

RISK MANAGEMENT AND INSURANCE ASSOCIATIONS, ORGANIZATIONS, AND COMPANY INFORMATION

ASSOCIATIONS AND ORGANIZATIONS

Chartered Property Casualty Underwriters – (CPCU) – <https://colorado.cpcusociety.org/>

Claims Litigation Management – <https://www.theclm.org/>

Colorado Public Risk Management Association (PRIMA) – <https://www.coloradoprma.org/>

Colorado Self Insurers Association CO-SIA – <http://co-sia.org/>

The Council Foundation – <https://www.ciab.com/the-council-foundation/>

GIA Risk Management – <https://e-gia.com/>

Global Association of Risk Professionals (GARP) – <https://www.garp.org/#!/home>

Lloyds of London Western Region – <https://www.lloyds.com/lloyds/offices/americas/us-homepage/lloyds-us-offices/western-region>

Risk Management Society RIMS (Rocky Mountain Chapter) – <http://rockymountain.rims.org/home>

Rocky Mountain Insurance Information Association (RMIIA) – <http://www.rmiia.org/>

Surplus Lines Association of Colorado - <http://colosla.org/>

Trusted Choice Insurance Agents of Colorado (TCCO) – <https://www.trustedchoice.com/>

The Wholesale & Specialty Insurance Association (WSIA) – <https://www.wsia.org/>

INSURANCE AGENCIES AND BROKERS

Activate Staffing, LLC – <http://activatestaffing.com/>

Activate Staffing provides personalized insurance staffing and recruiting services. Our experienced pool of talent delivers the highest standard of insurance expertise. With over 100 combined years of experience in both the Staffing/Recruitment and Insurance industries, we have the breadth of knowledge and skills to successfully match the very best associates with your company's needs.

Alliance Insurance Agency – <https://www.allinsgrp.com/>

Alliance Insurance Agency is a rapidly growing independent insurance agency with access to markets across the country. Their goal is to present a menu of insurance options that are carefully engineered to address the specific needs of your business or your personal home, life and auto coverage. They help you manage and plan for potential risks, as they represent over 110 of the nation's strongest and most competitive insurance carriers. Whether you're looking for commercial general liability, auto, homeowners, group health, specialty business insurance, workers' comp, payroll and financial services, or anything in between, we have access to the best insurance partners at the most competitive prices.

AllState – <https://www.allstate.com/>

The Allstate Corporation is the largest publicly held personal lines property and casualty insurer in America. Allstate was founded in 1931 and became a publicly traded company in 1993. We are listed on the New York Stock Exchange under the trading symbol ALL. Allstate is widely known through the "You're In Good Hands With Allstate ®" slogan. As of yearend 2012, Allstate had \$126.9 billion in total assets.

AmWins Group, Inc. – <http://www.amwins.com/>

AmWINS Group, Inc. is the largest wholesale P&C distributor of specialty insurance products and services in the U.S. AmWINS has expertise across a diversified mix of property, casualty, group benefits and reinsurance products. We also offer value-added services to support these products, including product development, underwriting, premium and claims administration and actuarial services.

AON – <http://www.aon.com/>

Aon is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Our key advantage is our broad view of two of the most important issues in our economy today: risk and people. With an employee base of 65,000 people working in more than 120 countries, we can anticipate how changes in one sector impact another.

AssuredPartners Colorado – <https://www.assuredpartnerscolorado.com/>

Founded in 2011, AssuredPartners is a national partnership of leading independent property and casualty and employee benefits brokerage firms. Committed to forging lasting partnerships with successful regional and local firms that are focused on providing unmatched customer satisfaction. That commitment has enabled us to become the fastest growing independent insurance agency in the nation. A leadership team that boasts 55 years of experience in the insurance

industry, we understand the daily challenges and expectations of both the client and the local firm. We are confident in our position to add true value as a partner.

Berkshire Hathaway Homestate Companies – <https://www.bhbc.com/>

The Berkshire Hathaway Homestate Companies is a group of six insurance carriers that are part of the Berkshire Hathaway group of insurance companies. Headquartered in Omaha, Nebraska, with more than 40 years in business, BHHC has grown from a regional organization to a national insurance group, offering insurance products from coast to coast. Each BHHC insurance company has earned an A++ (Superior) financial strength rating from A.M. Best. Our unparalleled financial strength and superior claims-paying ability sets BHHC apart from other insurance companies in the industry.

BOK Financial – <https://www.bokfinancial.com/>

Our risk management team will work collaboratively with you to identify risks and equip you with the necessary information to make informed decisions about your coverage. Specifically when it comes to addressing complex financial exposures to protect your company's assets. We take a holistic approach to risk management and develop multiyear strategies to help reduce your risks and improve the overall wellbeing of your company and your employees. This strategy is designed to translate to fewer claims, manageable premiums and less paperwork.

Brown & Brown Insurance – <https://www.bbdenver.com/>

As one of the largest independent insurance agencies in the United States, Brown & Brown brings over 62 years of professional insurance experience to every customer. A publicly owned corporation (BRO: NYSE) Brown & Brown operates nationally with offices in 31 states and is located in 5 retail offices throughout Colorado. Our local office in Denver has a staff of 50 trained and qualified professionals to serve you.

Brown & Riding – <http://www.browndriding.com>

Brown & Riding Insurance Services, Inc. operates as a wholesale insurance broker and general agency in the United States. The company focuses on construction, healthcare, and real estate industries. It offers property insurance, such as catastrophe, builder's risk/course of construction, and risk/fire; and casualty insurance, including general liability, self-insured programs, product liability, umbrella/excess liability, and pollution/environmental risks. The company also provides professional liability products, which include errors and omissions, directors' and officers', employment practices liability, crime, fiduciary, and underwriting/MGA facilities. It serves retail insurance clients. The company was founded in 1980 and is based in Los Angeles, California with an additional office in Atlanta, Georgia.

Buckner Insurance Services – <https://buckner.com/>

The Buckner Company is a third-generation, family-owned business led by President and CEO Terry H. Buckner. Rooted in the Great Depression, when Terry's grandfather Elmer Ray first started the firm in 1936, the company began a tradition of placing customer service ahead of profits. Today, that tradition is still alive and well. But customer service is just one reason The Buckner Company has a client retention rate of 95%. The average tenure of our producers and staff is nearly 20 years, so we have the knowledgeable, experienced professionals necessary to make sure you and your business are given the best advice and service available. Buckner agents are experts in insurance and risk management. In addition, Buckner agents also learn different niche markets, becoming industry experts in a broad array of markets—from trucking & transportation to assisted living facilities, construction, technology, etc. Buckner purchased Keller Lowry insurance in Colorado in 2015.

