auto insurer in the small business category with origins back to 1938. We are a US company. We started in Washington DC insuring taxis and limousines and our insurance is now available in 18 states and the District of Columbia. Our business model has been built over 80 years and we specialize in knowing our customers and providing strong coverage at a high level of service while protecting their business. We are a dedicated team with experience and financial strength to deliver the best insurance solutions. We serve thousands of our customers.

Commercial auto insurance is underwritten by the Forge Insurance Company. Our family of companies also includes Forge Group, Forge Risk Management, and ACIC Consolidated Properties, LLC. These companies provide insurance, affiliated services, and manage real estate.

Our Customers

Forge business customers are small business owners and entrepreneurial self-starters. They live the American ethos of hard work while building their dreams. They are dedicated masters of their craft. We are their partner in helping them forge their path and success.

The Forge Difference

Commercial auto insurance is what we do. Delivering on the promise to be there for you when needed is our mission. We specialize in knowing our customers' business and providing a high level of protection and service at an exceptional value. We match and customize the right insurance coverages to their risks and needs at competitive rates. We provide specialized underwriting and claims services that ensure an understanding of our customers' business to craft the best protection and speed their recovery when faced with disasters or accidents.



Small Business Commercial Auto Program

Small Business Commercial Auto Program Appetite

Forge supports thirteen (13) business segments for Small Business Commercial Auto that include 250+ NAICS codes:

- Artisan Contractors
- Auto Services
- Business Services
- Consulting Services
- Educational Services
- Entertainment Services
- Hospitality Services
- Manufacturing / Wholesalers
- Professional Services
- Real Estate
- Religious and Civic Services
- Repair & Maintenance Services
- Retail Stores

Eligible Account Size 9 or Fewer Commercial Vehicles

We target accounts with nine (9) or fewer qualifying vehicles using the Forge FIRE portal.

A price indication will be immediately displayed after entering business, vehicle and driver details in Forge FIRE.

Eligible Fleets with 10 or More Commercial Vehicles

Fleet accounts with ten (10) or more vehicles may be entered in the Forge FIRE portal or you may email quote requests directly to your assigned underwriter.

Eligible Vehicle Types

Commercial vehicles up to 26,000 lbs including:

- Pickup Trucks
- Vans
- SUVs
- Box Trucks / Flatbeds
- Smaller Dump Trucks (not for-hire)

Vehicles over 26,000 lbs and under 45,000 lbs may be underwritten on an exception basis. Contact your UW for guidance and support.

Commonly Quoted & All Eligible NAICS Codes

The most commonly quoted NAICS codes are listed on page 6.
A full list of all eligible NAICS codes can be found here.

Radius of Operation

The Forge program is focused on light and local vehicles. Vehicle radius is defined as the following:

- < 50 miles from garage location is preferred
- 50-200 miles is acceptable
- > 200 miles **not** eligible

Vehicle Rating Symbols

Policies are written on a scheduled auto basis – Symbol 7.

Hired and non-owned coverages (Symbols 8&9) are available for most Small Business Artisan accounts (**NOT** for Public Auto and Related Services).

Symbol 1 coverage is only allowed on an exception basis – and only when required by written contract.

Small Business Commercial Auto: Coverages & Limits Available

Bodily Injury/Property Damage Coverage (BIPD)

Limits: State minimum up to $1M Combined Single Limit (CSL) available in the Forge FIRE portal.

Both Combined Single Limits and Split Limit options available – see Forge FIRE portal for available options in your state.

Uninsured and Underinsured Motorist Coverage (UM and UIM)

Limits: State minimum up to $1M CSL. Limits do not need to match, however limits cannot exceed BIPD limits.

Coverage is optional and can be waived in some states.

First Party Benefits Coverages

Medical Payments (Medpay) or Personal Injury Protection (PIP)
Various coverage options & limits available based on state specific rules. See Forge FIRE portal for available options in your state.

Physical Damage Coverage

Collision: Available with deductibles from $500 to $5,000
Comprehensive: Available with deductibles from $500 to $5,000

Vehicle Value Rating Basis: Small Business Artisan accounts are typically written using **Original Cost New (OCN)**. If a vehicle has permanently attached equipment or other unique characteristics, it may be written with **Stated Amount**. Claims in all cases are evaluated based on the lower of the **Actual Cash Value (ACV)** basis or **Stated Amount** (if applicable). Please see coverage forms for details.

