



Annual Report **2025**

A decade of transformation.

**A future
of promise.**

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For 100 years, CopperPoint has cared for the injured worker and protected businesses as the very nature of work itself has evolved. Over the past decade, we have deliberately evolved as well – strengthening our foundation, expanding our capabilities, and modernizing the enterprise to prepare for a more dynamic future.

Today, we are entering the next chapter with confidence and clarity. The investments we've made – in people, partnerships, and data – are no longer just building blocks. They are sources of momentum enabling us to scale what has always set us apart: specialty expertise delivered with a human touch.

As we reflect on a decade of progress, we do so as a launch point, not as an endpoint. The promise ahead is one of opportunity – captured by using the advantages we've built and driven by the people who bring it to life every day.



A Decade of Transformation

Letter from Board Chair & retired CEO, Marc Schmittlein

As we entered 2025, we began a year of celebration – honoring both the 100th anniversary of our company and the next exciting chapter in our growth, transformation, and evolution.

What began in 1925 as Arizona’s State Workers’ Compensation Fund has, over the past century, grown and transformed into a private mutual insurance carrier. Rebranded as CopperPoint Mutual in 2013, our organization has since matured into the super regional, commercial multiline carrier we are today. It has been quite the journey.

When I arrived in Phoenix as CopperPoint’s CEO in 2016, I was fortunate to inherit a strong balance sheet and a proud hometown team that had built a trusted reputation in Arizona workers’ compensation. Under the stewardship of former CEO Don Smith and with the guidance of our 2016 Board of Directors – Ken Kirk, Judy Patrick, Steve Tully, the late Ronnie Lopez, Don Smith, and Loriann Vaughn – we embarked on a decade of organic growth and geographic expansion. We also formed a mutual holding company, enabling us to deploy our balance sheet strategically and welcome new partner carriers into the CopperPoint family of companies.

That combination of organic and inorganic growth proved successful. We acquired Pacific Compensation in California in 2017 and Alaska National in 2019, expanding both our geographic footprint and our product capabilities. These milestones have contributed to the strong revenue, surplus, and asset base we steward today.

Our strengthened asset base has also enabled us to make the kind of long horizon investments that define this next chapter of our transformation. Over the past decade – and accelerated in recent years – we used that financial strength to build modern platforms, advance our analytics, and lay the digital foundation required for the future. These investments weren’t made for technology’s sake; they were made to equip our people with better tools, elevate underwriting precision, modernize workflows, and create cleaner, deeper data that now fuels more confident decision-making. The result is a platform and data environment

designed not only to support our specialty model, but to scale it – empowering our teams, enhancing customer experiences, and positioning us to activate the full value of what we’ve built as we move into 2026 and beyond.

It is a story I am deeply proud to have helped shape – one built by a strong leadership team, a culture grounded in our claims ethos of helping injured workers return to work, and a company committed to giving back more than \$1.7 million each year to the communities where our employees and policyholders live and work across our 21 state footprint.

But 2025 was also a year of leadership transition. After nearly a decade as CopperPoint’s CEO and a 43-year career in an industry that is one of the foundational pillars of our economy, the time was right for me to retire as CEO and to welcome a new voice to guide CopperPoint through the next phase of our journey.

We were fortunate to attract Kellen Booher to CopperPoint in March 2025 as our President and Chief Operating Officer. Kellen and I spent a purposeful year working side by side to ensure a thoughtful transition. He stepped into the role of CEO on April 1, and our board and I are confident and excited.

I hope my time as CEO will be defined by growth, profitability, expansion, and a continued strengthening of our culture – leaving CopperPoint even better than I found it when I arrived in 2016. It has been a privilege and an honor to play a small part in this remarkable decade of transformation.



A handwritten signature in white ink that reads "Marc Schmittlein". The signature is fluid and cursive, written over a dark background.

Marc Schmittlein
Board Chair & retired CEO

CopperPoint Timeline

1925

Founded as the State Compensation Fund (SCF) in Phoenix, Arizona.

2008

SB1045 passed allowing SCF to privatize.

2013

Privatized and converted to Mutual insurance company, CopperPoint Mutual.

Rated for the first time by A.M. Best, receiving A- "Excellent."

2016

Marc Schmittlein named President & CEO.

Commercial Package and Commercial Auto capabilities introduced.

2017

Acquisition of California-based PacificComp.

2018

Expanded to six-state footprint: Arizona, California, Colorado, Nevada, New Mexico, and Utah.

Introduced Commercial Umbrella capabilities.

2019

Adopted a Mutual Holding Company corporate structure.

Acquisition of Alaska-based Alaska National.