Burns & Wilcox – <https://www.burnsandwilcox.com/>

Headquartered in Farmington Hills, Mich., Burns & Wilcox is the industry's largest privately-held wholesale broker and underwriting manager. It has more than 40 offices across the United States, Canada and London and employs more than 1,000 professionals. Founded in 1969, Burns & Wilcox is internationally recognized for its insurance brokerage and underwriting expertise in commercial and professional liability, property, marine and personal insurance. Burns & Wilcox is a member of the Kaufman Financial Group, which also includes Burns & Wilcox Brokerage, Burns & Wilcox Canada, Burns & Wilcox Re, Chesterfield Insurance Brokers Ltd. of London, R.B. Jones, Royal Premium, US-Reports, and Minuteman Adjusters.

Cherry Creek Benefits – <https://www.cherrycreekbenefits.com/>

Founded in 1984 and located in Englewood, Colorado, Cherry Creek Benefits is one the most experienced and trusted benefits consulting firms in the Colorado Rocky Mountain region offering a full menu of employee benefits-related services. With 33 years of experience in the marketplace, we have built the reputation of an industry leader with knowledge that is concise and reliable. Whether your company is small or a large corporation, Cherry Creek Benefits will provide solutions for driving down healthcare costs while continuing to provide your employees with comprehensive

benefits. Our highly trained and knowledgeable professionals bring years of experience to you while they assist in designing and implementing both fully insured and self-funded plans. Our relationships with more than 600 employers have been paramount to our success. We arrive at the office every day prioritizing the needs of our customers.

Cherry Creek Insurance Group (CCIG) – <http://thinkccig.com>

CCIG is based in Greenwood Village, Colorado, and employs a team of 80 personal and business insurance professionals delivering a wide range of products and services to more than 10,000 companies and individuals. CCIG is recognized as one of Colorado's leading insurance brokerages, providing Property, Casualty, Risk Management, Benefits, Life, and Wealth Management services to clients throughout the region. From publicly traded global companies to local family-held businesses, CCIG provides uniquely tailored, cost-effective solutions for our clients' business and personal insurance needs. Founded in 1985, CCIG accesses nearly every national, regional, and specialty insurance carrier in the country. CCIG has been recognized multiple times by the Independent Insurance Agents and Brokers of America as a prestigious "Best Practices" Insurance Broker and was awarded the honor again in 2015.

Colorado Insurors Service, Inc. – <https://www.coloradoinsurors.com/>

Colorado Insurors Service, Inc. was founded in 1973 with a mission that remains the same today: helping you protect what's yours. Our customers benefit greatly through our independent insurance agency status. As an independent agency, we partner with insurance companies to provide competitive rates and flexible products that meet your specific needs. We strive to be accurate, available and provide good advice. Utilizing these goals, we have developed loyal customers, some of whom have been with us for over 30 years. Since 2007 we have been annually recognized as a Best Practices Agency by the Independent Insurance Agents and Brokers of America. Each year close to 200 of the country's leading insurance agencies are recognized. Recipient agencies are selected through a comprehensive qualifying process. We are honored to have earned this peer recognition award. Colorado Insurors Service, Inc. has qualified as a "2015 Best Practices Agency" by the Independent Insurance Agents & Brokers of America. We truly appreciate the honor of being selected consecutively since 2007 for this award.

CoWest Insurance Group – <https://www.cowest.com/>

Serving Douglas County for the past 75 years, CoWest Insurance Group, Inc. has evolved from a single CoWest agency into the Corporate office over 30 independent insurance agencies serving the entire state of Colorado. Throughout this growth, CoWest Insurance Group, Inc. has remained in Douglas County, with owners Laurie Lewis and Ann Pasque, loyal and committed to the community where it all began. CoWest remains a stable and profitable agency by meeting the needs of our employees, customers and communities while using the highest ethical and professional standards, partnering with the best-rated insurance companies and over 50 experienced independent insurance agents statewide. We provide excellent insurance products and services to our clients, whether they are in a metropolitan Colorado market or rural town.

CRC Group – <https://www.crcins.com/>

CRC is committed to bringing you more. More service. More value. More expertise in more industries. Placing tough accounts is table stakes for wholesale brokers. We are committed to helping our retail partners win, so we have developed a suite of tools, resources, and solutions to do just that. Additionally, our combined size and scope allow us to meet the wide range of your insured's needs and provides a wealth of expertise and experience that empowers you to access better solutions, more often. Through one appointment, CRC offers our retail agent customers access to the industry's broadest range of property, casualty, and professional liability products through open market, MGA and MGU facilities, and exclusive programs. For our carrier partners, CRC offers the ability to distribute products through one of the largest wholesale insurance distribution networks in the country. We provide access to more risks, from more sources, to help you write a business that fits your appetite.

CRS Insurance Brokerage – <https://www.crsdenver.com/>

CRS is a business insurance brokerage that makes your company's insurance opportunities visible. Through education and training efforts, CRS Insurance works to alleviate the pain that keeps your business from reaching peak profitability and efficiency. With 24/7 service and a trained team of staff that makes the difference, CRS incorporates a consultative approach to find your best fit. We celebrate community. CRS has dedicated time and resources to many charities and philanthropy since the very beginning. Many of our favorite corporate memories revolve around our time outside of the office. We are honored and humbled to support Children, Shelter, and Second Chances in our community.

Day Larsen Pedersen Insurance – <http://www.dlpins.com/>

Day Larsen Pedersen Insurance is a leader in providing quality protection for individuals, families, and businesses with an emphasis on customer service. We strive to place the needs of our clients above our own because this is the foundation of our successful relationships. It is our commitment to assist you in identifying your needs, customizing the policy that

will match your exposures, and placing you with the company that will offer you the best value. The staff at DLP Insurance is active in the community in many groups and organizations that serve the Denver Area. We want to continue to be an active member in the community and grow the agency through our long-term customer relationships. Our goal is for our customers to view us as their expert risk consultants. We will advise in the best interest of our customer with honesty and clarity in every situation. We ensure we will offer our expert knowledge for best coverage, good customer service, and low rates for our clients.

DC Insurers – <http://www.dci-ins.com/>

Many Independent Colorado Insurance Agencies have agents scattered across the state. At DC Insurers, however, our core team is based in our Aurora Colorado Office. We take pride in the fact that we personally manage all of our clients' accounts in-house. It helps us ensure that we deliver the highest level of service that you'll find when searching for Colorado Insurance. Our in-house team is ready to assist you no matter which product line we choose. You can take comfort knowing that there is only one number you need to call when you have any question or concern regarding your insurance policy, coverage or claim!