If vehicles have more than $2,000 of permanently attached equipment – please be sure to include that value in either the **OCN** or **Stated Amount** of the vehicle and contact your UW to determine eligibility or other submission requirements such as photos or other documentation.

Towing and Labor

Limits: Reimbursement coverage available with limits from $100 to $300 per disablement of a private passenger auto or light/medium truck.

Rental Reimbursement

Limits: $30-$60 per day for a maximum of 30 days.

Covers reimbursement for rental vehicle only due to a covered loss. Must be purchased with physical damage coverage.

Small Business Commercial Auto: Targeted NAICS Codes

Artisan Contractors

236118 Residential Remodelers
236220 Commercial and Institutional Construction
238130 Framing Contractors
238140 Masonry Contractors
238150 Glass and Glazing Contractors
238160 Roofing Contractors
238170 Siding Contractors
238190 Other Foundation, Structure and Building Exterior Contractors
238210 Electrical Contractors and Other Wiring Installation Contractors
238220 Plumbing, Heating and Air Conditioning Contractors
238290 Other Building Equipment Contractors
238310 Drywall and Insulation Contractors
238320 Painting and Wall Covering Contractors
238330 Flooring Contractors
238340 Tile and Terrazzo Contractors
238350 Finish Carpentry Contractors
238390 Other Building Finishing Contractors
238910 Site Preparation Contractors
238990 All Other Specialty Trade Contractors

Business Services

561621 Security Systems Services (except Locksmiths)
561622 Locksmiths
561710 Exterminating and Pest Control Services
561720 Janitorial Services
561730 Landscaping Services
561740 Carpet and Upholstery Cleaning Services
561790 Other Services to Buildings and Dwellings
561990 All Other Support Services
562910 Remediation Services
812210 Funeral Homes and Funeral Services

Entertainment Services

713990 All Other Amusement and Recreation Industries

Hospitality Services

722320 Caterers
722330 Mobile Food Services

Manufacturing / Wholesalers

339999 All Other Miscellaneous Manufacturing
424990 Miscellaneous Nondurable Goods Merchant Wholesalers

Professional Services

541370 Surveying and Mapping (except Geophysical) Services
541990 All Other Professional, Scientific and Technical Services

Real Estate

531311 Residential Property Managers
531312 Nonresidential Property Managers

Religious & Civic Services

813110 Religious Organizations
813312 Environment, Conservation and Wildlife Organizations
813319 Other Social Advocacy Organizations
813410 Civic and Social Organizations
813990 Other Similar Organizations (except Business, Professional, Labor and Political Organizations)

Repair & Maintenance Services

811412 Appliance Repair and Maintenance
811490 Other Personal and Household Goods Repair and Maintenance

Retail Stores

441310 Automotive Parts and Accessories Stores
444220 Nursery, Garden Center and Farm Supply Stores
445291 Baked Goods Stores
453110 Florists
453998 All Other Miscellaneous Store Retailers (except Tobacco Stores)

Small Business Commercial Auto: Prohibited Classes

While not a complete list, the following business and vehicle types are generally not acceptable for the Forge commercial auto program. If you have any questions or if there is incidental exposure in any of the categories below – please contact your dedicated Forge underwriter for guidance.

These are some frequently requested types of business we will not insure:

- For-hire trucking (hauling other's goods)
- Vehicles over 26,000 lbs GVW (26k-45k available on an exception basis - contact your UW)
- Exotic or high valued vehicles (>$125k cost new) – contact your UW for exceptions
- Vehicles with permanently attached equipment >25% of the vehicle
- Tractor trailer exposures
- Non-Emergency Medical Transportation (NEMT)
- Emergency Medical Transportation – ambulances, rescue squad vehicles
- Towing or wrecker vehicles of any kind including non-towing roadside assistance
- Last mile courier package delivery such as Amazon "DSP" or similar services
- "High hazard" commodities (even not for-hire) such as sand & gravel, asphalt, logging, steel
- Bulk liquid haulers and related chemical, trash, and recycling vehicles
- Pilot escort vehicles
- Driving schools of any kind
- Food delivery of any kind (food trucks and caterers acceptable)
- Garage and auto dealer vehicles
- Household goods or commercial office movers
- Junk hauling vehicles or any waste removal
- Recreational vehicles
- Street and road paving
- Military vehicles
- Trailer only policies
- Mobile equipment

Tell us your account stories. Forge wants to find ways to help your agency and clients.

