



The wisdom of **experience.**  
The power of a **network.**  
The strength of a **warrior.**

Improving results for independent insurance agents



## A few words from the President



The Warrior Insurance Network (WIN) is a dynamic marketing entity that works to improve results for its member companies by coordinating their branding and communications with independent producers, their agencies and their customers. Agency partners can count on WIN's outstanding customer service, innovative marketing, and inventive new programs, as well as leading-edge automation that looks to streamline processes.

Like gallant warriors, WIN's team of highly experienced and forward-thinking leaders are constantly striving to protect customers when they need it most with a unique portfolio of quality, well underwritten products like non-standard auto insurance, niche commercial lines, short term healthcare options, and ancillary health products.

The Warrior Insurance Network is an indispensable asset to any independent producer, and would love the chance to work with you.

Jim Hallberg  
CEO/President  
Warrior Insurance Network

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## Warrior Insurance Network

WIN is a marketing organization that serves a select group of insurance carriers and independent insurance agents that offers a diverse array of personal auto products, commercial line products, and individual health insurance products across a wide range of states that is always growing.



## The code of a warrior

WIN's member companies hold true to the principles we view as the code of a warrior.

### Serve and Protect

We're vigilant, always looking out for our internal and external customers, and our valued agent force. It's our mission.

### Collaboration

It's more than cooperation. It's a passion for the unified determination needed to develop solutions that increase customer service and efficiency.

### Decisiveness

Like a warrior, our experience and fortitude forge valuable opportunities for customers and agents that would seem difficult for many other organizations.

### Positive Attitude

We are eager and willing to walk through the door of opportunity, remaining positive and open minded, prevailing even when facing difficult challenges. And we'd love for you to work with us to help build your agency's future.

## "WIN remains true to its commitment."

### Sandy Horn, COO Warrior Invictus

I've been part of the Warrior Insurance family for 30 years. I've seen a lot of changes — new states, new products, new regulatory changes and new technology. But I'm proud to say that what has not changed is our member companies' commitment to remaining true to competitively priced, quality products, provided to our customers and agents with the excellent service they've come to expect.





# Leading edge technology

WIN's three-prong technology integration is the fuel that will orchestrate continued growth, enhanced customer service, and expanding capabilities.

- 1. Make systems highly available and resilient in the face of cyber security threats.
- 2. Improve core platforms to achieve process efficiencies in underwriting, claims and billing, and to launch new products and markets more quickly and efficiently.
- 3. Enhance user experience so our agents and customers enjoy a seamless experience across our websites, new self-service portals, or voice recognition phone systems.

We're in year three of a ten year program that is producing improved capabilities and bringing excellence to our partners.



# A team of skilled warriors

WIN's culture fosters the growth of our employees. We embrace a work-hard, play-hard atmosphere, striving for an open, collaborative culture in which employees work hard and support each other to accomplish goals.

We reward hard work and commitment, offering a rich and competitive benefits program with a generous 401(k) match, Health, Dental and Life Insurance, generous Paid Time Off and Holiday Schedule, Wellness Program, Special Events and much more! We invest in our employees' training and development with Tuition Reimbursement, support for industry designations and licenses, a cyber security program and a Learning Management System.



## "We're using technology to build a world class portfolio of products and services"

*Sumit Roy, Chief Information Officer*

WIN is leveraging technology to meet the challenge of growing revenue while containing costs. Cloud infrastructure, advanced phone systems, and cyber security makes us more accessible, nimble and secure. Using the right technologies to deliver a world class portfolio of products and services will make all the difference for our customers and producers.

[WarriorInsuranceNetwork.com](http://WarriorInsuranceNetwork.com)

## "Our goal is to hire the best and retain the best"

*Jaime Gettemans, Human Resources Manager*

We pride ourselves on having a wonderful benefits package. We listen to our employees' input about what benefits they would like to have. A few years ago, our employees were suggesting we introduce a flexible spending account, and we were able to make that happen. It's just one of the ways WIN can retain great people.





our portfolio  
of companies

# First Chicago Insurance Company

With roots tracing back to 1920, First Chicago Insurance Company (First Chicago) recently celebrated its 100th anniversary. Founded to serve the needs of Chicago ice producers, the company has evolved into a multi-line insurance carrier, offering Personal Auto (Preferred and Standard), Commercial Auto, Public Transportation, General Liability, Short Term Major Medical, Critical Illness, and Personal Accident Medical Insurance.