Flood and Peterson – <https://floodpeterson.com/>

Flood & Peterson, one of the Rocky Mountain region's largest insurance brokers, is an employee-owned company whose staff advise organizations and individuals nationwide. Flood & Peterson builds continuous relationships with clients. Too often, firms in this industry have infrequent customer interactions. They may meet with a client once a year for policy renewal or are sluggish in their response time. Not Flood & Peterson. We aspire to be long-term business partners involved in our customers' day-to-day business operations, advising and helping them make important business decisions. Our goal: to be a trusted business partner and advisor guiding clients as they lower overall risk, boost operational efficiency and competitiveness, and maximize profits.

Gallagher – <https://www.ajg.com/>

Gallagher, an international insurance brokerage and risk management services firm, is headquartered in Itasca, Illinois, has operations in 19 countries and offers client-service capabilities in more than 140 countries around the world through a network of correspondent brokers and consultants.

Hays Companies – <https://www.hayscompanies.com/>

Hays Companies was founded in 1994 through the entrepreneurial spirit of James C. Hays and five senior-level individuals from major brokerage firms. The leaders set out on a mission to fill the void of customer service and creative ideas in the marketplace. Today, Hays Companies is one of the fastest growing risk management, insurance, and employee benefits consultancy firms in the country. Our philosophy of delivering the highest-quality, customer-focused service has driven over 20 years of exponential organic growth. The company is comprised of 700+ experienced professionals in more than 35 locations throughout the United States. Hays remains a privately-held corporation providing employees with a vested interest in the success of the organization. This structure ensures we remain solely focused on exceeding our customers' needs, and not the needs of Wall Street.

Holmes Murphy – <http://www.holmesmurphy.com/>

At Holmes Murphy, we pride ourselves on selling "thinking", not insurance. In a nutshell, we sell the cumulative knowledge and experience that make insurance and businesses work better. It's a philosophy that's worked for us since our inception more than 80 years ago. As an independent brokerage, we serve business and industry leaders across the nation in the areas of property casualty insurance, employee benefits, captive insurance, risk management and loss control. For more information on Holmes Murphy, to include specialties, locations and what makes us tick, visit www.holmesmurphy.com.

Hub International Denver – <https://www.hubinternational.com/offices/us/colorado/denver/>

HUB offers the full range of insurance solutions that protect your business, employees and your home. We add to that a full complement of claims management, risk control, and analytical resources that yield value beyond the insurance transaction. HUB International Insurance Services is the only broker – private or public -- with offices along the I-25 and I-70 corridors. With locations in Denver, Pueblo, Colorado Springs, Glenwood Springs and Grand Junction, we provide international expertise at the local level.

IMA Financial Group – <http://imacorp.com/>

Founded in 1974, IMA remains independent and employee-owned, still charged with the ambitions of loyal associates who see the company's future as their own. Our associates tackle each new challenge with expertise and industry intelligence. They examine issues from all angles and creatively address and solve problems. In addition, because of the global reach of IMA, our team members have access to an incredibly wide range of products and services. Areas of specialized

insurance practice have grown beyond the historical cornerstones of construction and oil and gas to include hospitality, technology and much more.

ISU Insurance Services of Colorado Inc. – <http://isuinsurance.com/>

Since 1882, ISU Insurance Services of Colorado, Inc. has enabled clients to be in control of their future security. Our "Value Search" process focuses on your needs and wants by searching the marketplace for insurance protection and risk management solutions tailor-made to your desires. Our staff has the knowledge and experience of our insurance products to provide maximum benefit and protection to our clients. Let one of our licensed professional insurance agents help you with any of your personal or business insurance needs serving Denver, CO and throughout the United States.

JLT Specialty USA – <http://www.usa.jlt.com/>

We are the U.S. platform of the world's leading specialty advisor and broker, London-based JLT Group. We believe there is a better way to serve clients. We are specialists, not generalists. We offer deep expertise in key industries and on key products that cross all industries. We will help you find solutions to your most complex areas of risk, where innovation, optimization, and depth of expertise are required. We maintain an unwavering focus on our clients, and we expect to be judged by the results we deliver for you. We understand the strategic, operational, human and financial aspects of risk, and we tailor solutions from the capital markets driven by facts, data and analytics. We believe that just because something's been done a certain way in the past, doesn't mean that that's the right way to do it moving forward. We actively encourage our people to challenge the status quo, looking at a complex problem in entirely new ways.

Kelly Klee Private Client Insurance – <https://kellyklee.com/>

At Kelly Klee Private Client Insurance, we provide successful individuals and families peace of mind and complete control by tailoring risk management programs to their specific insurance needs. By building and implementing comprehensive protection plans for our clients, they can lead their lives without fear of losing the lifestyle and assets they love. No one can predict the unexpected in life, but with Kelly Klee, you can control what happens next.

Kennedy Michener Benefits LLC – <http://www.kmb-llc.com/>

Robert Kennedy founded our firm in 1965 and has specialized in providing outstanding employee benefits counseling and service for professional firms since that time. Mitch Michener joined the firm in 2009 as a partner. Since then we have been known as Kennedy, Michener Benefits, LLC. We are pleased to be of service to a wide array of Colorado companies that employ anywhere from five to 1,000 employees. What do we do? Well, it's very simple. Kennedy, Michener Benefits, LLC's staff is dedicated to helping you! Strategic Planning and Benefits versus Cost Analysis of the Health, Dental, Vision, Life and Disability markets are our areas of specialty. We pride ourselves in the creative options we can show you! Our role in the ever-changing insurance industry is to make sure that the companies we serve are receiving the best value for their hard-earned dollar. We achieve this by equipping your firm with the information necessary to make a clear, concise and knowledgeable decision. Our role between insurance renewals is to act as your Employee Benefits Consultant in the matters of regulation & compliance, billing, enrollment and claim issues. We thrive on taking the "hassle" out of group benefit programs!

Lakeside Insurance Center – <https://lakeside-insurance.com/>

In Colorado at Lakeside Insurance, LLC or in Michigan at McCarron & Associates – The Insurance Center, "Service is our principal focus." We understand that insurance can be difficult to understand. Our goal is to listen to your needs and make purchasing insurance a simple and trouble-free process. For Personal Insurance, we pride ourselves on getting to know you and working with you to protect your most valuable assets. Our website also enables you, our clients, to quickly find a way to Quote, Purchase, or Service your policy. For our Commercial Clients, the Agency provides Risk Management Solutions for Businesses from Technology Start-ups to Businesses with \$85 Million in revenues. Some of our Business Clientele include Contractors, Education/Universities, Entertainment Industry, Financial Services, Health Care, Hospitality, Industrial Processing, Internet/Technology, Manufacturing, Municipalities, and Wholesalers among others.

