



"Affordable Insurance for Affordable Housing"

Every home is someone's castle...



Aegis provides the shield.



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Full-Service Program Administrator

You take care of placing the right coverage for your clients' needs, and we'll handle the rest. From strategic carrier balance sheet management, to innovative product development, relevant marketing/sales distribution management, and underwriting; Aegis General provides top notch operational capability that agents have come to expect in today's insurance market.



Why do business with Aegis General?

For nearly 50 years, we've focused on developing specialized coverage to protect the financial interests of manufactured homeowners and other affordable housing stakeholders, often overlooked by standard carriers. We prioritized development of our state-of-the-art technology platform, enabling ease of doing business with Aegis that is second-to-none. We've hired industry veterans whose values align with our mission and have sought out new talent to help us bring fresh ideas and perspectives into the insurance industry. Our service standards exceed those in which we would expect to receive from our personal insurance providers, nothing less would do. We believe, "Every home is someone's castle, and Aegis provides the shield".



OUR STORY BEGAN AGES AGO

Our story began decades ago as a wholesaler in Harrisburg, Pennsylvania. **Mobile-Rec., Inc.** wrote Manufactured Home insurance on behalf of multiple carriers before ultimately securing sufficient capital to launch **Aegis Security Insurance Company** in 1977. Over the next few decades, **Aegis** would go on to add additional wholesale distribution partners and branch out into offering insurance products for Dwelling Fire, Motorcycle, Travel Trailer, RV, ATV, and Homeowners.

San Diego-based **K2 Insurance Services** purchases **The Aegis Group**, consisting of a wholesale MGA and two insurance carriers. Shortly thereafter, the MGA is rebranded **Aegis General Insurance Agency** and becomes the program administrator for all personal lines business written with **Aegis Security Insurance Company**. Over the next seven years, **Aegis General** would triple the volume of this specialized personal lines book, growing exclusively through organic sales and marketing efforts.

1977

2013



Aegis General Insurance Agency's opportunities for growth outgrew the carrier and an additional capacity partner was secured. Boston-based **Homesite Insurance Group** was attracted to our consistent history of profitable non-CAT business, becoming our exclusive partner for our affordable housing product suite. As the new chapter began, **K2 Insurance Services** sold **Aegis Security Insurance Company** and began converting the book to our new capacity partner.

In October, **K2 Insurance Services** acquired the renewal rights to **Global Indemnity/American Reliable's** affordable housing portfolio. The process of converting this business began the following year, and would ultimately double **Aegis General Insurance Agency's** volume through the acquisition.

Homesite Insurance Group announced it would close its program business unit, Homesite Underwriting Managers (HUM), so **K2 Insurance Services** secured a relationship with The Fortegra Group, Inc. to support the business previously written with HUM, including **Aegis General's** Affordable Housing products.

2019

2021

2023



Meet the Team

Aegis General's team is comprised of seasoned and talented insurance veterans committed to effectively serving our agency partners and customers.

Management Team



Jeremy Gluck

President

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Steve Cutforth

Senior Vice President
of Product Innovation

scutforth@aegisfirst.com

[\(513\) 453-4778](tel:(513)453-4778)

Marketing / Sales Team



Kelli Woosley
Assistant Vice President
of Affordable Housing
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Dan Dessenberger
Southwest Regional Manager
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Twila Hall
Midwest Regional Manager
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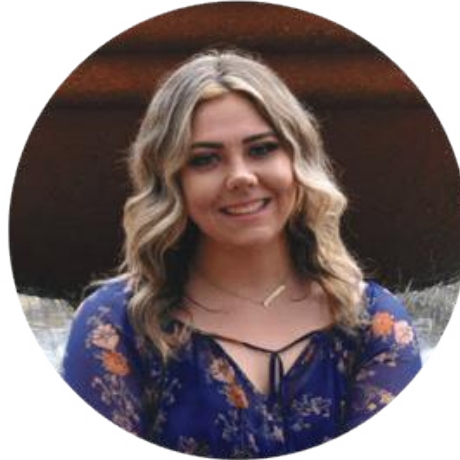
Meet the Team (cont.)

Virtual Marketing Team



Andrew Dowd

Virtual Marketing Representative
adowd@aegisfirst.com
(513) 673-5131



Kelly Powers

Virtual Marketing Representative
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Rachel Dessenberger

Virtual Marketing Representative
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(602) 675-5115



Julia McMonigal

Virtual Marketing Representative
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(623) 304-1833