CopperPoint upgraded by A.M. Best to A "Excellent"

2020

Announced Pay as You Go.

Established Southwest, California, and Alaska/Pacific Northwest Regions.

2021

Launched Construction vertical.

Initiated build of the Enterprise Data Warehouse.

2022

Launched three industry verticals: Agriculture, Hospitality, and Healthcare.

2023

Completed full cloud capabilities for Southwest and California regions.

2024

Board names Marc Schmittlein Executive Board Chair.

Completed platform migration for Workers' Compensation Alaska/Pacific Northwest.

2025

Expanded footprint in Southwest Region: Texas, Oklahoma, Kansas, and Missouri.

CopperPoint celebrates 100 years as a company.

Delivered unified data and technology platform.

Kellen Booher joins as President & COO as part of planned CEO succession.

Centennial Celebration

In March of 2025, CopperPoint marked its Centennial with a series of special enterprise-wide events honoring 100 years of service, resilience, and shared success.

Employees, partners, and community members came together to reflect on our legacy, recognize the people who power our business today, and reinforce

our collective purpose. Through leadership moments, storytelling, and meaningful experiences, we celebrated the milestones that shaped our journey while looking ahead with optimism. These events united teams around our values and a shared commitment to building the next century of promise.



A Future of Promise



Kellen Booher
President & CEO

Letter from President & CEO, Kellen Booher

At CopperPoint, this is a season of possibility and of momentum – earned through years of strategic, disciplined investment and steady execution towards a clear vision. As I step into the role of President and CEO, I am inspired by the extraordinary foundation this organization has built and the promise that lies ahead because of the people who make good on it on every day.

The shift from 2025 to 2026, in some respects, marks a move from building capabilities to being able to put them to work. Over the past decade, CopperPoint has deliberately invested in the talented team members who deliver our services, expanded our geographic reach, and modernized the data, technology, and analytics capabilities that support our specialty model. Those choices now converge into practical advantages: faster, more-informed decisions; more consistent experiences for policyholders and partners; and a broader stage on which to grow – responsibly and profitably. We have truly just begun to use these capabilities at coordinated scale, and as we do, the benefits will compound for our policyholders and distribution partners in the years ahead.

At CopperPoint, what makes us special has always been people taking care of people. Technology simply allows us to bring that strength to more places, more consistently, and with greater insight.

We move forward while remaining true to who we are: a specialty company at our core. We continue to extend our geographic reach in a targeted way so more of our policyholders can access our full suite of risk management solutions and services wherever they operate. We are deepening our specialty workers' compensation and P&C offerings in markets where our capabilities align with customer needs, while continuing to grow alongside partners who value specialized expertise, proactive service, and stability measured in decades – not annual policy cycles. Deep partnerships have always been the heartbeat of our distribution model. Our shared commitment to expert industry specialization, mutual success, and local presence in the communities we serve enables us to continue investing in additional product, coverage, and service options that complement our core business and open doors to diversified growth together.

Today, those capabilities are beginning to translate into speed where it matters most and this will only accelerate. Modern systems and cleaner data will allow us to serve our policyholders and distribution partners in new states each year more quickly and confidently, and the first phase of this work is already under way. We are bringing new coverage options and product enhancements to market faster, and responding to partner and policyholder feedback more quickly. An example: we're responding to and incorporating user feedback on their experiences 40% faster year over year, and we're energized by how much more we can do together as we pivot from building platforms to enriching and streamlining the customer experiences they enable. For injured workers, integrated signals across claims, risk, and service touchpoints are delivering earlier insight and more timely intervention, supporting better outcomes.

At the core of these advances is a data and analytics platform designed not just to support operations and enable service, but to power growth where market conditions are attractive and where we can reach more policyholders responsibly. More sophisticated analytical tools, new third party data to enrich our own, and deeper portfolio insights give our local underwriters greater confidence in structuring coverage and deploying capacity, while enabling service, product, and analytics teams across the organization to act with deeper insight, greater coordination, and more proactively.

These analytics tools have also helped us sharpen our speed to insight in markets where discipline and decisive action matter more than ever – particularly in California workers' compensation. While changes are needed to ensure a sustainable environment that supports businesses and protects workers, our commitment to our partners, policyholders, and the California market remains steadfast. We will remain disciplined, responsible, and fair in our approach to underwriting and serving our policyholders, and actively engaged in education, mitigation and reform conversations that ensure a sustainable, healthy functioning market.

Our past has been defined by 100 years of service, discipline, and a belief that doing the right thing will always be good business. That belief continues to guide our decisions today. I am confident in our future because of the people behind the work – professionals who show up every day with purpose, pride, and accountability. As we look ahead, we are energized by what we are building together and grateful for the trust you place in us.