Landmark Insurance Group, LLC – <http://www.landmarkinsgroup.com/>

Landmark Insurance Group, formerly IRG Underwriters is an independent insurance agency. IRG Underwriters began its operations as an environmental insurance agency in 2002. From the beginning, our focus has been on providing the best service to our clients. Over the years, we have specialized in the placement of complex risks and have broadened our access to markets. We have continued to grow, adding to our commercial property and casualty book of business and adding a personal lines department. With this growth we have not lost focus of our environmental roots and have continued to be a predominant force in the environmental insurance market. As of January 1st, 2016, IRG Underwriters, along with Elk Ridge Insurance, Security Financial, and Fourth-Gen Insurance came together to launch Landmark Insurance Group. The agency platform has been restructured to accommodate growth and to assist our clients in managing their unique risks. Our name has changed, but we still offer the same quality service on which you have come

to rely. We have the opportunity to select carriers and companies that we trust to provide the best products and service for you or your business. Our team of dedicated experts can help identify your risk to ensure we find the best fit. We are located just outside of Denver and service clients with both large and small exposures on a local and global scale. Landmark Insurance Group has been providing Business, Personal and Environmental insurance since 2002. Our strong background in the placement of complex and technical accounts prepares us to take on new challenges. We are licensed in 40 states and have developed a business structure that provides each of our clients a team of insurance experts with experience and knowledge of the industry and our products.

Liberty Mutual Insurance – <https://www.libertymutualgroup.com/>

"Helping people live safer, more secure lives" since 1912, Boston-based Liberty Mutual Insurance is a diversified global insurer and the third largest property and casualty insurer in the U.S. based on 2012 direct premiums written as reported by the National Association of Insurance Commissioners. Liberty Mutual Insurance also ranks 81st on the Fortune 100 list of largest corporations in the U.S. based on 2012 revenue. As of December 31, 2012, Liberty Mutual Insurance had \$120.1 billion in consolidated assets, \$101.5 billion in consolidated liabilities, and \$36.9 billion in annual consolidated revenue. Liberty Mutual Insurance offers a wide range of insurance products and services, including personal automobile, homeowners, workers compensation, property, commercial automobile, general liability, global specialty, group disability, reinsurance, and surety. Liberty Mutual Insurance employs over 50,000 people in more than 900 offices throughout the world.

Lockton – <https://www.lockton.com/>

Although Lockton is the world's largest privately owned insurance brokerage firm, clients most frequently describe us as team members who make their business better. Energy, innovation and deep expertise fuel our focus on solving clients' problems and achieving real results. At Lockton, we are passionate about serving our clients, developing our Associates, and giving back to our communities. We focus all of our global resources to do one thing: to help you make your business better. We achieve this by improving your bottom line, managing your capital, attracting and retaining talent, and by protecting your people, your property and your reputation. Lockton approaches client service differently than most commercial insurance brokers. Unlike some brokers, we do not separate program design, placement and service. Our comprehensive approach provides a consistent partner relationship, ensuring there is no loss of service or miscommunication.

Marsh – <https://www.marsh.com>

Marsh, a global leader in insurance broking and risk management, teams with its clients to define, design, and deliver innovative industry-specific solutions that help them protect their future and thrive. It has approximately 26,000 colleagues who collaborate to provide advice and transactional capabilities to clients in over 100 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC)

MassMutual – <https://www.massmutual.com/>

Founded in 1851, MassMutual is a leading mutual life insurance company that is run for the benefit of its members and participating policyholders. The company has a long history of financial strength and strong performance, and although dividends are not guaranteed, MassMutual has paid dividends to eligible participating policyholders every year since the 1860s. With whole life insurance as its foundation, MassMutual provides products to help meet the financial needs of clients, such as life insurance, disability income insurance, long-term care insurance, retirement/401(k) plan services, and annuities. In addition, the company's strong and growing network of financial professionals helps clients make good financial decisions for the long-term.

Moody Insurance Agency Inc. – www.moodyins.com

Founded in 1972, Moody Insurance Agency is the third-largest privately-owned insurance agency in Colorado. Moody Insurance offers specialized risk management solutions, insurance, bonding and employee benefits. These products, coupled with a superior client service model, dramatically improve clients' ability to receive the best coverage and price in a difficult insurance marketplace.

Mutual of Omaha – <https://www.mutualofomaha.com/>

Mutual of Omaha is a solid, family-oriented company that's reliable, trustworthy, knowledgeable and caring. We are a full-service, multi-line provider of insurance and financial service products for individuals, businesses and groups throughout the United States. We are committed to providing outstanding service to our policyholders and our dedication to customer service is the cornerstone of our vision and values.

Nationwide – <https://www.nationwide.com/>

Nationwide Mutual Insurance Company, based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A+ by both A.M. Best and Standard & Poor's. The company provides customers a full range of insurance and financial services, including auto insurance, motorcycle, boat, homeowners, pet, life insurance, farm, commercial insurance, annuities, mortgages, mutual funds, pensions, long-term savings plans and specialty health services.

Northwestern Mutual – <http://denver.nm.com/>

Northwestern Mutual Denver is one of Colorado's largest financial services firms. Our focus is not on insurance or investments alone, but rather bringing them together into one whole picture. With over 100 financial representatives and their teams and offices in Denver, Lakewood, Greenwood Village and Vail, we serve clients across Colorado and the United States with financial planning, insurance and investments. We apply time-tested strategies, provide expert advice and make recommendations based on the client's priorities. Northwestern Mutual approaches financial planning as the means to create a lifetime of financial security. Each unique financial strategy is built on a solid foundation to help ensure clients are protected against the unexpected, accumulate wealth and preserve their income. At Northwestern Mutual the process involves risk management, wealth accumulation and wealth preservation and distribution. Risk Management helps to ensure clients are prepared to weather life's storms. Wealth accumulation is structured to make the most of clients' money and help them achieve their goals. This leads to wealth preservation which is designed to deliver financial security and guide the transition of wealth into predictable income in retirement and legacy planning.

Premiere Group Insurance (PGI) – <https://www.thinkpremierfirst.com/>

We are an independent agency with the customer in mind. We have relationships with dozens of insurance companies, allowing you to get the right price with the right service. Whether you have the ideal history, preferred companies desire, or a not so perfect history, we find the right coverage, with the best company, at the best price for you. Make the latest changes to your policy directly from our website twenty-four hours a day, seven days a week. Use any of our convenient forms for policy service directly from your home or office. As an independent insurance agent we can offer the right coverages with the personal touch you would expect from your neighborhood insurance agent.