Small Business Commercial Auto: Prohibited Classes (cont'd)



High Hazard Commodities



For-Hire Trucking/
Tractor Trailers



Waste Haulers/Roll-On Trailers



Tow Trucks



Hazardous Materials



Last Mile Delivery/DSP



High GVW Vehicles
>26K GVW - UW Referral
>45K GVW - Never Allowed



NEMT/Paratransit



Food Delivery

Small Business Commercial Auto: Underwriting & Submission Requirements

The preferred method to submit new business applications is via the Forge FIRE portal for accounts with 9 or fewer vehicles.

Agencies have the option of sending accounts of 9 or fewer vehicles to underwriting at submissions@forgeinsurance.com, however the accounts with 9 and under vehicles submitted via Forge FIRE submissions will receive priority over 9 and under emailed submissions.

Agencies have the option of loading 10+ vehicle fleet data in Forge FIRE for underwriting by the underwriter, however, agencies may send full submissions directly to the underwriter via submissions@forgeinsurance.com. These are individually underwritten. Fleet accounts may require up to a week for underwriting of a complete submission and longer if the submission is incomplete or if it requires additional dialogue or information for the underwriter.

Contact your underwriter for help submitting a fleet account. Driver and vehicle lists in Excel are requested to expedite a proposal.

A submission sent directly to underwriting must be complete by including the following items:



ACORD Applications (125/127/137) or similar documentation of business and coverage details including prior insurance history*



Driver List including name, birthdate, driver's license number and state issued. Include all known accidents and moving vehicle violations



Vehicle List including VIN, Year/Make/Model, and vehicle value (cost new or stated amount)



MVRs are **not** required for small business accounts but if readily available please include with submission



Loss History **not** required for small business accounts with less than 10 vehicles, however additional credits may be available if clean loss history (3+ year standard / 5 year preferred) is provided. New ventures may require narrative on business history and business plan

** Valid prior insurance is considered at least 2-years continuous coverage on a commercial auto policy. A prior personal lines policy may be acceptable for established ventures. Documentation does not need to be submitted, however it may be requested. Examples of valid proof include declaration page, certificate of insurance, agency management system print screen, loss runs or non-renewal notice.*

Public Auto Program

Public Auto Program Appetite

Forge insures Public Auto and Related Service vehicles using the program guidelines below:

Eligible Business Classes

- Taxi Services
- Black Car / Sedan Services
- Limousine Services
- Couriers and Express Delivery Services
- Local Messenger and Local Delivery
- Testing Laboratories
- Investigative Services
- Security Guards and Patrol Services
- Child and Youth Services
- Child Care Day Services

Eligible Account Size 9 or Fewer Public Auto Vehicles

We target accounts with nine (9) or fewer qualifying vehicles using the Forge FIRE portal. Although a price indication will be displayed, it remains an indicative price until the underwriter reviews and incorporates your attached MVRs and Loss History.

It is not recommended to present to clients until your underwriter release a firm quote.

Eligible Fleets with 10 or More Commercial Vehicles

Fleet accounts with ten (10) or more vehicles may be entered in the Forge FIRE portal or you may email quote requests directly to your assigned underwriter.

Eligible Vehicle Types

- Private passenger vehicles for commercial use
- Sport Utility Vehicles (SUVs) for commercial use
- Limousines
- 15 Passenger Vans*
- Shuttles and Mini-Busses (<35 seating pax)*

**Larger seating capacity vehicles subject to 5:1 ratio. Standalone high-seating capacity vehicles are not eligible.*

Commonly Quoted & All Eligible NAICS Codes

The most commonly quoted NAICS codes are listed on page 12.
A full list of all eligible NAICS codes can be found here.

Radius of Operation

The Forge program is focused on light & local vehicles. Vehicle radius is defined as the following:

- < 50 miles from garage location is preferred
- 50-200 miles is acceptable
- > 200 miles **not** eligible

Vehicle Rating Symbols

Policies are written on a scheduled auto basis – Symbol 7.