Before moving on to a review of our business results and our key differentiators, I want to express my sincere gratitude to Marc Schmittlein for his decade of leadership and service to CopperPoint. Marc's steady guidance, strategic vision, and deep commitment to our people and purpose helped shape the foundation we stand on today. I am grateful for his partnership.

I also want to thank our Board of Directors for their counsel and unwavering support as we continue to capitalize on opportunities and navigate an evolving marketplace. Their engagement and perspective are critical to our long term success.

To our policyholders and our distribution partners, thank you for the trust you place in CopperPoint. That trust informs how we make decisions, how we invest for the future, and how we show up every day in service of your businesses and your team members.

And finally, to our more than 750 employees across the organization – thank you for leading boldly into the future. Your expertise, integrity, and dedication are the true drivers of our progress, and I am proud to move forward alongside you.

We are building something enduring. And we're only getting started.



Kellen Booher
President & CEO

2025 Business Overview

...and a Glimpse at What's Coming

In 2025, we delivered a 99.0% combined ratio with \$134 million of net income and grew statutory surplus by 11.6% to nearly \$2 billion. Our capital position is formidable, and our underwriting and service excellence ethos inform the transformative investments we continue to make on behalf of those whom it is our privilege to serve.

The diversification, results, and progress CopperPoint achieved in 2025 reflects far more than a single year of performance, but rather what is possible with a decade of focused investment in new businesses and greater capabilities. Across underwriting, claims, analytics, technology, and state expansion, we continued to translate strategy into outcomes and momentum – reinforcing CopperPoint's position as a disciplined, specialty carrier built for sustainable, long term growth.

Growth momentum is evident when you look within the portfolio. Our agricultural business has grown from the ground up and is approaching \$50 million, reflecting deep, local expertise in a core vertical where specialty knowledge matters. With the addition of Florida in 2025, Payroll Services is on track to surpass \$50 million this year with additional states coming online soon. Property, General Liability, Commercial Auto, and Umbrella continued to expand as a share of the overall portfolio to more than 26%, and our Inland Marine practice is scaling significantly across our footprint as we continue to invest in talent, advancing us toward a more balanced, diversified mix.

We added team members and made significant investments in Arizona as part of our continued commitment to supporting the workers, businesses, and communities right here in our own backyard, with more planned. This team is also forging boldly into Texas, Oklahoma, Missouri and Kansas as part of our most recent state expansion, and we expect this new region to cross \$20 million by year end. The Alaska and Pacific Northwest Region within Alaska National has

nearly doubled in size since the acquisition in 2019 while maintaining strong underwriting results, demonstrating the strength of our operating model and the value of pairing enduring relationships and local expertise with enterprise-level investments. Across the CopperPoint family of companies, we quoted more accounts and generated more new business with our distribution partners in 2025 than ever before, translating activity into meaningful opportunity and deepened relationships.

It is worth noting that this profitable growth was offset by deliberate portfolio management elsewhere, resulting in a topline that was essentially – but intentionally – flat. We took decisive underwriting actions in certain territories and classes in California workers' compensation in 2025 that will likely result in a temporarily elevated expense and combined ratio this upcoming year, but that will reposition the entire portfolio to be a sustainable market for the long run. While this disciplined set of actions is offsetting growth elsewhere, it reflects our commitment to take the right actions today to protect our policyholders, our capital, and the long term health of the system. We are incredibly grateful to our teams in California. Despite the challenges, they delivered brokers and policyholders with more renewal and new business quotes and coverage options than ever before, and their continued claims, loss control, and risk management service excellence has been nothing short of exceptional. They've also used our data and analytics to create new portfolio monitoring tools that are benefiting the entire organization and have positioned us well to continue serving this important market for years to come.

Underneath these headline numbers, we have also set in motion the next leg of our proven geographic expansion playbook. We are working diligently to bring additional product lines to market and further strengthen our coverage, collateral, and billing capabilities for our partners and policyholders who come to us for large

deductible, and loss sensitive solutions in addition to our guaranteed cost offerings. We are building additional analytical tools that are coming online this year, and are investing significantly in customer experiences including billing, portal self-service capabilities, and ease of doing business for distribution partners, including speed to quote.

Now that our platforms are built, we are relentlessly focused on improving the customer experiences these tools enable for all policyholders and partners. We have implemented a new program to use our platforms to free up significant time for our underwriters, claims, service, and risk professionals, and in the coming months, will be able to spend more time caring for injured workers and preventing accidents from ever happening, more time crafting coverage options, and more time solving problems and growing together than ever before. We look forward to sharing our progress on these initiatives, and more importantly, to delivering these benefits to all of our policyholders and distribution partners in tangible ways that improve their experiences and their business outcomes. We deeply appreciate our partners for giving us feedback and working with us throughout this year of transition.