Ryan Turner Specialty – <https://rtspecialty.com/>

Ryan Turner Specialty is a leading wholesale distributor of specialty insurance products and services. Our specialist brokers handle a comprehensive mix of property, casualty, professional lines, transportation and workers' compensation insurance products from insurance carriers to retail brokerage firms. We define ourselves through our superior execution on behalf of our clients, which has established us as a leader in the industry. As an independent wholesale broker, we are a critical intermediary between insurance carriers and retail brokers which deal directly with insured parties. Many specialty insurance carriers distribute products primarily through wholesale insurance brokers. RT's mission is simple – we believe clients are best served by a team of professionals who work collaboratively and collectively through a meaningful partnership among agents, brokers and carriers. RT works together with retail agents and insurance carriers to provide innovative solutions to their clients' most complex insurance needs.

True North Insurance and Financial Strategies – <https://truenorthcompanies.com/>

TrueNorth® was established in the year 2001 with the merger of Davis Jones Lamb Insurance, Insurance Service Corporation, and Verhille & Associates. This merger created the largest financial services firm of its kind based in Eastern Iowa. Our mission is to assist companies and people with protecting and maximizing assets, resources and opportunities. We have created a one of a kind environment where a group of professionals and entrepreneurs who shares their passions for community, family & teamwork have come together to make a difference for each other and our clients. We take pride in building trust in TrueNorth, both internally and externally.

USI – <https://www.usi.com/>

USI is a leader in insurance brokerage and consulting. With more than 4,400 dedicated, experienced and innovative professionals in more than 140 offices across the United States, we have a team of professionals nearby ready to serve you. USI is the 9th largest insurance broker of U.S. business, the 3rd largest privately owned broker and the 12th largest insurance broker in the world. We are the 7th largest benefits broker ranked by global benefits revenue. We are the #1 employee benefit communication and enrollment services provider in the U.S. We are the 3rd largest privately held personal lines broker and 4th largest privately held commercial lines broker in the U.S. We are the 5th largest affinity program provider in the U.S. We are a top 10 retirement consulting firm and we are the largest employee benefit wholesaler in the Northeast tri-state area. We are the 3rd largest privately-held independent property/casualty insurance agency.

Vela Insurance Agency – <http://www.velainsures.com/>

Vela Insurance Agency is an Independent Insurance Agency, which means we represent many different companies so we can find the one that is right for you. We can shop your insurance for you instead of you having to call around. Our goal is to provide you with the insurance you want at the lowest possible price while providing you with the highest level of customer service. We can furnish you with an assessment of your insurance needs and a choice of which package fits you best.

Western Pacific Insurance Network – <https://westpacins.com/>

WestPac and Virtus have emerged as the Rocky Mountain Region's premier independent wholesale brokers. With a regional feel, our commercial insurance capabilities extend country-wide with binding, brokerage, and program facilities. Our industry knowledge, professional integrity, and superior service allow us to deliver refreshing customer experiences for our agency customers, but also profitable results for our carrier partners.

WillisTowersWatson – <http://www.willis.com>

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has over 40,000 employees serving more than 140 countries. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas — the dynamic formula that drives business performance. Together, we unlock potential.

Woodruff-Sawyer & CO – <https://woodruffshawyer.com/>

Woodruff-Sawyer exists to help clients mitigate risk, solve problems, and make better business decisions. Our clients trust us to protect them, and we're passionate about fulfilling that important responsibility. For nearly 100 years, we've been a strong business partner to clients due to a simple approach: to serve in our client's best interests. That means results based on your agenda, not ours. Our business strategy is based on this philosophy of service, and it's reinforced by an infrastructure that empowers employees to achieve the best results for you. For us, delivering an outstanding customer experience is directly related to giving clients peace of mind. We help protect your assets and people, so you can focus on running your business.

INSURANCE CARRIES/RISK MANAGEMENT

Affordable American Insurance Inc. – <http://affordableamericaninsurance.com/>

Affordable American Insurance (AAI), with over 60 offices in Colorado, Arizona and Utah is a leader in the insurance industry in the mountain region. AAI has positioned itself as one of the top 50 privately owned companies in Colorado. Because of the systems we use, we are consistently one of the top producers for the most recognized insurance companies.

American Family Insurance – <https://www.amfam.com/>

For more than 85 years, American Family Insurance has built its reputation on sound principles. We strive to provide you with industry-leading service, exceptional claims experience and products that build long-term relationships. This is accomplished by treating policyholders fairly in a helpful and caring way and making it easy and convenient to work with us. We know our customers like family. American Family Insurance thrives by conducting its business in accordance with the highest ethical standards and the law at all times. Integrity is part of our culture and always has been. The reputation we enjoy and trust-based relationships we have built with our customers are determined by the example set by management and the character and good judgment exercised at all levels of our organization. It's a way of doing business that our customers have come to expect from us and a standard that we continue to live up to.

American International Group (AIG) – <https://www.aig.com>

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States.

Amica – <https://www.amica.com/>

Amica Mutual Insurance Company, the nation's oldest mutual insurer of automobiles, was founded in 1907. The company, with corporate headquarters in Lincoln, RI, is a national writer of automobile, homeowners, marine and personal umbrella liability insurance. Life coverage is available through Amica Life Insurance Company, a wholly owned subsidiary. Amica employs more than 3,100 people in 40 offices across the country.

Assurant – <https://www.assurant.com/>

Assurant supports some of the world's most recognizable brands, helping them solve their business challenges. We find solutions for the challenges that face everyday people, too. Major challenges like a flooded house, expensive car repairs or unexpected funeral expenses. And smaller inconveniences like a broken phone, misplaced mobile device or malfunctioning appliance. At Assurant, we figure out what's stopping the businesses and consumers we serve and find ways to keep them moving forward. We have a reputation for introducing new ideas to the marketplace that turn insight into competitive advantage. With decades of experience to draw upon, we're well prepared to anticipate our client's challenges and spot opportunities to help them succeed. But it's our uncompromising values that keep us grounded and remind us of what matters most.

Auto-Owners Insurance – <https://www.auto-owners.com/>

For over 95 years, Auto-Owners has been dedicated to the independent agency system. We're proud to be ranked among the Fortune 500 every year since 2002, and our written premium is over \$5 billion. Comprised of five property and casualty companies and one life/health/annuity insurer, the group is recognized for exceptional financial strength and stability among the nation's largest insurers.

Beacon Hill Associates Inc. – <https://b-h-a.com/>

Beacon Hill Associates, Inc. is a wholesale insurance broker and program administrator, specializing in the placement of environmental coverages for insurance agents nationwide. Since 1990, Beacon Hill Associates, Inc. has been a leader in providing environmental liability insurance. We take pride in offering our agents and brokers relevant coverage from quality carriers in a fast, efficient manner. Find out more about what environmental insurance is.