Amy Getz

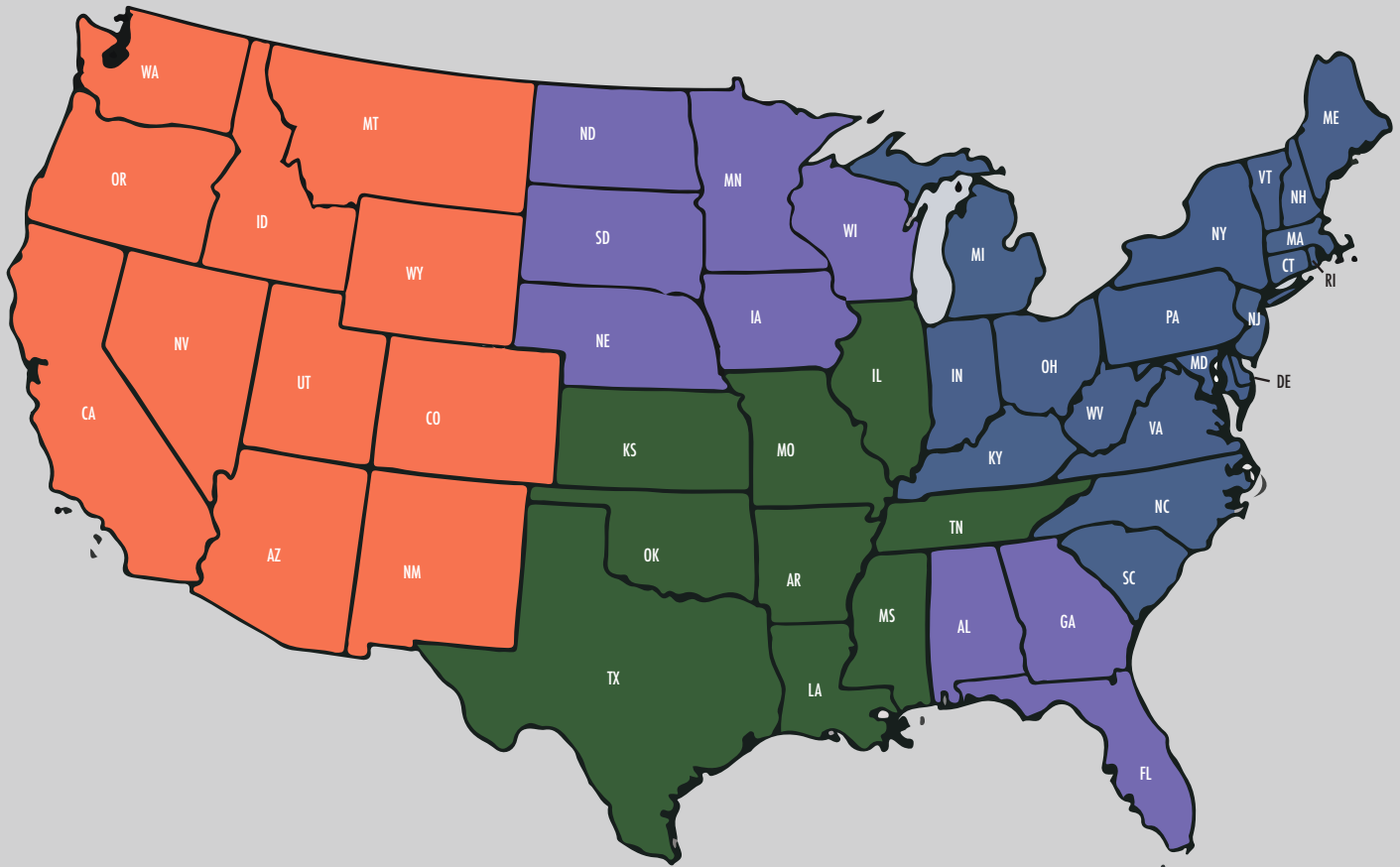
Marketing Coordinator
agetz@aegisfirst.com
(513) 275-6753



Tyler Crise

Graphic Designer
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Representatives By State



REGIONAL MANAGERS

Brandon Greiner	717-383-9597
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Dan Dessenberger	602-318-4671
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VIRTUAL MARKETING TEAM

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Andrew Dowd	513-673-5131
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Kelly Powers	662-245-6010
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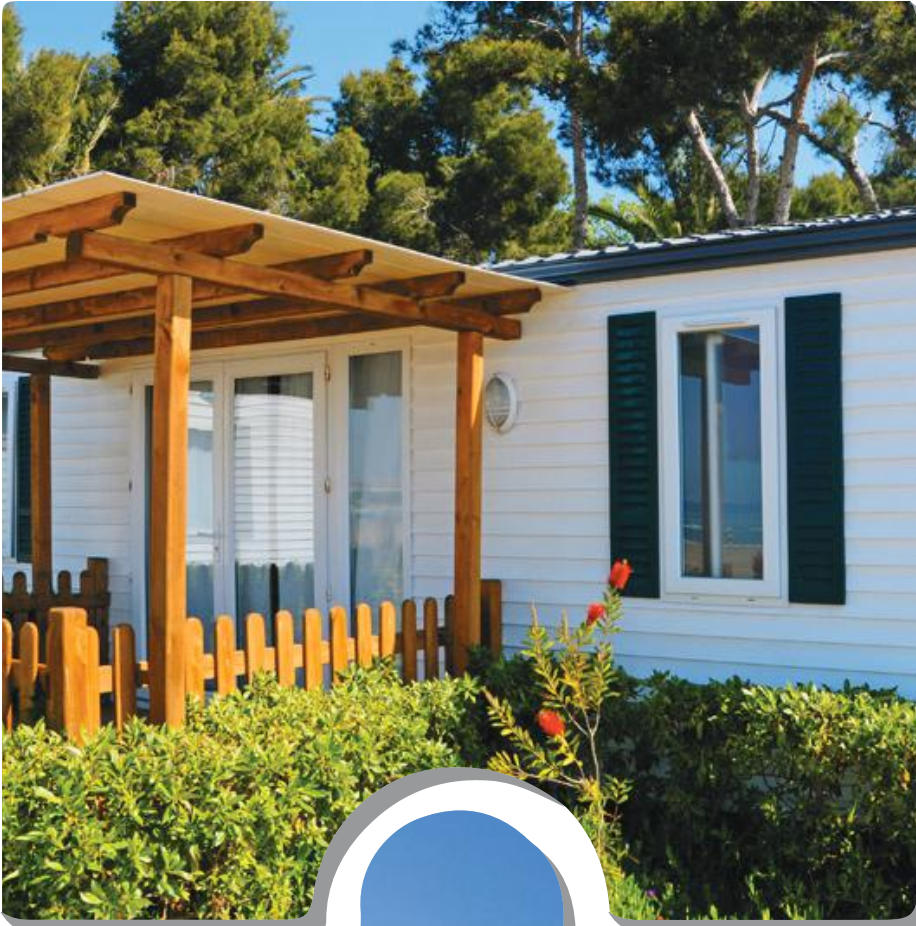
Rachel Dessenberger	602-675-5115
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Julia McMonigal	623-304-1833
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MANUFACTURED HOMES

