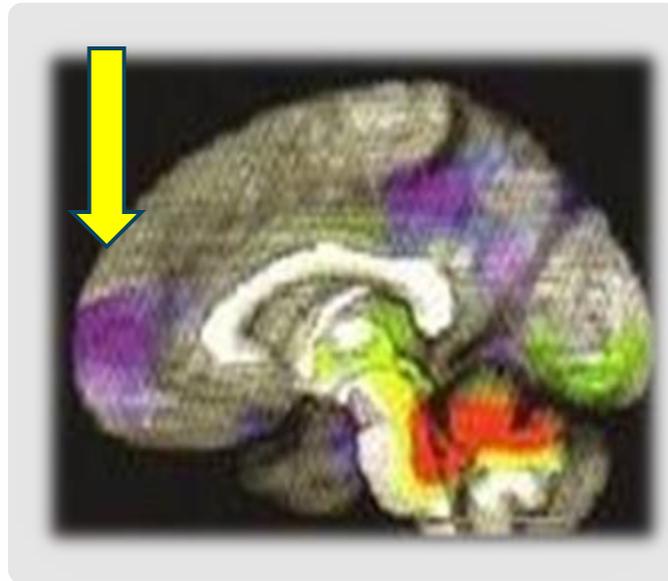
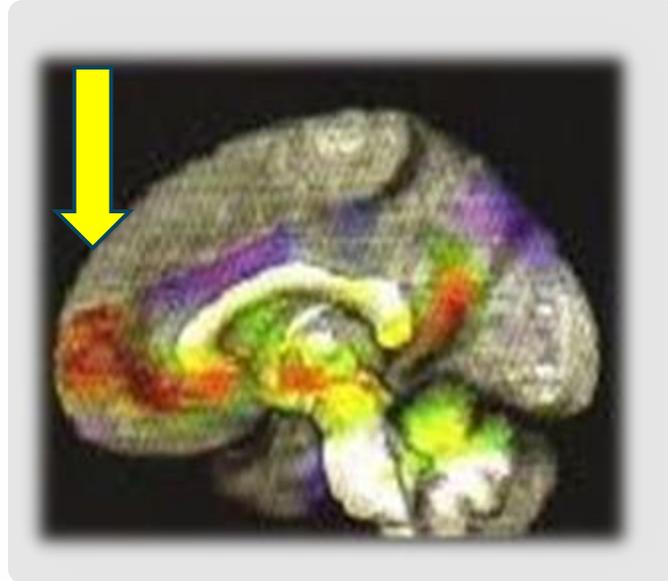


CONNECT TO
LEAD
TO CONNECT

Day Two: Fall Retreat 2025

- Best self
- Willpower
- Perspective taking
- Flexible and fluid
- Curious and open
- Creative and innovative
- Focus and energy



- Defensive
- Has to be right
- Reactive
- Compromised health
- Stuck (either/or)
- Protective of self
- Tunnel vision
- Missed opportunities



“Abilities such as being able to motivate oneself

in the face of frustration;

to control impulse;

to delay gratification;

to regulate one’s moods

to keep distress from swamping the ability to think.”

Daniel Goleman

Managing Self

1. Self-Awareness
2. Accountability
3. Optimism

Influencing Others

1. Empathy
2. Conflict Management
3. Teamwork

CONNECT TO LEAD. LEAD TO CONNECT.



Connect
with
self

Connect
with
others

Connect
with
values

Connect
with the
future



Connecting to Values



33-725
MADE IN USA WITH GLOBAL MATERIALS

4 3 2 1
STANLEY®
ft in
6 ft

Vision

To be a successful MGA expanding our business and keeping our loss ratios below permissible levels while providing outstanding service to our insureds and producers. It is also important to the Company to have a diverse, positive and fun work environment where we all share in the company's success.

Values

Work Environment: Provide a sense of family and a work environment of mutual support and growth where employees are respected and valued and provided opportunities to grow and succeed with the Company.

Value: Provide value to our producers by offering a consistent competitive product that can be sold in all types of market cycles.

Success: Creating consistent company accomplishments and sharing those accomplishments with employees and owners.

Diversity: Embrace and Promote diversity.... Strength lies in differences, not in similarities.

Service: To provide excellent and fair service to our insureds, producers and claimants.

Integrity: Being honest and applying strong moral principles to our day-to-day business practices.

Passion: Approaching our business with enthusiasm capturing the energy and excitement of being one of the best companies in the Non-Standard Auto Space.