Berkshire Hathaway Homestate Companies – <https://www.bhbc.com/>

The Berkshire Hathaway Homestate Companies is a group of six insurance carriers that are part of the Berkshire Hathaway group of insurance companies. Headquartered in Omaha, Nebraska, with more than 40 years in business, BHHC has grown from a regional organization to a national insurance group, offering insurance products from coast to coast. Each BHHC insurance company has earned an A++ (Superior) financial strength rating from A.M. Best. Our unparalleled financial strength and superior claims-paying ability sets BHHC apart from other insurance companies in the industry.

Catalytic Risk Managers – <http://www.catalyticrisk.com/>

Catalytic™ Risk Managers is one of the leading underwriters of property catastrophe insurance products in the United States. Specializing in commercial Earthquake DIC, Wind, All Perils and Terrorism insurance, Catalytic is one of the fastest growing underwriting managers in the property cat industry. Today, the Company can offer per risk limits for Earthquake DIC of up to \$125 Million and up to \$100 Million for Wind risks, making Catalytic one of the top capacity providers in the marketplace.

Chubb Insurance – <https://www.chubb.com/>

For more than 130 years, the Chubb Group of Insurance Companies has been delivering exceptional property and casualty insurance products and services to businesses and individuals around the world. Today, we are the 10th largest property and casualty insurer in the United States and have a worldwide network of some 120 offices in 26 countries staffed by 10,200 employees. The Chubb Corporation reported \$52.2 billion in assets and \$13.6 billion in revenues in 2012. According to Fortune magazine, Chubb is the 202nd largest U.S.-based Corporation. We have emerged as a leader in the insurance industry not only on the basis of our size or our longevity. We consistently strive to build lasting relationships with our customers and 8,500 independent agents and brokers, and we aim to be the best at what we do by delivering unparalleled service and innovative, scalable and specialized products backed by financial strength and third-party endorsements.

CIGNA – <https://www.cigna.com/>

Cigna is one of the world's largest investor-owned global health service companies with international operations in 30 countries and approximately 85 million global customer relationships. With diverse product offerings, Cigna supports customers throughout all life stages – from your first steps to working years to Medicare. Through its operating subsidiaries, Cigna provides health care coverage directly to individuals and through employers, affinity partners, brokers and consultants. Other related benefits that are offered include group disability, life and accident insurance and international insurance. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York.

CIRSA – <https://www.cirsa.org/>

CIRSA provides Property/Casualty and Workers' Compensation coverages and risk management services to Colorado public entities – and the partnership you need to make risk management easy. For over three decades, our members have pooled their resources together to minimize the impact of catastrophic claims and volatile insurance market cycles. Through it all, we've maintained our financial strength to ensure that we protect you no matter what changes the marketplace may throw your way. Our staff has the experience to assist you in improving safety, preventing losses and managing your cost of risk. In addition, our organization facilitates the exchange of information, the sharing of risk management tools, and fosters relationships within our member community.

CNA Financial Corporation – <https://www.cna.com>

As the 7th largest U.S. commercial insurer and the 13th largest U.S. property & casualty insurer, we provide insurance protection to more than one million businesses and professionals in the U.S. and internationally. We understand the importance of being where our customers are. Headquartered in Chicago, CNA has offices throughout the U.S., Canada and Europe. In these locations, we work with highly professional independent agents and brokers to ensure our customers receive the personal service and attention they look for in a carrier.

CoBank – <https://www.cobank.com/>

CoBank is a national cooperative bank serving vital industries across rural America. The bank provides loans, leases, export financing and other financial services to agribusinesses and rural power, water and communications providers in all 50 states. CoBank is a member of the Farm Credit System, a nationwide network of banks and retail lending associations chartered to support the borrowing needs of U.S. agriculture and the nation's rural economy. In addition to serving its direct retail borrowers, the bank also provides wholesale loans and other financial services to affiliated Farm Credit associations serving approximately 70,000 farmers, ranchers and other rural borrowers in 23 states around the country. Headquartered outside Denver, Colorado, CoBank serves customers from regional banking centers across the U.S. and also maintains an international representative office in Singapore.

Colony Specialty (ARGO Group) - <https://www.argolimited.com/colony-specialty/>

Colony Specialty is one of the top 10 excess and surplus lines' carriers in the nation, rated "A" (Excellent) by A.M. Best. Licensed as a non-admitted insurer in 50 states, the District of Columbia and the U.S. Virgin Islands, we have the ability to underwrite with more flexible policy terms and premium rates on a non-admitted basis. We provide a market for insurance that covers hard-to-place risks not written by the standard markets. Non-standard risks have unusual underwriting characteristics and can include unique risks where admitted carriers do not offer a filed policy form or rate, or have capacity risks where clients seek a higher level of coverage.

Denver Agency – <http://denveragency.com/>

We are the Denver Agency, crafting custom-fit comprehensive personal and commercial insurance programs, far beyond the realm of the average agency. Our expertise and resources prepare us to keep your life running smoothly and your peace of mind uninterrupted. We continually monitor your state of affairs, suggesting calibrations to your coverage as your life evolves. Our privileged relationships with the best carriers, coupled with our experience as leaders and educators in the business means not only will you feel confident with your coverage, you'll understand it too.

EMC Insurance – <https://www.emcins.com/>

EMC Insurance Companies ranks among the top 50 insurance organizations in the United States and is one of the largest property and casualty companies in Iowa, based on net written premium. Founded in 1911, EMC Insurance Companies is financially solid, built on over 100 years of serving policyholders and independent insurance agents. Today, EMC employs more than 2,300 employees in 20 locations across the country. EMC sells its products solely through independent insurance agencies in more than 40 states. We believe our partnership with independent agents brings a superior level of personalized service to the insurance process.

FCC Services – <https://www.fccservices.com/>

Headquartered in the Denver Tech Center, with approximately 60 employees, FCC Services is proud to serve a variety of clients across the US. We provide Governance and Leadership Development, Conferences, Programs and Events for Professional Development, Executive Coaching, Thought Leadership and Professional Speakers, Strategic Talent Management, Merger, Acquisition and Corporate Finance Advisory, Risk Management and Insurance Management, National Discount Program. The unique blend of our expertise, services, programs and conferences enables us to create enriching business solutions and help organizations to be more.

Group Insurance Analysts Inc./GIA Risk Management LLC. – <http://e-gia.com/>

Group Insurance Analysts, Inc. (GIA) is an independent insurance agency located in Colorado (Arvada, Wheat Ridge, Lakewood, Denver area) since 1984. We provide no obligation Colorado health insurance, auto, home, dental, Medicare and business insurance quotes from many insurance companies in Colorado to individuals and Colorado businesses. We specialize in individual insurance products, as well as commercial and business insurance. We handle insurance for individuals/families and businesses of every size - large corporations, partnerships, small business and even sole proprietorships.