Contact your underwriter if you need an exception.

Policy Endorsements

Once a vehicle has been added to a policy it must remain on the policy for 30 days.

Once a vehicle has been deleted from a policy it cannot be added back to the policy for 30 days.

Pending endorsements will be left in suspended status for only 14 days. Any endorsement that has not been booked by the agent within 14 days will be purged.

Public Auto: Coverages & Limits Available

Bodily Injury / Property Damage Coverage (BIPD)

Limits: State minimum up to $1M CSL available in the Forge FIRE portal. Federal required limits of $1.5M CSL available for qualifying accounts requiring these limits. A supplemental application may be required.

Higher limit may be available for qualifying accounts – contact your UW for details.

Uninsured and Underinsured Motorist Coverage (UM and UIM)

Limits: Standard offering is $100,000 CSL.

Higher limits available on exception basis.

Limits do not need to match, however cannot exceed BIPD limits. Coverage is optional and can be waived in some states.

First Party Benefits Coverages

Medical Payments (Medpay) or Personal Injury Protection (PIP)
Various coverage options & limits available based on state specific rules. See Forge FIRE portal for available options in your state.

Physical Damage Coverage

Collision: Available with deductibles from $1,000 to $5,000
Comprehensive: Available with deductibles from $1,000 to $5,000

Accounts are typically written using **Stated Amount** value(s).

Claims in all cases are evaluated based on the lower of the **Actual Cash Value (ACV)** or **Stated Amount**.

Please see coverage forms for details.

If vehicles have more than $2,000 of permanently attached equipment – please be sure to include that value in **Stated Amount** value of the vehicle and contact your UW to determine eligibility or other submission requirements such as photos or other documentation.

Towing and Labor

Towing and Labor is not offered on Public Auto accounts.

Rental Reimbursement

Rental reimbursement is not offered on Public Auto accounts.

Public Auto : Targeted NAICS Codes

Public Auto & Related Services

485310	Taxi Service
485320	Limousine Service
485410	School and Employee Bus Transportation
492110	Couriers and Express Delivery Services
492210	Local Messengers and Local Delivery
541380	Testing Laboratories
561611	Investigation Services
561612	Security Guards and Patrol Services
621610	Home Health Care Services
624110	Child and Youth Services
624410	Child Day Care Services

Public Auto: Prohibited Classes



NEMT



Emergency Medical Transport



School Buses



Long-Haul Passenger Transport (Charter Buses)



Large Buses (>35 passengers)



Last Mile Delivery

Public Auto: Underwriting & Submission Requirements

The preferred method to submit new business applications is via the Forge FIRE portal for accounts with 9 or fewer vehicles.

Agencies have the option of sending accounts of 9 or fewer vehicles to underwriting at submissions@forgeinsurance.com, however the accounts with 9 and under vehicles submitted via Forge FIRE submissions will receive priority over 9 and under emailed submissions.

Agencies have the option of loading 10+ vehicle fleet data in Forge FIRE for underwriting by the underwriter, however, agencies may send full submissions directly to the underwriter via submissions@forgeinsurance.com. These are individually underwritten. Fleet accounts may require up to a week for underwriting of a complete submission and longer if the submission is incomplete or if it requires additional dialogue or information for the underwriter.

Contact your underwriter for help submitting a fleet account. Driver and vehicle lists in Excel are requested to expedite a proposal.

A submission sent directly to underwriting must be complete by including the following items:



ACORD Applications (125/127/137) or similar documentation of business and coverage details including prior insurance history



Driver List including name, birthdate, driver's license number and state issued. Include all known accidents and moving vehicle violations



Vehicle List including VIN, Year/Make/Model, and vehicle value (cost new or stated amount)



MVRs are **required** for public auto accounts



Loss History (3+ year standard / 5 year preferred) are **required**. New ventures require a business narrative and may require supplemental application based upon limits requested.

General Program Guidelines

Small Business & Public Auto: Driver Guidelines

Small Business

- 23-75 years of age with acceptable history
- 16-22 years of age or 76+ referred to underwriter
- 2 or fewer accidents last 36 months
- Valid driver's license required

Public Auto

- 25-75 years of age with acceptable history
- 76+ requires medical certificate
- 2 or fewer accidents last 36 months
- Valid driver's license required with minimum of 1 year driving experience in principally operated area
- Discounts available with CDL

Small Business & Public Auto: Billing & Payment

Forge issues annual (12 month) policies for both the Small Business and Public Auto programs.