PRIMARY

OUR PRODUCTS



SEASONAL

RESIDENCES



RENTAL PROPERTIES



HOMES

VACANT STRUCTURES

Products by State

As of June 2024

Manufactured Homes

ALABAMA

ARIZONA

ARKANSAS

DELAWARE

FLORIDA

GEORGIA

IDAHO

ILLINOIS

INDIANA

KANSAS

MAINE

MARYLAND

MICHIGAN

MINNESOTA

MISSOURI

MONTANA

NEVADA

NEW HAMPSHIRE

NEW MEXICO

NEW YORK

NORTH CAROLINA

NORTH DAKOTA

OHIO

OKLAHOMA

OREGON

PENNSYLVANIA

SOUTH CAROLINA

TENNESSEE

TEXAS

UTAH

VERMONT

VIRGINIA

WASHINGTON

WEST VIRGINIA

WISCONSIN

WYOMING

Dwelling Basic

ALASKA

ARIZONA

ARKANSAS

CONNECTICUT

GEORGIA + DWELLING SPECIAL E&S

ILLINOIS

INDIANA

KANSAS

MAINE

MICHIGAN

MINNESOTA

MISSOURI

MONTANA

NEW HAMPSHIRE

NEW MEXICO

NORTH CAROLINA (DWELLING BROAD)