The Hanover Insurance Group – <https://www.hanover.com/>

The Hanover Insurance Group, Inc. (NYSE: THG), based in Worcester, Massachusetts. is the holding company for a group of insurers that includes The Hanover Insurance Company, also based in Worcester, Citizens Insurance Company of America, headquartered in Howell, Michigan, Chaucer Holdings PLC, based in London, and their affiliates. The Hanover offers a wide range of property and casualty products and services to businesses, individuals, and families through a select group of independent agents across the U.S., and has been meeting its obligations to its agent partners and their customers for nearly 160 years. The company is ranked among the top 25 property and casualty insurers in the country and maintains excellent ratings from A.M. Best, Standard & Poor's, and Moody's.

The Hartford – <http://www.thehartford.com>

We sell insurance – but lots of companies do that. What makes us The Hartford? Our commitment to our customers – we come to work every day to help them prevail through life's challenges. Our commitment to our employees – we've built a culture where people are respected for whom they are and recognized for how they contribute. And our commitment to our neighbors – we support and serve daily in the communities where we live and work. We are The Hartford. And together we prevail.

ICAT Catastrophe Insurance – <https://www.icat.com/>

At ICAT, we have a single goal: help business owners and homeowners recover from a disaster. Since 1998, ICAT has provided catastrophe insurance coverage to home and business owners throughout the United States. From day one through today, we remain a highly specialized, disciplined underwriter of catastrophe property insurance risk. ICAT has over 200 employees and serves more than 65,000 customers in 42 states through its online quoting system, www.icat.com and through traditional broker submissions. The ICAT brand offers the promise of "Security, Service, Recovery" to policyholders and brokers in providing insurance solutions to protect against natural catastrophe events. ICAT continues to expand through new products such as its Residential Earthquake product in California, which helps homeowners protect their largest asset in the event of an earthquake. ICAT underwrites on behalf of a diverse line up of strong carrier partners, as well as our own ICAT Syndicate 4242 of Lloyd's of London. The Syndicate is rated A (Excellent) by A.M. Best Company, A+ (Strong) by Standard & Poor's and AA- (Very Strong) by Fitch Ratings.

IHS Markit – <http://www.ihs.com>

IHS Markit is the leading source of information and insight in critical areas that shape today's business landscape. Customers around the world rely on us to address strategic and operational challenges. We bring together the deepest intelligence across the widest set of capital-intensive industries and markets. By connecting data across variables, our analysts and industry specialists present our customers with a richer, highly integrated view of their world. That is the benefit of The New Intelligence. We're able to isolate cause and effect, risk and opportunity in new ways that empower our customers to make well-informed decisions with greater confidence. IHS Markit is a dynamic team that includes more than 5,000 analysts, data scientists, financial experts and industry specialists. Our global information expertise spans numerous industries, including leading positions in finance, energy and transportation.

Ironshore, A Liberty Mutual Company – <http://www.ironshore.com/>

With a holding company with over a billion dollars in fresh capital, Ironshore® has become one of the fastest growing companies in the industry, and we truly believe there's never been a better time to be in the insurance business. In fact, we launched Ironshore understanding the market's need for a better model, where clients have access to experienced leadership on a daily basis, and top talent takes the time to understand your business to customize solutions, minimize risk and solve even your most complex problems. We've found that when you go above expectations and think well beyond the industry standard, innovation happens every day. And in an industry where you need to expect the unexpected, this entrepreneurial approach is the best protection you can have when confronting the challenging demands inherent in specialty insurance.

Intact Insurance (Previously known as OneBeacon – <https://www.intactspecialty.com/#>

Intact Insurance , Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." Intact's underwriting companies offer a range of specialty insurance products sold through

independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services.

Philadelphia Insurance Companies – <https://www.phly.com>

Philadelphia Insurance Companies designs, markets, and underwrites commercial property/casualty and professional liability insurance products incorporating value added coverages and services for select industries. In operation since 1962, the Company, whose commercial lines insurance subsidiaries are rated "A++" (Superior) by A.M. Best Company and "A+" for counterparty credit and financial strength by Standard & Poor's, is nationally recognized as a member of Ward's Top 50, National Underwriter's Top 100, and one of the Top 150 Workplaces in America. The organization has 45 offices strategically located across the United States to provide superior service.

Pinnacol Assurance – <https://www.pinnacol.com/>

Pinnacol was established as the assured source of workers' comp coverage for Colorado companies, regardless of their size or risk — a role we continue to fill today. Over the years, we've grown from industry pioneer to Colorado's choice for workers' compensation. Today, approximately 55,000 customers across Colorado have made Pinnacol their carrier of choice.

QBE Holdings, Inc. – <http://www.qbena.com>

One of the largest carriers worldwide, QBE is a 130-year-old, \$14 billion integrated specialist insurers operating in every key insurance market. We provide global capacity and expertise to meet customers' risk management needs shaped by unique exposures and changing business climates on local, national and global levels. As one of the top 20 carriers worldwide, QBE is an integrated specialist insurer with 14,000 employees around the globe. In an increasingly volatile environment, the depth of our expertise with managing risk gives businesses the confidence and reassurance they need to invest, grow and prosper. We offer targeted products and services through a limited, preferred distribution model, ensuring our ability to match our experts with your experts. We are committed to delivering a consistent service experience that inspires trust and confidence among the partners and clients we serve.

RISCOM Commercial Insurance Specialists – <http://www.riscomins.com/web/>

At RISCOM, we think "outside of the box" in order to meet our customers' commercial insurance needs. Our team is comprised of insurance professionals who possess a wealth of industry experience and knowledge and who have been meeting the commercial insurance requirements of our customers for many years. We contract with retail agents and work closely with them in providing our mutual insureds the coverages required for their business needs. Not only do we work at providing the best insurance solutions possible, but we also strive to provide the best service available anywhere. We pride ourselves on our response time. Agents have described our level of customer service as "industry leading." Claims arising from policies that we write are handled in-house by our RISCOM Claims Management, LLC personnel who specialize in commercial claims. We are aggressive in our handling of each loss working to achieve the best result for all parties involved. The lines of business we offer are commercial auto, transportation, general liability, garage, commercial property, and inland marine. If you have a need for a market for these exposures, contact us and let us know you are interested in being appointed as one of our select agents.

Risk Placement Services Denver – <https://www.rpsins.com/>

Risk Placement Services (RPS) is a Managing General Agent/Underwriting Manager and nationally focused wholesale insurance broker. We have ranked in the top five in every insurance industry category and have been consistently ranked as the largest MGA in the country for several years. Headquartered in Rolling Meadows, Illinois, our organization has more than 80 branch office and satellite locations. We are comprised of four divisions, National Brokerage, MGA/Binding, Programs and Standard Lines; we also focus on the Environmental, Healthcare, Transportation and Executive Lines segments of the insurance marketplace. For each of our programs and products, we work only with top-rated admitted and non-admitted carriers.