People Taking Care of People

Service has always been central to who we are at CopperPoint. It is not a function or a metric, it is a mindset that shapes how we work with policyholders, distribution partners, and injured workers every day. In a competitive market, service is one of our most important differentiators, and in 2025, we continued to elevate how that service is delivered.

At the core of our service model is expertise. Our claims, risk management, and loss control professionals bring deep industry knowledge, practical experience, and a shared commitment to doing the right thing for the people we serve. Whether that means moving quickly to return damaged property to service, helping an injured worker return safely to work, supporting employers in controlling complex risks, or partnering with distribution partners to deliver consistent outcomes, our teams focus on responsiveness, proactive solutions, and accountability.

Claims continues to lead the way as a defining strength of the organization. Our approach is grounded in restoring what has been lost as efficiently and responsibly as possible, while protecting and defending policyholders. In 2025, we continued to invest in tools and data that support improved visibility, more options for communication, improved outcomes, and faster resolution for all stakeholders. New AI tools sitting on top of our data platforms help pull information together from millions of documents and service touchpoints – but never make decisions on coverage or claims outcomes. These tools, directed by our claims professionals, allow them to spend less time searching for information and more time providing care, expertise, and restoration – delivered by a human every time – and building trust with our policyholders.



Loss control is equally critical to the service experience. Our loss control teams work alongside underwriters, distribution partners, and policyholders to identify risks early, tailor practical solutions, and prevent more accidents from ever happening. When they do, we help reduce the severity of the event through insight that is more targeted, timely, and actionable – and we invested significantly to deliver a fully integrated Loss Control platform in 2025 that enables underwriters, loss control and risk management experts to communicate and share information in near-real time.

Risk Management Services:

A Coordinated, Consultative Advantage

CopperPoint's Risk Management Services (RMS) brings our service philosophy to life through a coordinated, consultative approach at scale. RMS integrates claims, loss control, and specialized resources – including designated claims handling, safety consulting, and injury management – around a single point of coordination. Innovative offerings – including CopperPoint's 24/7 Injury Helpline and proprietary nurse triage product, robust fraud prevention architecture, custom managed care solutions, and tailored return to work strategies – clearly differentiate us from competitors.

By combining experienced professionals with data driven insights and practical tools, RMS helps policyholders reduce risk, improve safety outcomes, and manage claims more effectively. The result is a strategic partnership that strengthens businesses and fosters safer work environments for our policyholder.

Underwriting Strength at the Local Level

CopperPoint's underwriting strength is rooted in the combined expertise of three organizations – CopperPoint, Pacific Compensation, and Alaska National – each built on decades of specialty focus and disciplined risk selection. Together, they bring deep local market knowledge, long standing broker relationships, and a shared underwriting culture grounded in experienced risk selection, consistency, and accountability.

That strength is reinforced by a tenured leadership team with a proven track record across multiple market cycles. As the organization has expanded into new states and more complex risks, we have always remained – and will continue to be – underwriter led.

Our investments in a fully integrated data platform, analytics, and risk assessment tools are enabling our underwriters to match coverage to risk in more granular ways than ever before. This in turn enables us to say yes to brokers and policyholders more, or more clearly articulate the ways exposures can be better-controlled to offer coverage. Going into 2026, our underwriters have richer insights into individual account underwriting and portfolio performance, enabling them to make decisions nimbly and locally, capitalize on opportunities faster, and provide quote and coverage options more often.

Product and Footprint Growth

CopperPoint's product and geographic expansion follows a deliberate, specialization-driven model. Ongoing expansion decisions are guided by market demand, regulatory environment, distribution partnerships, and long term profitability. Most importantly, as markets evolve, supplies chains move, and labor trends shift, it is our policyholders and distribution partners who tell us where opportunity is moving and where they need us next. We often “follow the sun and follow the population” with our construction, agribusiness, senior living and hospitality verticals driving a natural expansion. Our long-term home bases of Arizona, Alaska, and California provide natural launching points from which to extend our services and our talent pools while we continue to reinvest and build new growth capabilities from within our backyards.