Direct Bill to Policyholders

Forge Insurance will direct bill policyholders for premiums. Premiums are due at policy inception and subsequent installments are due subject to the installment plan selected. All installment payments are subject to installment fee. Downpayment is due upon binding and no later than the policy effective date.

Your agency will receive notification of premiums billed including the payment plan selected and premium installment due dates.

Agency Paid Premiums for Policyholders

Forge does **not** support agency bill or premium financed policies. Forge direct bills all policyholders. For details on commission payments, please refer to the Forge Producer Agreement.

For instances when the policyholder pays your agency, please immediately remit payments to Forge by making a guest payment on our website. The agency must pay the full premium amount and not net of their commission.

Commission Payments

Commissions will be paid based on written and collected premiums via ACH by the 20th day of the following calendar month. Refer to the Forge Producer Agreement for more details.

Forge Billing Fees

An installment fee will be applied to each billing invoice as allowed by each state.

Late payment fees and reinstatement fees will apply and vary by state.

Payment Plan Options for New Business Include:

- 20% down 10 installments
- **Paid in Full (with 10% discount)**

Payment Plan Options for Renewal Business Include:

- 15% down 10 installments
- 15% down 11 installments
- Semi-annual installments
- Quarterly installments
- **Paid in Full (10% discount)**



Small Business & Public Auto: Billing & Payment (cont'd)

Payment Process for Policyholders

Policyholders will receive invoices at inception and for installments by email.

Payment can be made by the following methods:

- By check payable as specified on the remittance notice
- By credit or debit card
- By ACH or Electronic Funds Transfer (ETF)
  No fee and $35K limit

To make payments by credit card, debit card, ACH or ETF the policyholder will go to:

https://prod-forge-apps.digital1st.io/public/landing/ebp/index or to the Make Payment page on our website.

Auto Pay

Forge **strongly** recommends all installment accounts enroll in auto pay. Your agency can enroll on behalf of your clients at policy inception in the FIRE portal. Mid term enrollment or a change in payment form must be completed by the client in the client billing portal. See our Agent Resources page on our website for instructional videos.

Auto Payment Draft Date

Auto payments are initiated one (1) business day prior to the installment date so the payment can be processed and posted to the policy on the due date. In an instance when the draft date falls on a weekend, draft can be initiated up to two (2) days prior to payment date.

Cancellation for Non-Payment

Policies will be cancelled for non-payment based on the state specific rules regarding notice of cancellation for non-payment.

A cancellation notice will be sent directly to policyholders and copy well as to your agency.

If payment due is received after the cancellation notice, the cancellation may be rescinded subject to underwriting approval. All reinstatements are subject to $15 reinstatement fee.

Other Billing Details

All refunds will be issued within 30-45 days and will be sent in the form of a check made out to the named insured and mailed to the address on file. In the event of Forge billing error, an expedited refund can be requested.

Overpayments on in force policies will be refunded at the time of policy cancellation. All overpayments on policies being renewed will be moved to the renewal term unless otherwise requested.

Any credits resulting from processing premium bearing endorsements will be moved to the renewal term or processed as a refund at the end of the policy term (if specifically requested).

Policy Servicing: Things You Will Want To Know

How does Forge distribute new policies and invoices to new policyholders and their agents?

New policies and invoices are delivered by email to the policyholder directly with a copy to you as their agent. It is important to provide a valid email address for your insured at the time of quote. Forge will not contact your clients directly prior to binding a policy.

How does Forge distribute renewal policies to renewing policyholders?

Renewal policies are delivered by email to the policyholder directly with copies to you as their agent.

Renewal policies and invoices will be sent to policyholders and you as their agent 30 days prior to renewal. This gives adequate time to review the renewal and to make amendments to the policy prior to inception if indicated. Generally, these are changes in drivers, vehicles, limits, or insured address location.

How does an agency request and obtain Certificates of Insurance for Forge policyholders?

As COIs often have multiple lines and carriers listed, agents typically are responsible for issuing COIs for their clients. If needed for monoline accounts, you may send COI requests to changes@forgeinsurance.com for handling.