First Chicago has also responded to the changing exposures and needs of independent producers by adding niche insurance products such as Contents PLUS Renters, Transportation Network Coverage, and Emergency Roadside Assistance Coverage to enhance their personal lines of auto offerings.



## The Warrior Code

### Serve and Protect

*Michael Kaper, Chief Operating Officer*

We take the Warrior virtue of “serve and protect” very seriously. Therefore, we continuously work to position our producers for success with great products and outstanding customer service. Our valued agency partners and customers can feel confident knowing the insurance they count on will be there to protect them when they need it most.

[WarriorInsuranceNetwork.com](http://WarriorInsuranceNetwork.com)



our portfolio  
of companies

# United Security Health and Casualty

A regional insurer since 1973, United Security Health and Casualty Insurance Company (United Security) specializes in providing individuals and families a variety of products and plan choices to meet their individual needs.

United Security’s focus has always been on providing quality products and service to policyholders, and looks to expand our corporate footprint through affordable coverage and exceptional service.

Our product portfolio includes Personal Auto (Standard), Short Term Major Medical, Critical Illness, Personal Accident Medical Insurance, Dental Plus Vision & Hearing, Accident Hospital Indemnity, Disability Income, First Benefit Cancer, and Security Access Fixed indemnity.



## The Warrior Code

### Collaboration

*Lisa Cordero, Chief Operating Officer*

Collaboration is so much more than just a concept. It is the life blood of our organization. The way of a true warrior. We leverage our diversity, knowledge and experience to work together to achieve a common goal. We collaborate as warriors to do the right thing, and make a difference for our employees, our agency partners and our customers.







our portfolio  
of companies

# Texas Ranger MGA

Introduced in 2018, Texas Ranger MGA is currently looking to further its imprint within Texas with the Renegade Personal Auto (Standard) product which values physical damage coverage based on the vehicle’s value today rather than its original value. The program is designed to provide flexibility within underwriting, pricing, and claims service, all of which will enable insurance agencies to sell the Renegade product in the standard auto insurance lines.

WIN is currently looking for independent insurance agency partners who are both professional and consumer friendly. The company’s objective is to align themselves with agencies known for their customer service, as well as remain committed to providing competitively priced products to consumers. Texas Ranger MGA customers receive superior service with every interaction.



**The Warrior Code**

## Decisiveness

*Terry Allen, Vice President of Sales and Marketing*

Being decisive with each opportunity is really the key element to our success. That’s why we think joining WIN is such a good fit for us, since they share the same enthusiasm for creating opportunities and being responsive. We look forward to the future and the new opportunities being created as part of WIN.

[WarriorInsuranceNetwork.com](http://WarriorInsuranceNetwork.com)

our portfolio  
of companies

# Lonestar MGA

Lonestar MGA was created in 2004 and is a recent WIN addition, along with its sister company, Texas Ranger MGA. Known for outstanding Personal Auto (Standard) products and its exceptional claims service, Lonestar’s long range goals include increasing market presence and expanding agency appointments.



**The Warrior Code**

## Positive and Fearless attitude

*Stuart Kneedler, Vice President of Claims and Underwriting*









I’ve enjoyed seeing Lonestar’s growth over my time with the company. It’s all due to our great team — from the marketing reps providing new business, to our terrific underwriters, claims adjusters, and customer service reps, we provide fair and prompt resolution. Lonestar is a great addition to WIN. And working together, I think we can help our producers grow profitably.