Throughout 2025, we made significant investments and grew considerably in our expansion states of Texas, Oklahoma, Missouri, and Kansas – extending our footprint in response to distribution partners and policyholder growth rather than pursuing scale for its own sake. We made tangible progress in deepening our casualty-led full product presence in markets where our underwriting

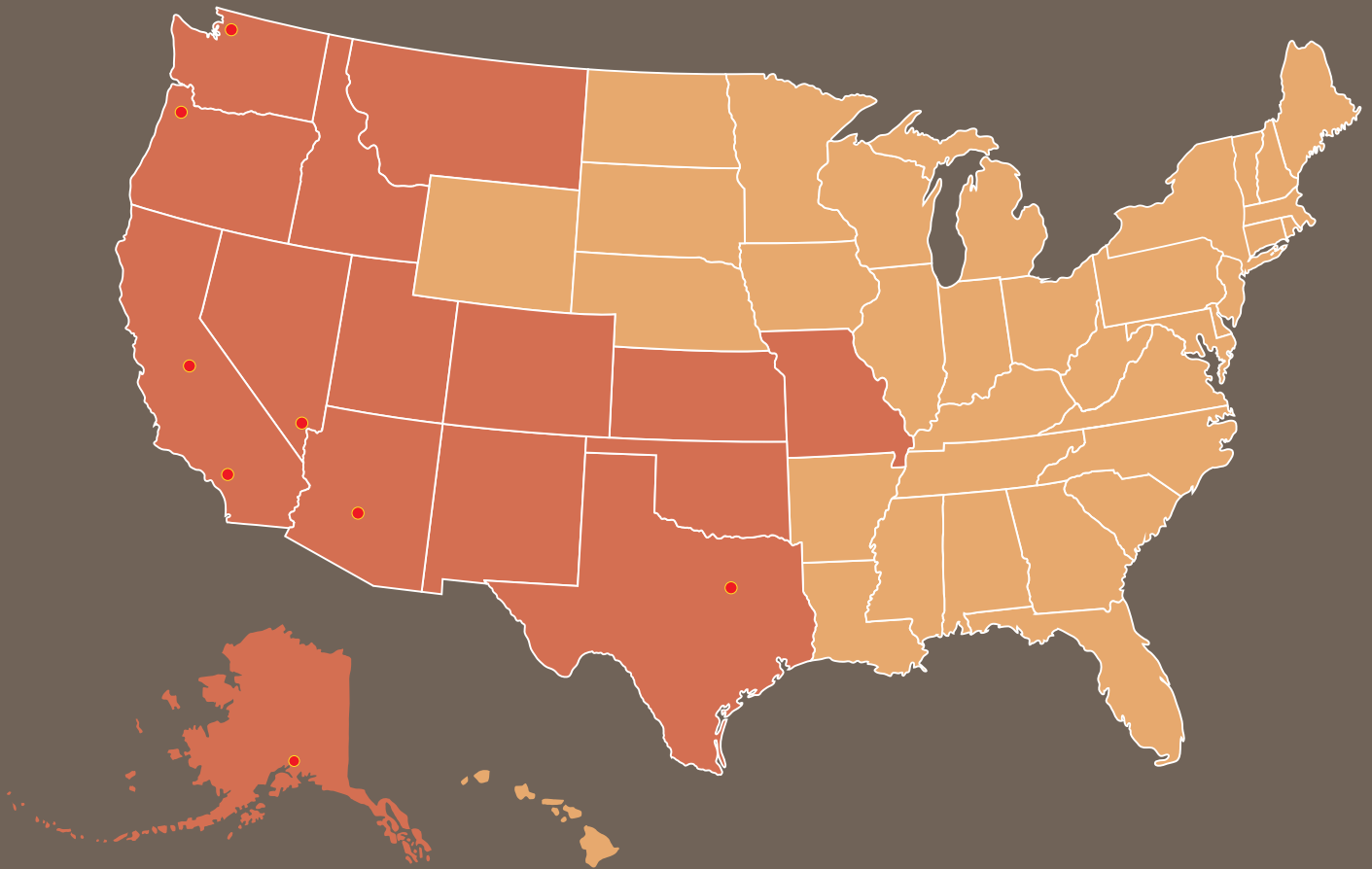
expertise, service model, and risk appetite align with how our distribution partners specialize and go to market – while maintaining workers’ compensation as the specialty foundation of the organization. This approach allows us to bring broader solutions to existing relationships without compromising focus or discipline.

Deep partnerships remain central to this strategy – serving not only as a growth engine, but as a strategic guide that reinforces alignment, specialization, and shared success.

Our expansion reflects where our partners and customers are growing, and where CopperPoint can deliver consistent results at scale.