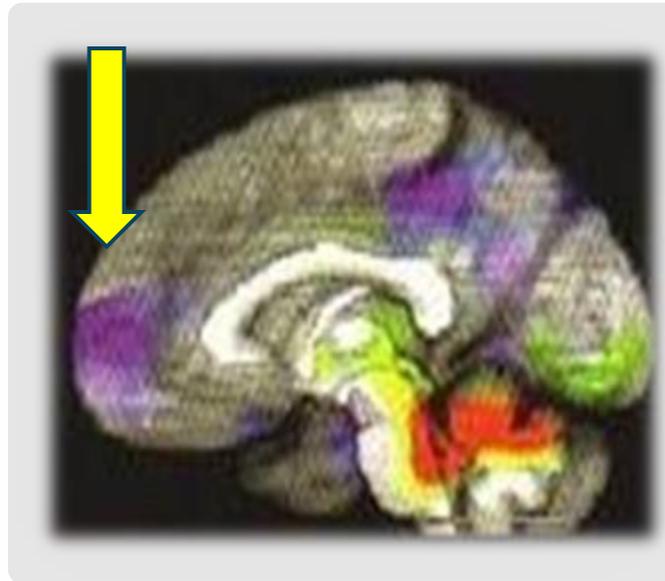
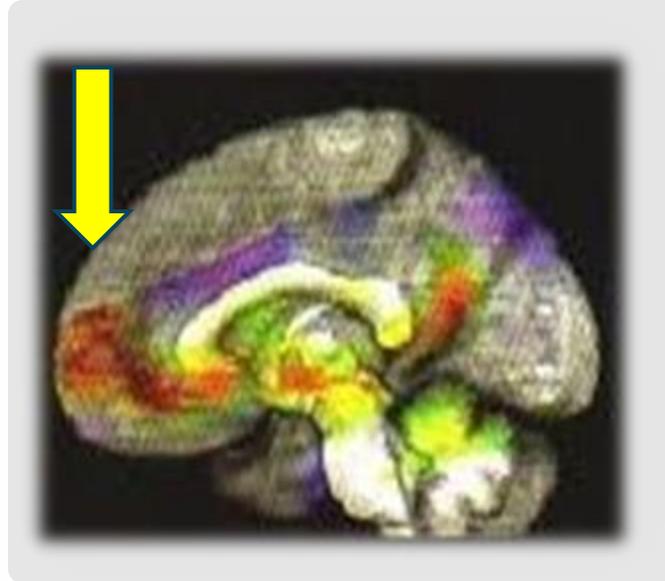
Values

Work Environment

Provide a sense of family and a work environment of mutual support and growth where employees are respected and valued and provided opportunities to grow and succeed with the Company.

ALMOST NEVER	OCCASIONALLY	FREQUENTLY	ALMOST ALWAYS	TOTAL	WEIGHTED AVERAGE
0.00% 0	10.71% 3	14.29% 4	75.00% 21	28	4.39

- Best self
- Willpower
- Perspective taking
- Flexible and fluid
- Curious and open
- Creative and innovative
- Focus and energy



- Defensive
- Has to be right
- Reactive
- Compromised health
- Stuck (either/or)
- Protective of self
- Tunnel vision
- Missed opportunities

Values

Value

Provide value to our producers by offering a consistent competitive product that can be sold in all types of market cycles.

ALMOST NEVER	OCCASIONALLY	FREQUENTLY	ALMOST ALWAYS	TOTAL	WEIGHTED AVERAGE
0.00%	3.70%	37.04%	59.26%		
0	1	10	16	27	4.15

Values

Success

Creating consistent company accomplishments and sharing those accomplishments with employees and owners.

ALMOST NEVER	OCCASIONALLY	FREQUENTLY	ALMOST ALWAYS	TOTAL	WEIGHTED AVERAGE
0.00%	3.57%	32.14%	64.29%		
0	1	9	18	28	4.25

Values

Service

To provide excellent and fair service to our insureds, producers and claimants.

ALMOST NEVER	OCCASIONALLY	FREQUENTLY	ALMOST ALWAYS	TOTAL	WEIGHTED AVERAGE
0.00%	3.70%	59.26%	37.04%	27	3.70
0	1	16	10		

Diversity

Embrace and Promote diversity...
Strength lies in differences, not in similarities.

ALMOST NEVER	OCCASIONALLY	FREQUENTLY	ALMOST ALWAYS	TOTAL	WEIGHTED AVERAGE
0.00%	3.70%	22.22%	74.07%	27	4.44
0	1	6	20		

Values

Integrity

Being honest and applying strong moral principles to our day-to-day business practices.