OHIO

PENNSYLVANIA

SOUTH CAROLINA

TENNESSEE

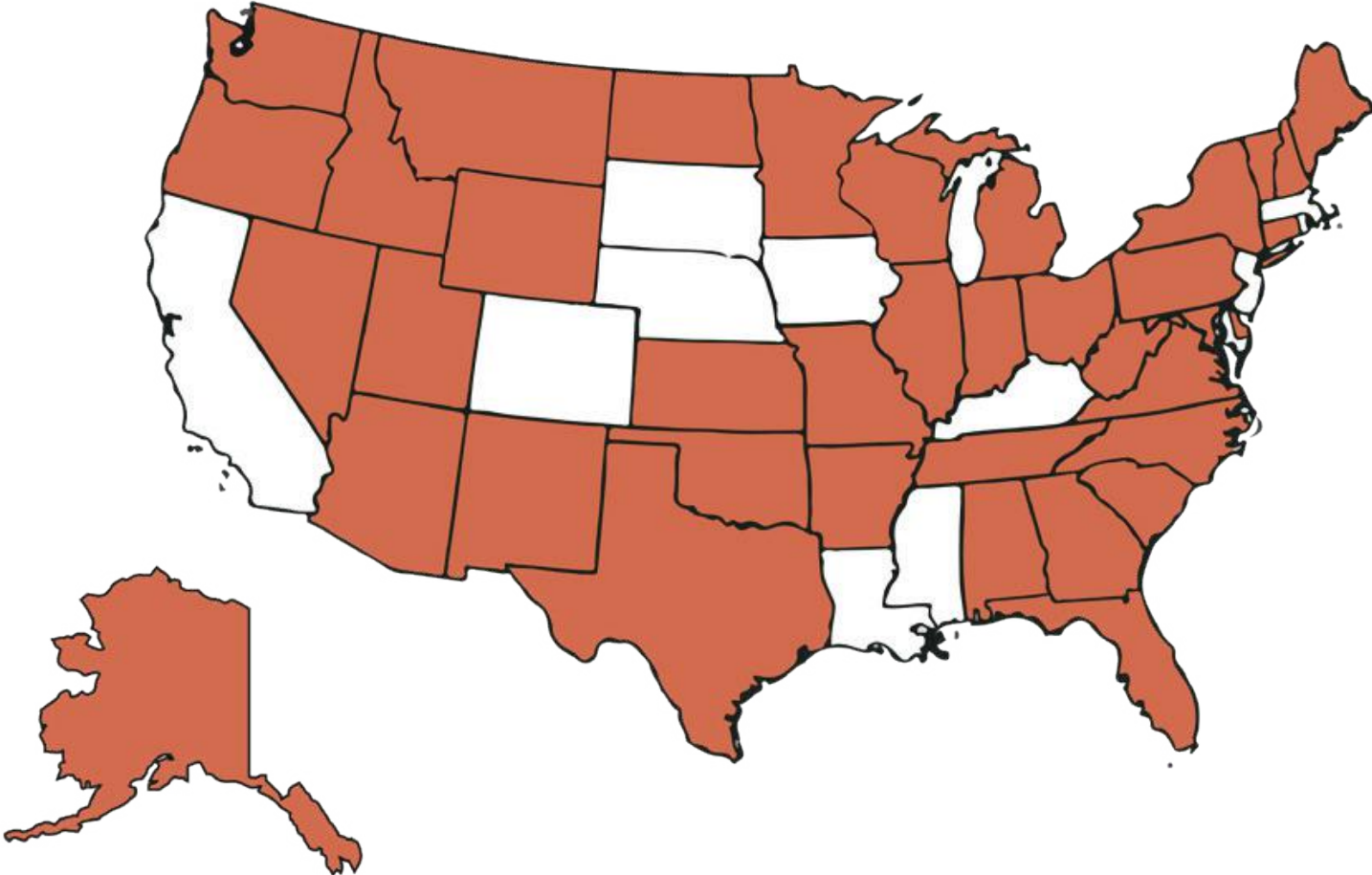
TEXAS

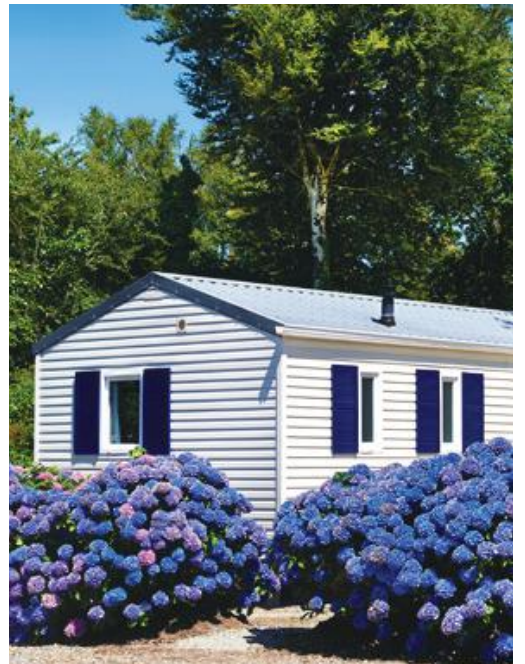
VIRGINIA

WEST VIRGINIA

Aegis General Portal

Product and coverage features vary by state and are subject to underwriting eligibility.







Single/Double-wide

Aegis General specializes in writing insurance for manufactured homes, specifically single-wide and double-wide units. We focus primarily on under-served manufactured home markets; targeting older and lower-valued homes. Our program can be tailored to meet the needs of newer manufactured home risks by providing enhanced coverage options such as Replacement Cost on both the home and on the contents.

Aegis General provides coverage to protect customers from perils common to manufactured homes, offering customers an insurance policy and not a maintenance policy. As such, you will not find unnecessary and cost-prohibitive add-on coverages in an insurance policy from Aegis General.

Manufactured Homes Program Highlights

- ♥ Open Peril basis, subject to certain limitations and exclusions (tenant's coverage is available for Named Perils)
- ♥ Occupancies – Owner, Seasonal, Rental, Tenant
- ♥ Value – Up to \$450,000 TIV
- ♥ Rental Units – Up to 12 units may be scheduled on a single policy
- ♥ Seasonal Units – Including Park Model or other Travel Trailer units permanently-sited
- ♥ Age of Homes – 1960 or newer
- ♥ Protection Class – All are acceptable
- ♥ Location – In a park or on privately owned land
- ♥ Replacement Cost – Available on newer homes

Click here or visit www.aegisgeneral.com to learn where our Manufactured Home insurance products are available

Manufactured Homes (cont.)

Permanently-Sited Travels Trailers and Park Models

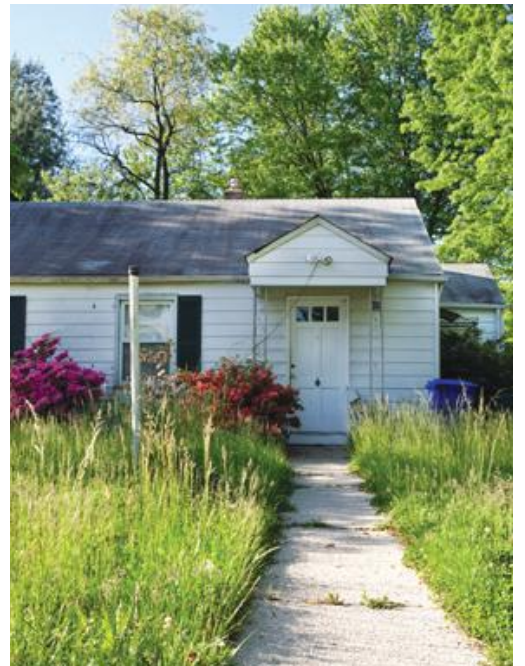
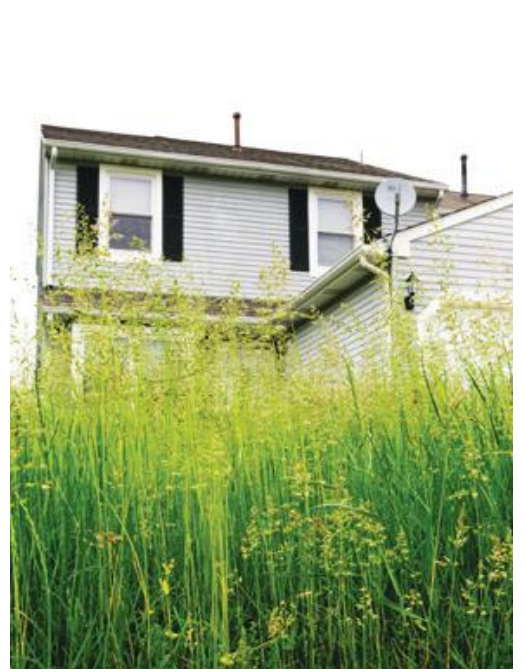
We are fortunate to live in a land with such diverse climates and recreational opportunities. From national parks to private hunting grounds, from tranquil lakes to our sprawling shorelines; we do not have to travel far to seek out the ideal getaway. Whether your customer is a thrill-seeker or someone who prefers the rejuvenating nature of a relaxing vacation, Aegis provides the financial security to allow your customers to focus on their next adventure.

Staying true to our roots, Aegis General provides the desired coverage for factory-built secondary homes purchased by your clients. Fulfilling the American dream might mean buying a Permanently-Sited Travel Trailer or a Park Model manufactured home, often located in the mountains or at the beach.

Aegis General frees customers from the worry of damage from fallen trees or from frozen pipes at a weekend home. We also provide coverage for risks with occasional rental usages, so your clients are protected, even when they rent their home to someone else.

Summer and weekend recreation is so intertwined within the fabric of the American lifestyle that providing insurance solutions for these unique risks has become a significant and necessary aspect of our business.







Rental

Aegis General offers Dwelling Fire insurance coverages for lower-valued but well-maintained Rental Properties throughout the United States. Our success is a result of our underwriting discipline and integrity, long-term agency relationships, and competitive products.