CopperPoint’s Growing Footprint

■ Core Footprint ■ Expanded Capabilities ● Local Offices



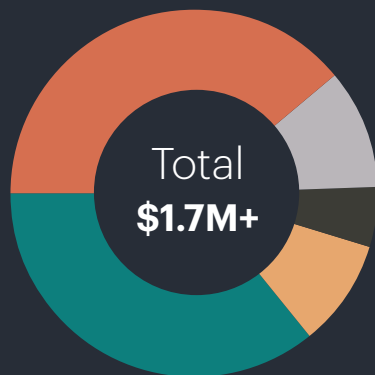
Community Impact



CopperPoint’s giving program reflects a deep commitment to strengthening the communities where we live and work. Grounded in service, partnership, and purpose, our approach focuses on creating lasting impact by supporting organizations that advance economic stability, workforce readiness, health, and community resilience.

In 2025, CopperPoint extended its community impact through employee-led volunteerism and long-standing nonprofit partnerships across our footprint. By aligning our resources with local needs, we helped expand access to critical services, supported programs that prepare individuals for meaningful careers, and invested in initiatives that contribute to safer, stronger communities.

Our employees continue to be at the heart of this work: bringing passion, expertise, and time to causes they care about. Through company-sponsored volunteer opportunities and community grants, we empowered teams to make a tangible difference while reinforcing our culture of service.



Nonprofit/Chamber sponsorship and Board allocations
\$665,540

90 agency/broker partnership contributions
\$610,010

Enterprise-wide matching gifts
\$178,046

Quarterly enterprise-wide campaigns
\$157,720

Civic and educational accessibility
\$92,500



Centennial Giving

In honor of our 100th anniversary in 2025, CopperPoint launched a special legacy giving initiative to celebrate a century of service and shared success. Through this effort, we awarded an additional \$100,000 in the form of \$10,000 grants to 10 nonprofit organizations making meaningful, long-term impact in our communities. This milestone initiative honored our past while investing in a future of promise — amplifying the work of building stronger, more resilient communities for the next 100 years.

Charities Supported

- Covenant House Alaska
- Aguila Youth Leadership Institute
- Amanda Hope Rainbow Angels
- Duet | Partners in Health and Aging
- Treasures 4 Teachers
- Military Assistance Mission
- Hushabye Nursery
- Marjaree Mason Center
- Olive Crest
- Page Ahead



Financial Overview

Strong performance, boundless potential

Consistency and stability marked CopperPoint's 2025 performance as we continued the upward trend that began when we established our growth strategy in 2016.

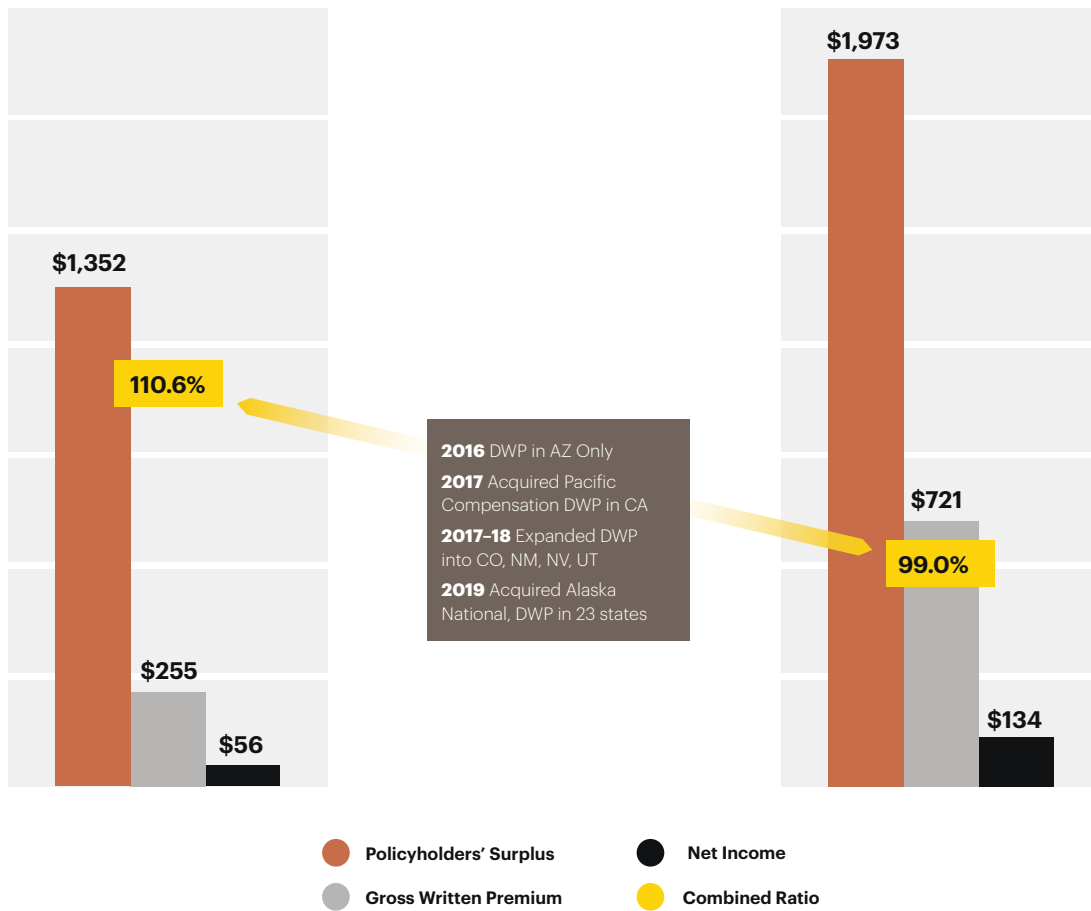
- Policyholder's surplus topped \$1.97 billion at December 31, 2025.
- Total assets of \$5.3 billion have increased 46% since the end of 2016.
- Net income remained strong in 2025 at \$134 million.