How does the agency manage policy changes in the Forge FIRE portal?

Agents can submit and process driver and vehicle change endorsements (add or delete) in the Forge FIRE portal for Small Business accounts, however driver changes for Public Auto accounts should be emailed to changes@forgeinsurance.com.

All other policy changes should be emailed to changes@forgeinsurance.com.

How does an agency process a cancellation of a Forge policy for a policyholder?

Send requests for cancellations to changes@forgeinsurance.com identifying the first named insured or the policy number and date of cancellation request to be effective.

What is the agent/broker role in collections?

The policy is direct billed to the policyholder. Forge assumes the responsibility for collection as stated in your executed Brokerage Agreement with Forge Risk Management.

Forge Risk Management may contact you and ask for help in contacting the policyholder to aid in any collections by Forge.

Policy Servicing: Things You Will Want To Know (Cont'd)

What is the process for obtaining loss runs?

You must submit a request to Forge in writing identifying the first named insured and policy number to changes@forgeinsurance.com or request directly from your underwriter. We request you provide a brief description of the reason for requesting the loss run. When received, Forge will forward the loss runs to the agency personnel who submitted the request.

A policyholder may submit a request for a loss run to be sent directly to them in writing. The request must be on the first named insured letterhead stating the policy number. It must be signed by an owner, partner, or officer of the first named insured designating who is to receive the loss run. Forge will send loss runs to the designated policyholder only after receipt and confirmation with the policyholder that they have submitted the request. This is to protect policyholder and maintain confidentiality contained in the loss run.

Broker of Record (BOR)

As a guideline, Forge contracts with producers for new business growth. Accordingly, Forge does not accept BORs from new producers that have not established a book of business with Forge.

What happens when two or more brokers submit applications?

On new business accounts to Forge, the first Forge producer with a complete submission in FIRE portal or the submissions inbox will be deemed as the Broker of Record. Any subsequent producer submitting the same business will receive a notification that it has been received by another Forge producer.

- Any new business account that is not bound within 30 days of the quote date is eligible to be resubmitted by a new producer.
- Forge does **not** process mid term BOR changes. Any change in producer will be completed in the next renewal cycle, subject to the terms outlined in the BOR process.

Our intention is to be fair and consistent in the application of the BOR process to the benefit of all producers.

Forge Personalized Claim Service

Forge is dedicated to protecting the reputation and the assets of our policyholders and brokers who place business with us. Your policyholders work hard at their business and so does Forge Insurance to support them during what can be a difficult time.

Forge has a team of experienced commercial auto claim professionals to manage policyholder claims. We handle all claims with our in-house claim professionals supported by specific state defense counsel when necessary.

Policyholders can report claims directly to Forge Insurance Company any time of day or week by calling **(844) 484-2365 and selecting option 0.** If unable to call or if the call center is not available for any reason, claims can also be reported by filling out a Claim Form on our website at www.forgeinsurance.com/claims.

A dedicated Forge claims professional will be assigned to the policyholder claim and will contact them to discuss the reported claim within the next business day following the report.

Our claims team is available to answer any questions and keep the policyholder informed throughout the duration of the claims process from report to closure.

Contact Information

Visit us 24/7 at www.forgeinsurance.com

Claims

Report Claim
Phone: +1 (844) 484-2365
Email: claims@forgeinsurance.com

Customer Service

Questions About Your Policy
Phone: +1 (844) 484-2365
Email: service@forgeinsurance.com