Market Differentiators

- ♥ Value – Up to \$500,000 TIV
- ♥ Basic form
- ♥ Premises Liability available
- ♥ Short-Term Rental coverage available
- ♥ Age of Home – 1900 or newer
- ♥ Schedule – Up to 12 locations on one policy
- ♥ Prior Claims – One prior loss will not make the risk ineligible



Click here or visit www.aegisgeneral.com to learn where our Rental Properties insurance products are available



Vacant

As specialists in the habitational market, part of our portfolio of insurance programs includes protection for vacant structures. As an insurance producer, you may have clients who flip vacant homes, are in between tenancy, or are in the midst of settling an estate. With Aegis General, you can insure vacant properties and their unique exposures against fire, explosion, wind, hail, theft, vandalism, and other perils plus premises liability coverage.

Market Differentiators

- ♥ Value – Up to \$500,000 TIV
- ♥ Valuation – Market Value/Purchase Price
- ♥ Single-family residential dwellings
- ♥ Vacant manufactured homes accepted
- ♥ Undergoing renovations
- ♥ Building materials can be covered
- ♥ Age of Home – 1900 or newer
- ♥ Protection Class - All are acceptable
- ♥ In the Name of an Estate, Trust, or LLC
- ♥ Terms - 3, 6, 12 months
- ♥ Prior Claims - One prior loss will not make the risk ineligible
- ♥ Liability and Vandalism & Malicious Mischief coverages available

Click here or visit www.aegisgeneral.com to learn where our Vacant Structures insurance products are available

Non-Residence Structures

Aegis General recently began offering Non-Residence Structure coverage on products that were previously restricted by active coverage B (other structures) limits. Now, detached/other structures may take center stage with this all-new product.

Non-Residence Structures are stand-alone structures that may have limited or no living quarters such as pole barns, boat docks and camping structures. These types of structures are required to have a roof and may or may not be enclosed. In addition to the aforementioned structures, Aegis also covers sheds, portable buildings, garages, carports and gazebos under the Dwelling Non-Residence program.

Market Differentiators

- ♥ Value – Up to \$350,000 TIV, and as low as \$1,000
- ♥ Valuation – Market Value/Actual Cash Value
- ♥ Protection Class – All are acceptable
- ♥ Multiple Structures on a single policy
- ♥ Prior non-fire losses acceptable
- ♥ Liability and Medical Payments to others available



Click here or visit www.aegisgeneral.com to learn where our Non-Residence Structures insurance products are available



K2 Claims

K2 Claims was founded in 2020 as a fully-functional claims TPA, staffed by the claims department of our former insurance carrier. This team of experienced professionals, which has grown significantly in recent years, has been critically tested and continues to prove their value, year after year. K2 Claims Services focuses on third-party administration of specialty insurance products across the country, including:

- ♥ Manufactured Home
- ♥ Dwelling Fire
- ♥ Homeowner
- ♥ Sports and Recreation
- ♥ Construction Defect
- ♥ Public Entity
- ♥ Energy
- ♥ Trucking
- ♥ Commercial General Liability and Excess
- ♥ Difference in Conditions
- ♥ E&O / D&O / Medical Malpractice
- ♥ Commercial Property

Policyholder Communication

- ♥ First Notice of Loss service on call 24/7/365
- ♥ Insured is contacted within 24 hours of FNOL
- ♥ All inbound calls are returned within 24 hours

Catastrophe Response Team

- ♥ Staffed by 45 dedicated adjusters
- ♥ HAAG certified roof inspectors
- ♥ Mediation / appraisal experts
- ♥ Expert knowledge of construction fundamentals



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Tony Buglio
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& Catastrophe Coordinator
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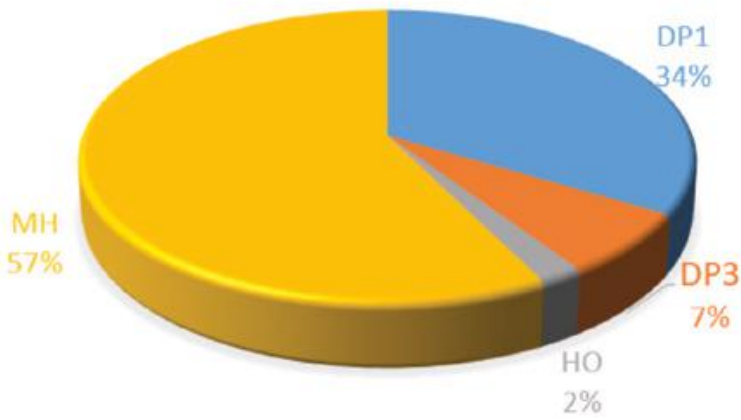
Catastrophe Management

From Florida’s Hurricane Andrew in the early 1990s, through Hurricane Katrina in the Gulf, California’s record setting Camp Fire in 2018, and most recently Florida’s Hurricane Ian, our CAT Team’s robust claims-handling experiences have provided them with exceptional focus, fairness, and prompt attention to detail. From the time a policy is bound to the paying of a claim, our philosophy remains treating every policyholder with respect and providing a best-in-class level of customer support while adjudicating claims fairly and quickly.

