



Named by Forbes as One of America's Most Trustworthy Companies

Today's headlines are filled with news of corporate scandals, government bailouts, bankruptcies and other financial and moral dilemmas. During these disconcerting times, you need an insurance carrier with impeccable character and financial strength. Since our founding in 1989, integrity has been one of our core values, and we remain dedicated to honorable business practices, transparent and open communications, treating our customers with respect, and providing a positive work environment for our employees.

- * Recognized on Forbes Most Trustworthy Companies Lists for five consecutive years:
 - * 2010 Most Trustworthy Small-Cap Company receiving a perfect accounting and governance risk score
 - * 2013 Received highest score in small-cap category
 - * 2014 & 2015 Named to 50 Most Trustworthy Financial Companies
- * Rated "A" (Excellent) IX by A.M. Best Company, and a leading provider of transportation insurance
- * High quality investment portfolio with approximately 95% of our fixed income portfolio in investment grade securities
- * Crain's Leading Edge Award
- * Crain's CFO of the Year Award 2013 & 2009 - Small Cap Company
- * NEO Success Award and Cascade Growth Award
- * 25+ Year history of solid financial performance
- * Publicly traded on NASDAQ (NATL)