Billing

Billing Related Questions
Phone: +1 (202) 547-8702

Other

General Inquiries
Phone: +1 (202) 547-8700
Email: info@forgeinsurance.com

Payments by Mail

Forge Insurance Company
P.O. Box 15032
Worcester, MA 01615

Make check payable to:
Forge Insurance Company

General Mail & Corporate Office

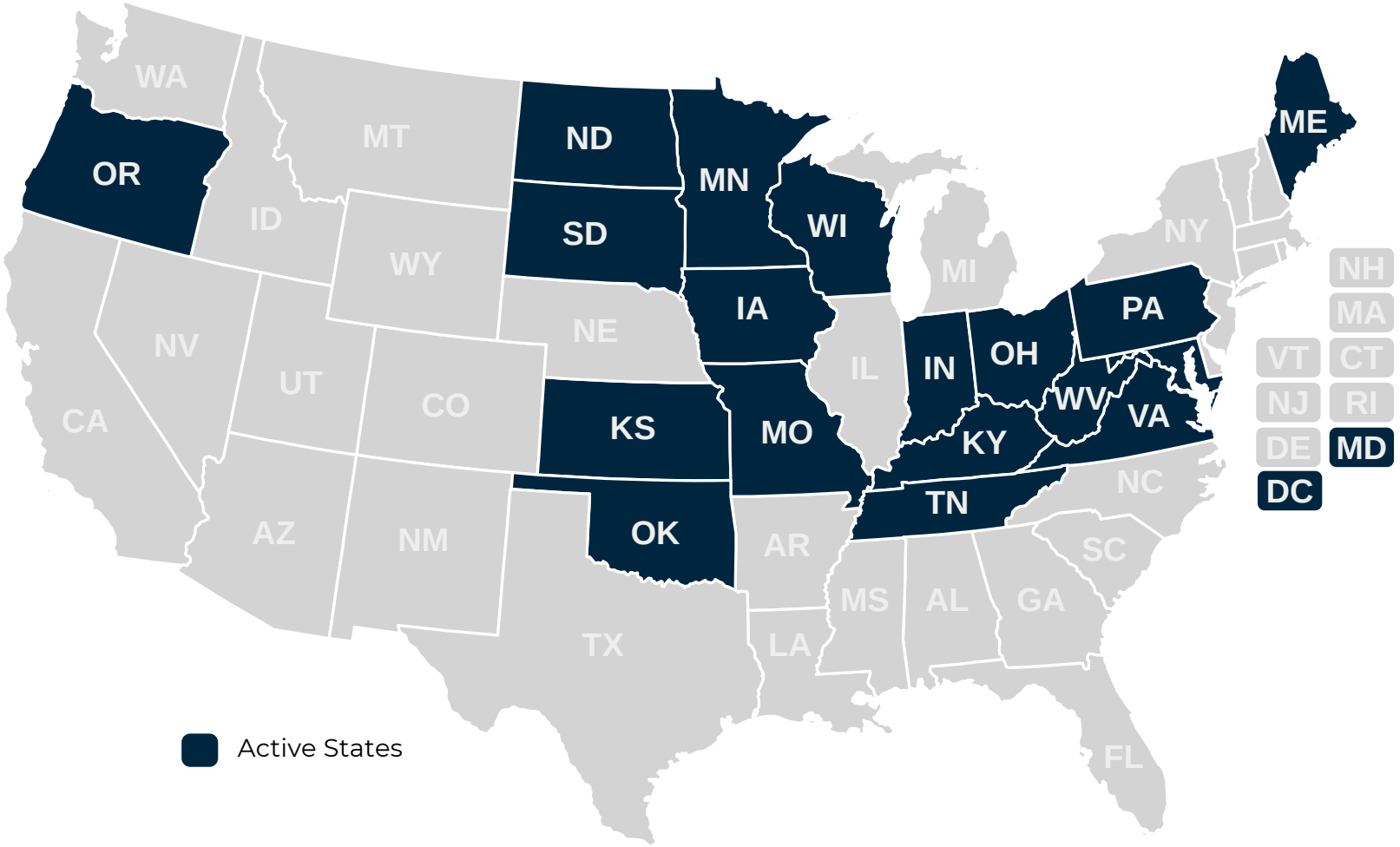
Mailing Address
Forge Group, Inc.
P.O. Box 15033
Worcester, MA 01615

Corporate Office
Forge Group, Inc.
7910 Woodmont Avenue, Suite 925
Bethesda, MD 20814

Appendix

Where We Work

We've expanded our business over the years, and currently operate in **18 states and the District of Columbia.** On our website, this interactive map includes contact info for your business development professional and underwriter.



AM Best Report & Demotech Report

Forge Insurance Company, our admitted insurance carrier, is rated **A- (Excellent)** by A.M. Best and **A (Exceptional)** by Demotech.



Financial Strength Rating of A- (Excellent) by A.M. Best.



Financial Stability Rating of A (Exceptional) by Demotech.

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Forge On.