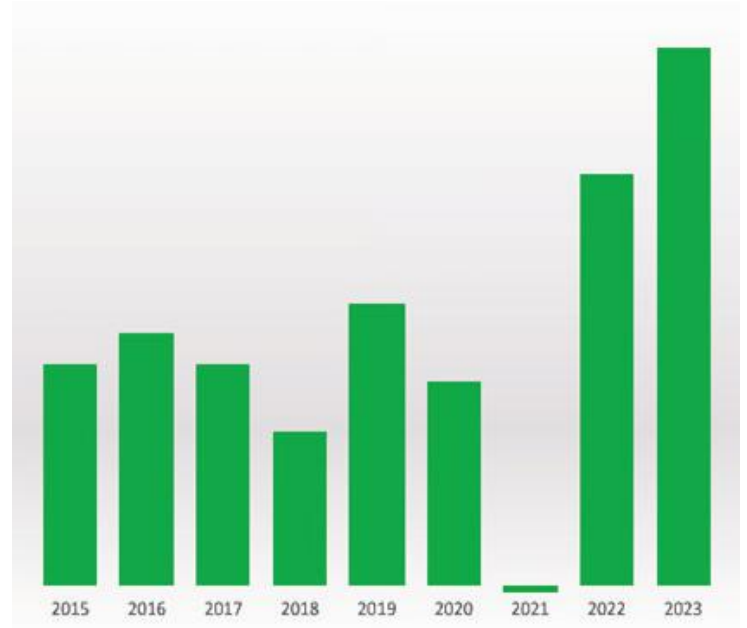
Data/Charts

For Your Information...

