

SMALL COMPANY SERVICE, BIG COMPANY RESOURCES

We offer you the best of both worlds: the high-quality care and personal touch of a small company and the tools and resources of a large corporation.

Our smaller size means less red tape, faster response times, and an exceptional customer experience at every turn. Our affiliation with GE means we have access to big resources, leveraging the tools and training of a world-class corporation.



"Electric Insurance Company made a stressful time in my life much easier. The service and the treatment I received were excellent. I would recommend Electric Insurance Company to everyone. They are #1!"

– France L., Windsor, IL

We go above and beyond ordinary service to take better care of our customers.

In 1966, Electric Insurance Company® was established to provide personal insurance to employees of one of the most demanding companies in the world: General Electric®.

From the beginning, our goal was to go above and beyond ordinary insurance service to take better care of our customers. Our relentless drive to exceed expectations got us noticed, earning Electric Insurance referrals, recognition, and a reputation for being "always on."

It's who we are.

Today, driven by popular demand, we now offer our products and services to discerning customers inside and outside the GE® community. We invite you to learn more about what makes us stand out.


Always On.™
ELECTRIC INSURANCE COMPANY®

Electric Insurance Company is a national leading provider of personal and commercial lines insurance products. Established in 1966 specifically to serve GE employees, Electric Insurance now extends its superior personal lines products and outstanding service to discerning consumers inside and outside of the GE community. Electric Insurance Company – with credit ratings of "A" from A.M. Best and Standard & Poor's – offers its auto, homeowners, condo, renters, and umbrella insurance through the web and select independent agents.

¹ 2009 Electric Insurance Company customer service claims survey.

² As of March, 2010.

³ Programs available where permitted by law.

This document provides a brief overview of insurance coverage and/or services. Actual coverage, services, discounts and credits vary by state. Not all options and coverages are available in all states. For exact terms, conditions, exclusions, and limitations of coverage, please refer to your insurance policy or call us at 800.227.2757. If there are discrepancies between the information in this document and your policy, the terms of the policy apply.

The property and casualty insurance products described in this document are underwritten by Electric Insurance Company, which is licensed in all 50 states. The identity fraud restoration services are not insured products and are powered by Identity Theft 911®.

GE and General Electric are registered trademarks of The General Electric Company.



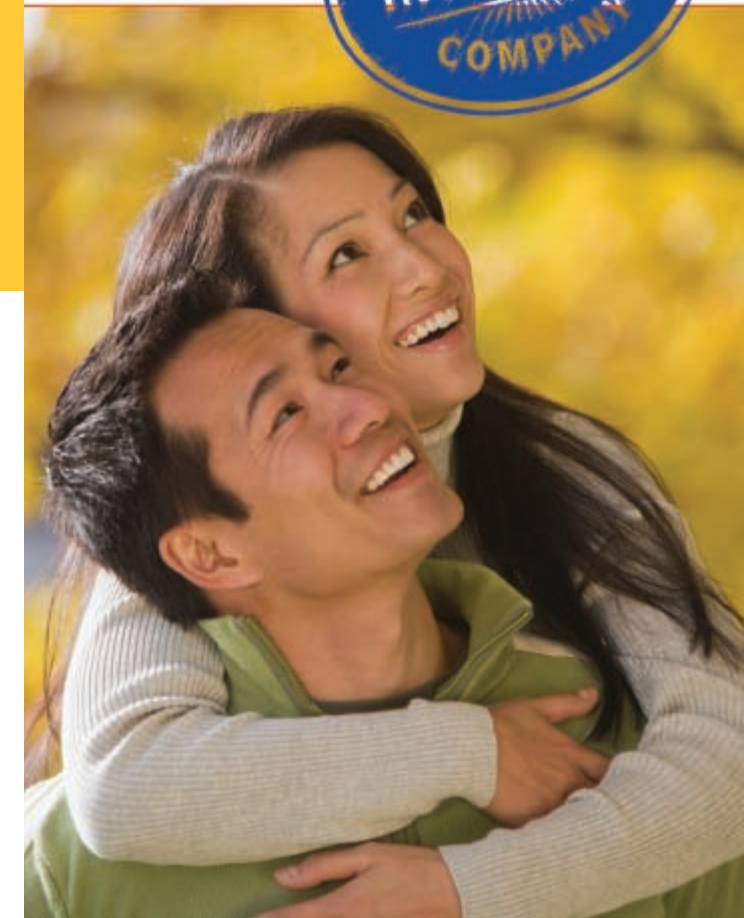
Always On.™

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800.227.2757 | ElectricInsurance.com

When you do things a little differently, people notice.