ALMOST NEVER	OCCASIONALLY	FREQUENTLY	ALMOST ALWAYS	TOTAL	WEIGHTED AVERAGE
0.00%	0.00%	32.14%	67.86%		
0	0	9	19	28	4.36



Integrity

2005 Most Frequently Looked-Up Word

- Originally a construction term
- “wholeness, stability, reliability” of a building





“Widespread distrust in a society imposes a kind of tax on all forms of economic activity, a tax that high-trust societies do not have to pay.”

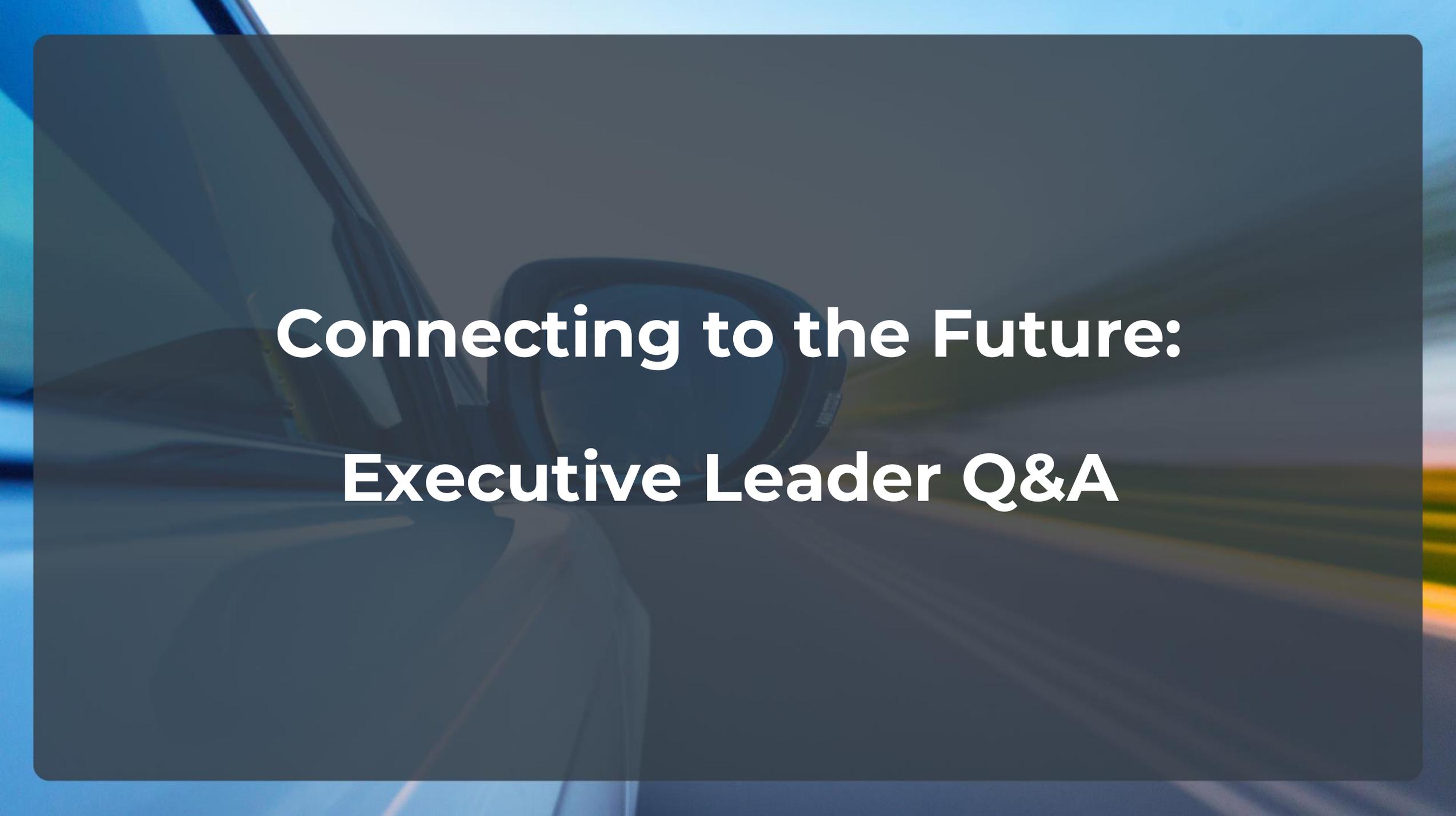
Francis Fukuyama

Values

Passion

Approaching our business with enthusiasm capturing the energy and excitement of being one of the best companies in the Non-Standard Auto Space.

ALMOST NEVER	OCCASIONALLY	FREQUENTLY	ALMOST ALWAYS	TOTAL	WEIGHTED AVERAGE
0.00%	10.71%	21.43%	67.86%		
0	3	6	19	28	4.25



**Connecting to the Future:
Executive Leader Q&A**

Headcount