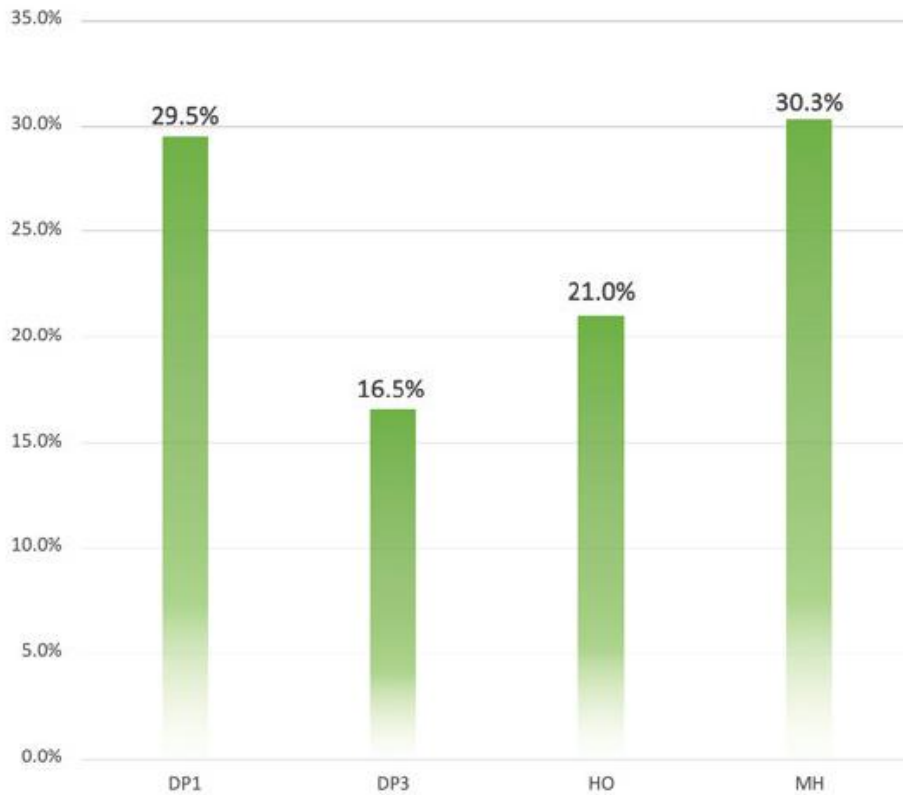
Binds by LOB 2023



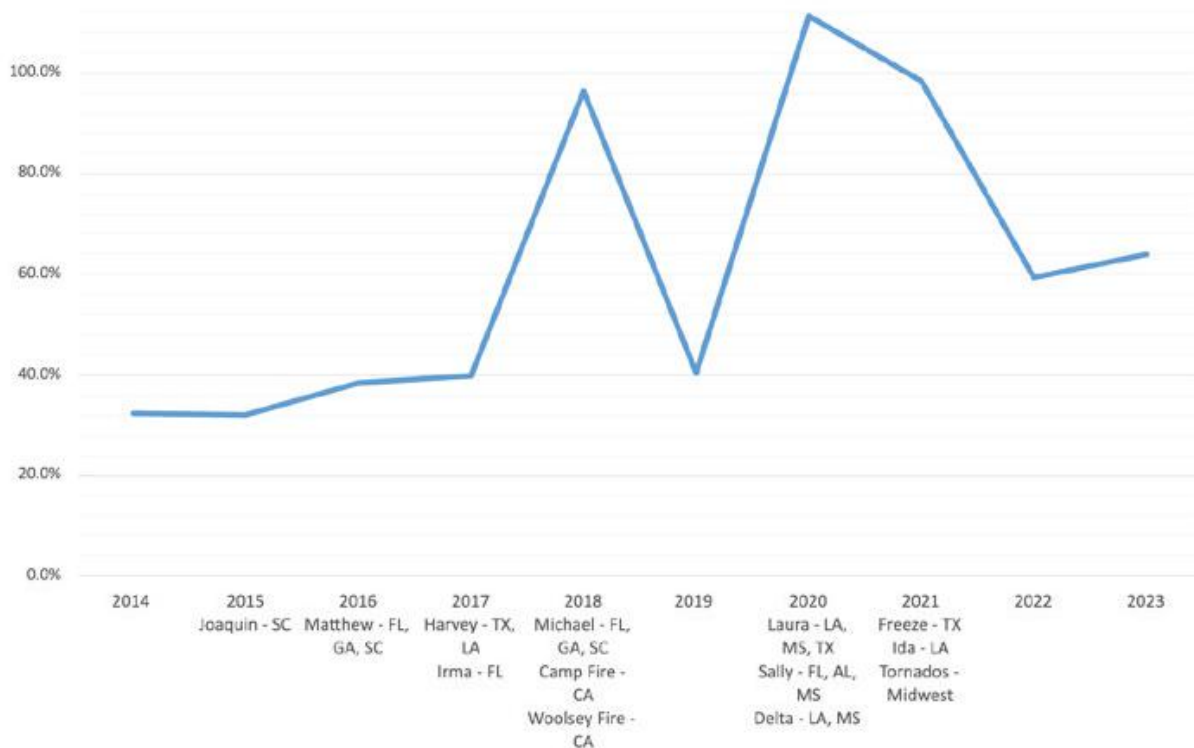
Written Premium Growth - YOY



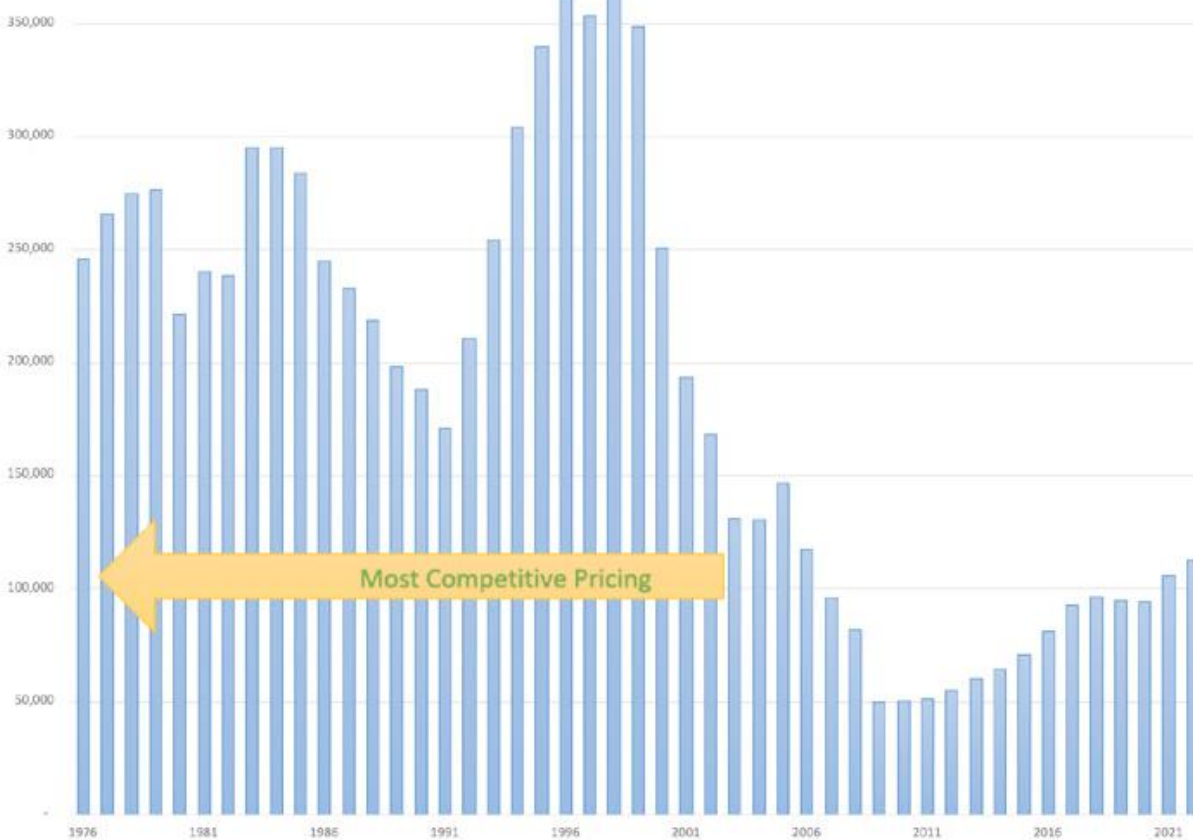
Quote/Bind Ratio by LOB - 2023



Loss Ratio - YOY



MH Shipments - YOY





Producer Access

Partnering with Aegis General is Easier Than Ever

Our continued success at Aegis General Insurance Agency is predicated upon the growth of our current distribution partners, as well as the appointment of new producers who are ready to seize the opportunities available within the niche markets we serve.

By partnering with us, you gain access to the experience and expertise necessary to expand your position within the niche segments we target. Our partners' financial strength, first-class products and underwriting teams, as well as superior claims handling, will provide you the support needed to secure new accounts in an increasingly challenging and competitive market.

Simply complete the appropriate onboarding packet by clicking below or by visiting "aegisgeneral.com". Once submitted, an Aegis representative will contact you for additional details / next steps in joining our team.

[Direct Retail Application and Contract](#)

[Wholesale/Networks/Carrier Alliances Application](#)

Testimonials

Take THEIR word for it!

"I enjoy doing business with Aegis...everyone at the company wants you to **succeed**."
-Susan Smyrl, AAA Schuylkill County Insurance Agency

"The Aegis General Portal is by far one of my **favorite quoting systems** to use."
-Ashleigh McMaster, Bright Insurance Agency

"The Cleon Livingston Agency has had an exceptional experience with Aegis General Insurance Agency for 25 years. Aegis has competitive, quality products that fit well with our customer needs, along with a **knowledgeable team** of underwriters and claims staff. Doing business with Aegis has been fulfilling and rewarding providing both the staff and customers with **outstanding** service."
-Jill Livingston, Cleon Livingston Agency

"Their system for quoting is really useful and **easy to use**."
-Jesus Mejia, George Gandy Insurance

"We just **love** Aegis here in our office! Everyone from underwriting to customer service reps. have been very great to deal with!"
-Bailey Gilder, Golden Rule Insurance Associates, LLC

"To our friends at Aegis... you make our lives easier, and our customers very **happy**. Thank you Aegis!!!!"
-Christina Knox, HRC Insurance Services LLC