Sedgwick Claims Management Services, Inc – <https://www.sedgwick.com>

Sedgwick is the leading North American provider of innovative, technology-enabled claims and productivity management solutions, delivering a world of expert resources to a diverse client base through more than 10,000 colleagues across the U.S. and Canada. Sedgwick has succeeded by listening to our clients, learning what they need, understanding their challenges, and providing tailored solutions and thought leadership to help enhance their businesses. This is why we are the market leader – not because we are the largest, but because we offer a world of resources to comprehensively address our clients' needs and an expansive array of services unparalleled in the industry.

Seneca Insurance Company – <http://www.cfins.com/seneca/>

Seneca Insurance Company is a Specialty Property and Casualty Insurance company with thirteen offices across the U.S. Through its two underwriting companies, one an admitted carrier in all 50 states and the other a surplus lines company, Seneca offers a wide variety of commercial Insurance products to address unique circumstances, niche markets and specialized coverage needs. Seneca Insurance Company, Inc. is part of the Crum & Forster Group.

State Auto Insurance Companies – <https://www.stateauto.com/>

In 1921, State Automobile Mutual Insurance Company was founded. With three employees and a rented room in downtown Columbus, Ohio, Robert Pein set forth to tackle the inequities in the insurance industry. From the very beginning, State Auto advocated the independent agency system as the best approach to serving the needs of its policyholders. To this day, as hometown neighbors, local independent agents continue to provide efficient, professional and more personalized service than that of their competitors. Just like Robert Pein had always dreamed. Today, the State Auto Insurance Group employs approximately 2,000 associates and markets its products through more than 3,000 independent agencies in 33 states. Group assets are in excess of \$3.25 billion with annual direct written premium in excess of \$1.5 billion. Corporate headquarters is in Columbus, Ohio, where State Auto was founded in 1921. Regional headquarters are located in Nashville TN, Indianapolis IN, Columbus OH, Austin TX and Baltimore MD.

Travelers Insurance – <https://www.travelers.com>

Travelers is one of the nation's largest property casualty companies. A component of the Dow Jones Industrial Average, Travelers has more than 30,000 employees, 13,000 independent agents and multiple market segments across the personal, business, financial and international insurance groups. Travelers has operations in the United States, United Kingdom, Canada, Lloyd's of London, and the Republic of Ireland. In Brazil, the company also has a joint venture partnership with JMalucelli, Brazil's market leader in surety.

Union Colony Insurance – <https://www.unioncolonyins.com/>

We are an independent agency committed to you, upholding a tradition of insurance excellence for Northern Colorado and beyond since 1984. We have relationships with dozens of insurance companies, providing coverage at the right price and personal touch you would expect from your neighborhood insurance agent. The coverage we provide includes business and commercial insurance, personal lines, agribusiness, and specialty insurance. Visit our website for a no obligation quick quote.

United Services Automobile Association (USAA) – <https://www.usaa.com>

USAA provides insurance, banking, investment and retirement products and services to 9.8 million members of the U.S. military and their families. Known for its legendary commitment to its members, USAA is consistently recognized for outstanding service, employee well-being and financial strength. USAA membership is open to all who are serving or have honorably served our nation in the U.S. military — and their eligible family members.

Vela Insurance Services, a Berkley Company – <https://www.vela-ins.com/>

A constellation in the southern hemisphere, Vela means "sails of a ship" in Latin. In 1996, Vela Insurance Services began operations writing excess and surplus lines casualty business. In the beginning, the primary focus was on construction and manufacturing risks but expanded to write a variety of general casualty and professional liability classes. Today, we offer both national service and local knowledge to our exclusive wholesale broker network and the businesses they serve. Vela's risk professionals specialize in excess and surplus lines business in Vela's four market segments: Core Construction, Specialty Construction, Specialty Casualty, and Professional Liability. Vela offers wholesale brokers nationwide availability to our highly experienced staff. Vela's risk professionals specialize in excess and surplus lines business in Vela's four market segments: Core Construction, Specialty Construction, Specialty Casualty, and Professional Liability. Vela offers wholesale brokers nationwide availability to our highly experienced staff. Vela Insurance Services is a member company of Berkley, one of the nation's premier commercial lines property casualty insurance providers, whose member insurance companies are rated A+ (Superior) Financial Size Category XV by A.M. Best Company and A+ (Strong) by Standard & Poor's.

Verus Insurance Services – <https://www.verusins.com/>

Verus Underwriting Managers is an underwriting management company targeting small to midsize commercial risks in the E&S and Specialty insurance markets through appointed wholesale brokers and agents. Verus underwrites on behalf of W.R. Berkley Corporation member insurance companies rated A+ by A.M. Best Company, Inc.

Wright Insurance Group – <https://www.wrightinsgroup.com/>

Established in 1914, Wright Insurance Group was founded on a philosophy of offering personal and professional service in the Stateline Area. We have offices in Beloit and Janesville, Wisconsin and serve over 3,000 customers in the State of

Wisconsin and Illinois. We are an independent insurance agency representing many of the top rated companies in the business. Our products are as comprehensive as any and our rates are aggressive but our strength and long terms success is because of our customers. We work with individuals, families and businesses who appreciate the value of quality and in turn, we strive to deliver the character and competence to build trusted long-term relationships. We provide insurance coverage ranging from automobiles to boats, homes to commercial buildings, employee benefits, life insurance, comprehensive business programs and worker's compensation. As an independent insurance agent, we're able to select which insurers we'll work with – and ultimately which ones cover our clients. Contact us today for a complete review of your insurance needs.

Zurich – <https://www.zurichna.com/>

Zurich Insurance Group (Zurich) is a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. It offers a wide range of general insurance and life insurance products and services for individuals, small businesses, mid-sized and large companies as well as multinational corporations. Zurich employs about 60,000 people serving customers in more than 170 countries.

INSURANCE SOFTWARE

Vertafore – <http://www.vertafore.com/>

Vertafore offers the broadest and most adaptable technology solutions to better prepare the insurance industry for digital disruption. The Vertafore product line is built on a platform, empowering customers and other solution providers to adapt and thrive as the market changes. Vertafore's platform features fast innovation, partnerships with the best technology companies, and customizable solutions to help companies remain independent during a time of industry disruption. As the leader in modern insurance technology with the largest customer base in the industry, Vertafore connects every point of the distribution channel, from agencies and carriers to MGAs, MGUs, and state governments.