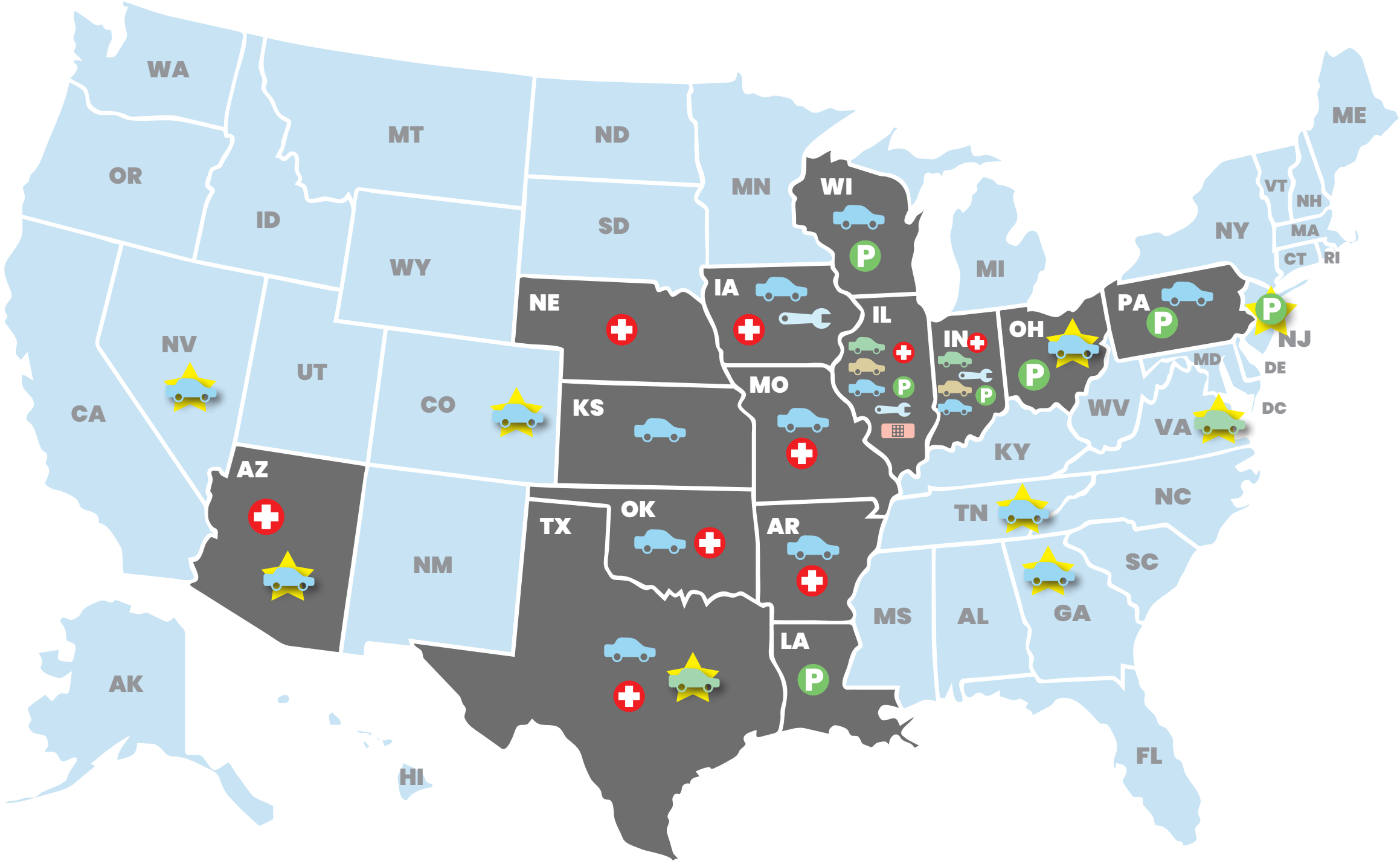
# Where you'll find WIN

## Today and tomorrow

WIN's insurance carriers' unique portfolio of quality, well underwritten products are available in regions across the country.

-  Preferred Auto
-  Standard Auto
-  Commercial Auto
-  Public Transportation
-  Artisan liability
-  Workers' Comp
-  Health Products
-  Coming in 2021 and 2022!

Products listed above are offered by First Chicago Insurance Company, United Security Health and Casualty, Texas Ranger MGA and Lonestar MGA.





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Visit us today to become a part of all that WIN has to offer!

**WarriorInsuranceNetwork.com**