"The ease of doing business with Aegis is incredible. **User friendly website** and an amazing staff to deal with. Great rates too! I'd **recommend** Aegis to any agency."
-April Morocco, Independent Insurance Associates Inc

"The customer service is **excellent** and meets the high standards we expect from our agency staff."
-Mark Malek, Muir-Hershberger Insurance Agency

"Since the installation of the new portal, Aegis has one of the easiest sites to use! My [home] investors love the coverages compared to other companies and the quick quoting. I cannot think of one thing I would change... I think I am **seriously obsessed** with Aegis!"
-Angie Morrow, Rall Insurance Services



K2
INSURANCE SERVICES



K2 Product Menu

“Moving Mountains”

Personal Lines

	Aegis Extended Service (Powersports): Extended mechanical breakdown service contracts, and related F&I products, for the powersports industry. <i>Preferred Distribution: Motorcycle and powersports dealerships nationally</i>	
	Aegis General (Affordable Housing): Insuring the affordable housing market; Manufactured Homes, Rental Properties, Vacant Structures, and Affordable Homeowners countrywide. <i>Preferred Distribution: Retail, Wholesale</i>	
	Aegis General (Specialty): Homeowners, Dwelling Fire, Residential DIC and EQ coverage for all occupancies, plus motorcycle insurance. <i>Preferred Distribution: Retail</i>	
	Aegis Travel: Travel Insurance and Event / Registration Cancellation coverage. <i>Preferred Distribution: Direct to Consumer, Retail, Wholesale</i>	
	American Mobile Insurance Exchange: Insurance exchange for Manufactured Housing coverage in Florida. <i>Preferred Distribution: Retail</i>	
	Mission Select: Residential property insurance in Texas. <i>Preferred Distribution: Retail</i>	

Commercial Lines









	Aegis General (Accident and Health / Specialty GL): Blanket Accident and General Liability insurance for athletic leagues, special events, GAP medical, student insurance. <i>Preferred Distribution: Retail</i>	
	K2 Construction: General contractors and trade contractors. <i>Preferred Distribution: Wholesale</i>	
	Midwestern Insurance Alliance: Workers Compensation coverage in all non-monopolistic states. Specializing in severity classes; transportation, construction, & forestry. <i>Preferred Distribution: Retail, Wholesale</i>	
	Midwestern Wholesale: Specializing in nursing homes, home health and residential care facilities. Coverages include Workers Compensation, Property and General Liability/Professional Liability. <i>Preferred Distribution: Retail</i>	
	Partners General Insurance: Primary General Liability and Excess coverage on a non-admitted basis. <i>Preferred Distribution: Wholesale</i>	
	Vikco Insurance Services: Commercial difference in conditions (DIC) coverage for earthquake, flood, and habitational risks. <i>Preferred Distribution: Retail, Wholesale</i>	

Transportation

	Aegis General (Energy Insurance Solutions): Risk management solutions for retail and wholesale petroleum and propane product distribution. <i>Preferred Distribution: Retail</i>
	Midwestern Insurance Alliance: Occupational Accident, Contingent Liability, Passenger Accident coverages for independent contractors & motors carriers, across the U.S. <i>Preferred Distribution: Retail, Wholesale</i>
	Midwestern Insurance Alliance: Workers Compensation coverage in all non-monopolistic states. Specializing in severity classes; transportation, construction, & forestry. <i>Preferred Distribution: Retail, Wholesale</i>



Specialty

	Aegis General (Agriculture): Stand-alone coverage for irrigation systems. Package, auto, umbrella for Farm & Ranch owners. <i>Preferred Distribution: Retail</i>
	Aegis General (Lumber): Workers compensation coverage that safeguards raw materials, protects the finished product, and ensures the safety of employees. Comprehensive insurance coverage for your clients and prospects. <i>Preferred Distribution: Retail or Wholesale</i>
	Aegis General (Pest Control): Pest control insurance for Pest Management Professionals, across the U.S. <i>Preferred Distribution: Retail</i>
	Allied Public Risk: First dollar, low deductible, SIR, and Excess Casualty solutions for public and quasi-public entities, water utilities, emergency services organizations, and joint powers authorities. <i>Preferred Distribution: Wholesale/Alternative, Closed/Primary</i>
	K2 OCONUS: Insurance services company specializing in Defense Base Act Insurance for government contractors. <i>Preferred Distribution: Retail or Wholesale</i>
	K2 Parametric: Provides parametric insurance policies, which are unique coverages that pay based on the parameters of independently quantified fortuitous events that correlate to economic loss to the insured. Target markets are middle-to-large commercial and public entity buyers. <i>Preferred Distribution: Retail or Wholesale</i>
	K2 Specialty Dealer: Dealer and Garage coverage, across the U.S. <i>Preferred Distribution: Retail, Wholesale</i>
	T2Green Insurance: Comprehensive insurance solutions for golf and country clubs, golf resorts, and golf management companies throughout the U.S. <i>Preferred Distribution: Retail</i>






Professional

	K2 CAT: Catastrophe reinsurance underwriting for property markets. <i>Preferred Distribution: Wholesale, Retail</i> K2 Financial: Providing specialized insurance for investment firms. K2 Property D&F: Underwriting direct & facultative property risks.
	AGIA Professional Lawyers: E&O coverage for law firms. <i>Preferred Distribution: Wholesale</i>
	AGIA Professional Medical Liability: Medical liability coverage for miscellaneous medical facilities countrywide. <i>Preferred Distribution: Wholesale</i>



Services

	Columbia Pacific Finance: Premium finance company with cutting edge technology and customer service.
	K2 Claims Services: Full-service Claims TPA, with Independent Adjusting Firm and Catastrophe Response Team, providing national coverage.
	LRP, The Loss Run Pros: Subscription software, streamlining loss run requests for agencies.





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