Financial Performance

\$ IN MILLIONS

2016 results:
\$3.61 Billion in Total Assets

2025 results:
\$5.3 Billion in Total Assets

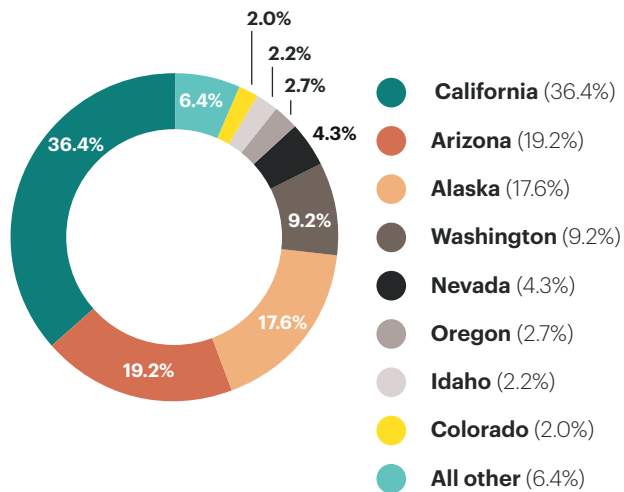


Accelerating success, expanding opportunity

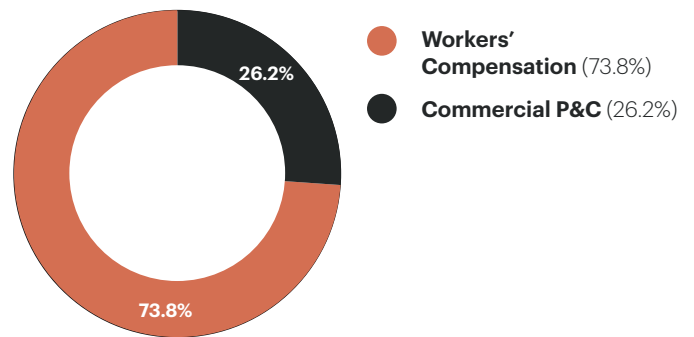
As a Specialty Insurance company with expertise in Workers' Compensation and an expanding multiline P&C offering to complex, severity-driven exposures in targeted states, our overall 2025 performance remains strong — whether measured by breakdown across region, business line, premium or our select verticals.

2025 results: \$721 Million (GWP)

