

ABOUT UNITED FIRE GROUP, INC.

Throughout our sixty-seven-year history, United Fire Group, Inc. (United Fire or United Fire Group) has been proud to listen to our agents and customers in order to provide superior service and the desired insurance products. This commitment to our agents and customers has helped us grow into a publically traded, multibillion-dollar company. United Fire provides commercial insurance, including bonds, as well as personal and life insurance protection (and annuities) to individuals, businesses and organizations.

United Fire Group sells through more than 1,000 independent agencies in 43 states, plus the District of Columbia. We employ more than 900 professionals in offices located in California, Colorado, Iowa (home office), Louisiana, New Jersey, Pennsylvania and Texas.

Our United Fire agents pride themselves on working alongside their insureds to build trusting, supportive relationships. And should a loss occur, United Fire Group stands by these same agents and policyholders to handle claims quickly and fairly. This dedication to exceptional service has been instilled in each employee and has played an integral part in our success from the beginning of the company and will continue well into the future.

Our strength and stability are based on:

- Disciplined, experienced underwriting.
- Prompt, ethical claims handling.
- Commercial lines emphasis.
- Stable earnings through our life insurance business.
- Our focus on profits over growth.
- Strong loss control program.
- Accessibility and responsiveness.
- A conservative management approach.

These strengths help us accomplish these objectives:

- To achieve consistent profit through disciplined pricing and underwriting
- To adapt quickly to market conditions, while maintaining stability
- To support employee innovation and development
- To use technology without sacrificing the face-to-face customer experience

Our company's success is due, in no small part, to the efforts of our "human element"—our dedicated, experienced employees—who strive to provide superior service to our agents, policyholders, shareholders and vendors every day.