We think you will too.



OUR FORMULA IS SIMPLE: WE CARE MORE & IT SHOWS.

We start by protecting the things hardworking people work hard for. Then we work to exceed expectations every time you do business with us.

We offer an exceptional service culture, flexible coverage, a selection of discounts and credits, and a reputation of which we are extremely proud — we are highly regarded by industry ratings agencies, independent agents, and consumers alike. Ninety-nine percent of policyholders who had a claim with us would renew their policy.¹

STRENGTH AND STABILITY

- Rated "A" by A.M. Best²
- Rated "A" by Standard & Poor's²
- Financially stable



Always On.™

WHY CUSTOMERS VALUE US

Customers value us because we treat them like they want to be treated – like a priority, not a policy number.

We care and it shows when we identify and call customers in the path of a looming hurricane or other natural disaster — and then follow up again after disaster strikes. It shows in our determination to answer every call within 15 seconds. It shows in the compassion, concern and extraordinary delivery of our claims service, winner of the Customer Service Department of the Year award from the American Business AwardsSM – proving we are at our best when you need us most.



PRODUCTS THAT MEET YOUR NEEDS

AUTOMOBILE INSURANCE

With all the coverage options drivers need, including:

- Bodily injury and property damage liability
- Collision and comprehensive
- Uninsured and underinsured motorist
- Lost transportation expense
- Loan or lease gap coverage
- Towing and labor services



"Thank you for handling my case with such compassion and caring. This was my first auto accident. I cried and you had patience with me. You treated me like I was the only one you were dealing with. You guided me through like you were holding my hand. I will be an Electric Insurance policyholder for life."

– Fran W., Scottsdale, AZ

HOMEOWNERS INSURANCE

Comprehensive coverage for:

- Houses
- Condominiums
- Renters
- Secondary/Vacation Home
- Full range of policy endorsement options:
 - Guaranteed home replacement cost coverage*
 - Personal property replacement cost contents
 - Identity fraud restoration services
 - Debris and tree removal
 - Water and sewer backup
 - Coverage for unique or special items such as furs and jewelry
 - And more

UMBRELLA LIABILITY INSURANCE

Providing from \$1 to \$5 million in additional protection if you are sued and the liability claim is more than your home and auto insurance policies will cover. It's added peace-of-mind, without a large added cost.

"Thank you for your outstanding service and quick response. I have served in the military for 24 years. Throughout my travels I have had several insurance companies, but you are by far the best I've ever seen."

– Ikchin S., Lawton, OK



AWARD-WINNING CLAIMS SERVICE

Customers rave about our claims service, praising our fast, easy processes and caring team members.

HIGHLIGHTS INCLUDE:

Auto Claim Benefits

- 24/7 claims reporting and on-call adjusters
- No-hassle virtual appraisal³ process; snap a photo of your vehicle damage, send it to us, and we'll typically appraise the damage and mail your check the same day
- Vehicle repairs that ensure your satisfaction through the highest quality parts and access to a network³ of quality repair facilities who guarantee their workmanship for as long as you own the vehicle

Homeowners Claim Benefits

- One-call resolution for minor home damage, with check and appraisal issued based on your photos and description
- Expert adjusters onsite within 24 hours in the event of a large loss, and 100% committed to help you and your family
- State-of-the-art technology to locate homeowners in the path of large-scale events like hurricanes and wildfires, with proactive and post-event calls to help keep customers safe and quickly resolve claims

SERVICE LIKE YOU'VE NEVER HAD BEFORE

When you take care of your customers, they notice. When you continually exceed their expectations, they tell their friends and family.

Today, more and more customers are discovering what makes Electric Insurance Company stand out: protection you can count on and service like you've never had before.

For more information, please call 800.227.2757 or visit our website at ElectricInsurance.com.