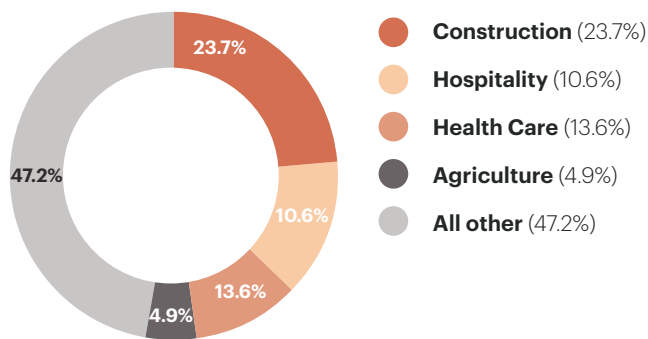
2025 GWP BY STATE



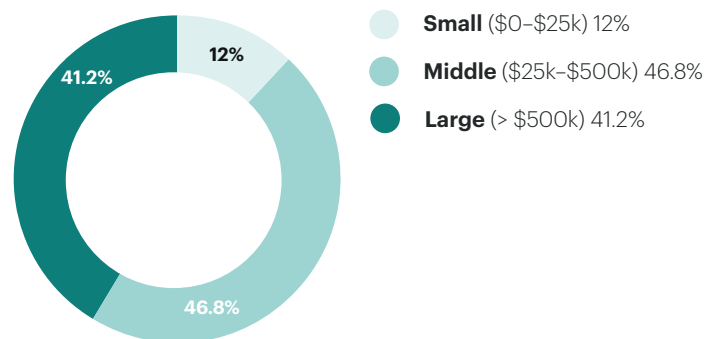
2025 GWP BY LINE OF BUSINESS



2025 WRITTEN PREMIUM BY INDUSTRY VERTICAL



2025 WRITTEN PREMIUM BY PREMIUM SEGMENT



Financial Overview

Consolidated Statutory Financial Statements

Statutory Statements of Admitted Assets, Liabilities and Policyholders' Surplus
(YEARS ENDED DECEMBER 31, 2025 AND 2024)

IN THOUSANDS, UNAUDITED

Admitted Assets	2025	2024
Investments		
Bonds	2,955,706	3,073,791
Equity securities	657,824	620,397
Goodwill	158,905	164,901
Mortgages	227,879	215,298
Cash, short-term investments and other invested assets	720,488	702,326
Total cash and invested assets	\$4,720,802	\$ 4,776,713
Other Assets		
Premiums and considerations due	250,943	239,027
Accrued investment income	26,176	25,323
Other assets	266,682	246,384
Total admitted assets	\$ 5,264,603	5,287,447
Liabilities and Policyholders' Surplus		
Liability for losses and loss adjustment expenses	2,244,161	2,358,736
Unearned premium reserve	280,319	280,479
Borrowed money (and interest thereon)	303,114	326,925
Provision for reinsurance	512	2,327
Other liabilities	463,464	477,780
Total liabilities	\$ 3,291,570	\$ 3,446,247
Policyholders' surplus	1,973,033	1,841,200
Total liabilities and policyholders' surplus	\$ 5,264,603	\$ 5,287,447

Statutory Statements of Operations
(YEARS ENDED DECEMBER 31, 2025 AND 2024)
IN THOUSANDS, UNAUDITED

Statutory Statements of Operations	2025	2024
Insurance Operations		
Net premiums earned	\$ 673,414	\$ 676,105
Operating Expenses		
Loss incurred	292,870	316,715
Loss adjustment expenses incurred	127,262	108,917
Other underwriting expense incurred	243,792	236,052
Total operating expenses	\$ 663,924	\$ 661,684
Net underwriting gain	\$ 9,490	\$ 14,421
Investment Income		
Net investment income	168,491	172,372
Net realized investment gains (losses)	(8,086)	15,687
Net investment gain	\$ 160,405	\$ 188,059
Other expense	(9,390)	(2,698)
Net income before policyholders' dividends and federal income tax	\$ 160,505	\$ 199,782
Provision for policyholders' dividends	981	147
Federal income tax expense	25,948	33,902
Net income	\$ 133,576	\$ 165,733
Loss and LAE ratio	62.4%	63.0%
Expense ratio	36.6%	35.3%
Combined ratio	99.0%	98.3%

Company Leadership

Board of Directors

MARC SCHMITTLEIN

Board Chair

MARITA ZURAITIS

Lead Independent Director

THOMAS BRADLEY

Board Member

STEVE GABBAY

Board Member

MONICA DIGILIO

Board Member

MICHAEL MATHIAS

Board Member

MIKE TULLY

Board Member

LORIANN VAUGHAN

Board Member

Executive Leadership

KELLEN BOOHER * +

President & Chief Executive Officer

JOHN CAREY, CPCU, ARM * +

Executive Vice President, Chief Underwriting Officer

RACHEL DAVIS-SCHULTZ * +

Executive Vice President, Chief Human Resources Officer
& Chief of Staff

KEVIN KINROSS, ESQ * +

Executive Vice President, General Counsel
& Chief Compliance Officer

KELLY RUUD, CPA, CPCU * +

Executive Vice President, Chief Financial Officer
& Chief Administrative Officer

DAVE KUHN, CPCU, ARM +

Regional President, California Region,
Executive Vice President, Enterprise Distribution

DANA FERESTIEN, JD +

Senior Vice President, Regional President,
Alaska & Pacific Northwest

MIKE SHARR +

Senior Vice President, Regional President,
Southwest Region

THOMAS BEALE +

Senior Vice President, Chief Information Officer

JOE FOX +

Senior Vice President, PayGo

KRIS MATHIS, JD, WCCP, SIP +

Senior Vice President, Chief Claims Officer
& Risk Management Services

MARK MOONEY +

Senior Vice President, Operating Model
& Underwriting Services

MARK WOODS +

Senior Vice President, Head of Product

* Executive Committee Member

+ Partners Group