



UNION MUTUAL

Live life well protected



Located in the Green Mountains of Vermont and first established in 1874, Union Mutual Companies have been providing quality insurance products for over 145 years. Founded on the promise of ‘neighbors helping neighbors’ our commitment to provide stability, strength and innovation for our policyholders’ remains constant.

Commitment to our Policyholders. Operating exclusively through our network of independent insurance agents, we take great pride in providing superior insurance products and service to our policyholders so that they may *“live life well protected.”*

Commitment to Excellence, be it for our policyholders, our agents, or our employees. As a mutual insurance company, we are not driven by shareholders or short-term solutions to long term problems. We are committed to a culture of innovation, community and high-quality insurance products.

- ✓ **Rated “A” (Excellent) with a Stable Outlook by A.M. Best**
- ✓ **8 Consecutive Years as a “Best Place to Work”**
- ✓ **Champion Member of VT Businesses for Social Responsibility**
- ✓ **Fully automated policy administration system and policyholder services portal**
- ✓ **Consistent, Predictable Results**



\$123 Million in Policyholder Surplus



2 Office Locations
Montpelier, VT & Latham, NY



\$191 Million in Written Premium



Operating in 7 States



9 Product Lines



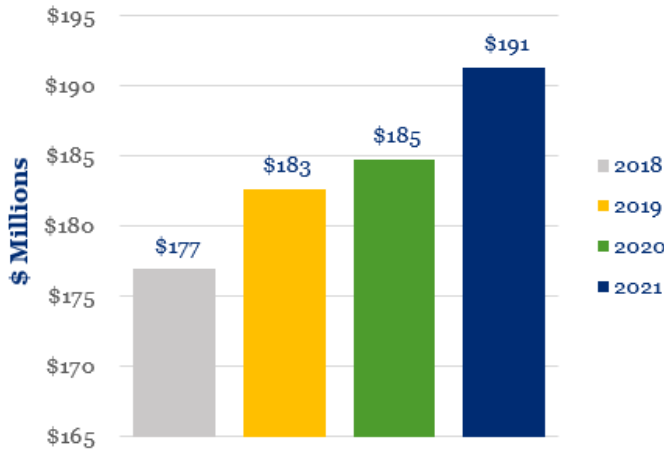
300+ Independent Agency Relationships



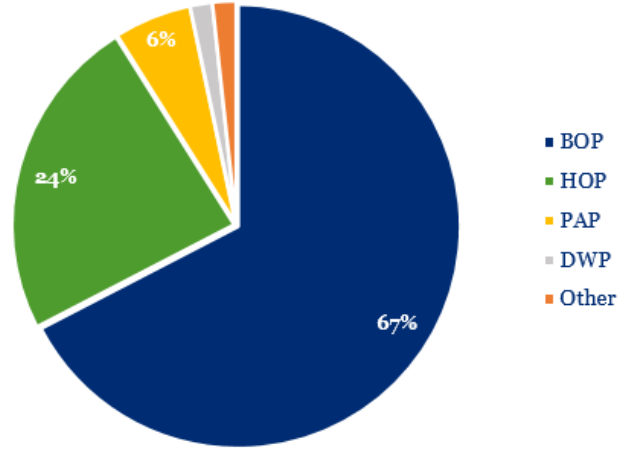
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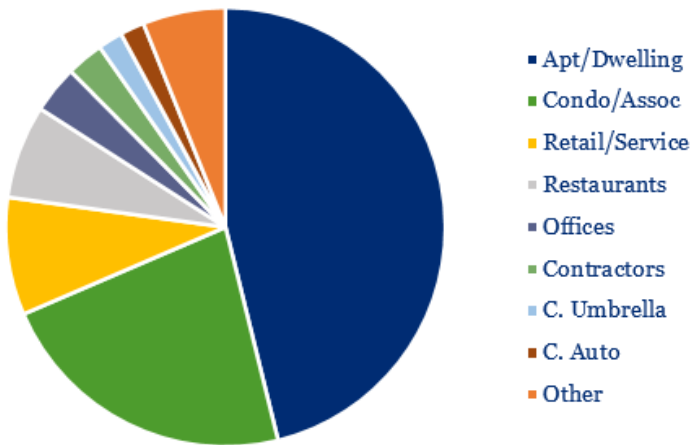
Written Premium Over Time



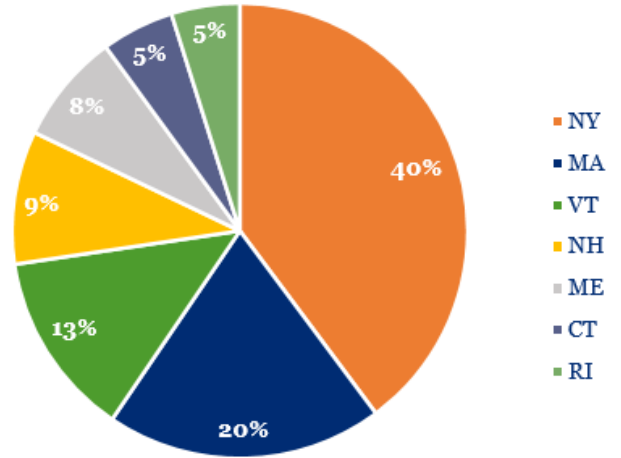
Mix by Line



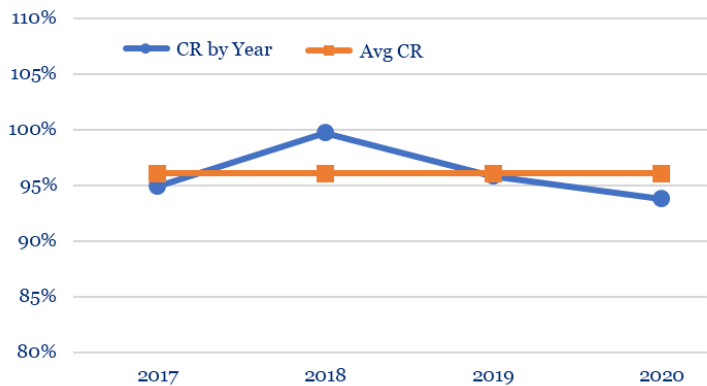
Businessowners Mix by Class



Mix by State



Combined Ratio Over Time



Surplus Over Time

