



# ARROWHEAD

## Special Risk Program

### ABOUT ARROWHEAD

Arrowhead General Insurance Agency, Inc. is one of the largest general insurance agencies in the country. For 27 years we have been providing property and casualty insurance solutions and administrative services for the insurance companies and independent agents and brokers we serve.

### OUR INFRASTRUCTURE

- Internal support departments provide full service for our carriers, producers and policyholders
- Actuarial and underwriting
- Compliance, regulatory, licensing and legal
- Policy processing, operations and customer service
- Accounting
- Marketing and communications
- IT, tech support and programming



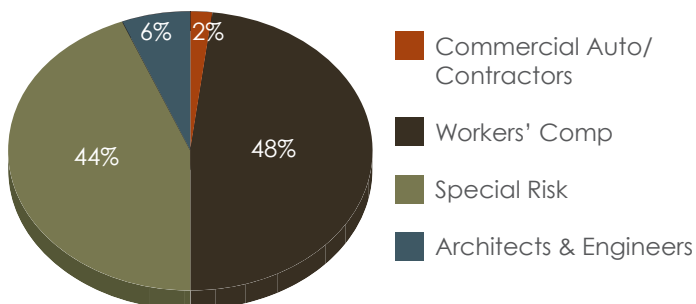
### Fast & Easy Online Services at ArrowheadExchange.com

Producers working with our online quoting portal, ArrowheadExchange.com, can lower agency operating costs by automating their daily business tasks:

- Quoting and submitting new business takes minutes
- Servicing existing policies is a snap
- Managing agency files has never been easier
- 1.2 million transactions a year and growing

### Commercial Lines Business Mix

\$402 Million Written Premium (2010)



### ARROWHEAD QUICK FACTS

- Established in 1983
- 500 employees
- \$630 million written premium (2010)
- 3,100 agencies with 5,500 locations nationwide
- More than 20 commercial and personal insurance products
- More than 20 "A" rated carriers

GROW<sup>®</sup>  
with us

Arrowhead General Insurance Agency, Inc.  
701 B Street, Suite 2100 | San Diego, CA 92101  
800.669.1889 x8733 | CA License #0699809



# ARROWHEAD Special Risk Program

## Arrowhead Board of Directors



Chris L. Walker  
*Chief Executive Officer*



Steve Bouker  
*President & Chief Operating Officer*



D. McDonald Armstrong  
*Chief Financial Officer &  
Executive Vice President*



Lew DeFuria  
*President Special Risk*



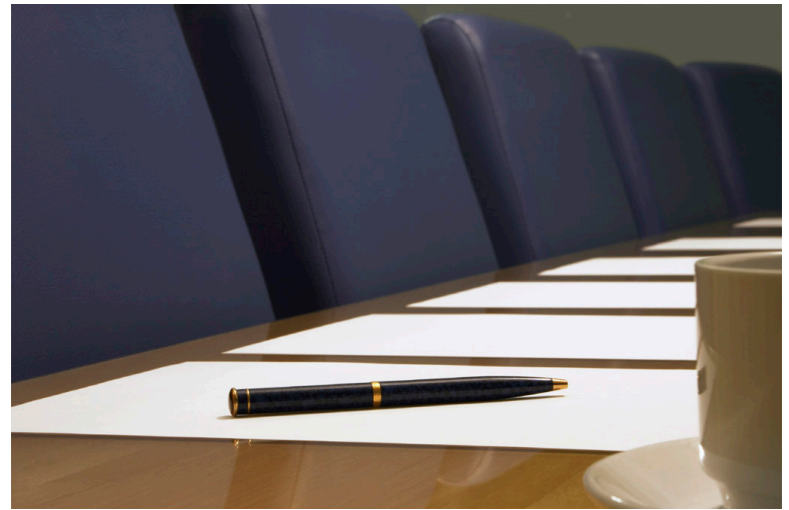
Brion Applegate  
*Founder & Senior Managing Director,  
Spectrum Equity Investors*



Stephen M. Lesieur  
*Principal,  
Spectrum Equity Investors*



Peter C. Arrowsmith  
*Arrowhead Board Member*



## Special Risk Leadership



Lew DeFuria, *President Special Risk*

Lew DeFuria was promoted to President of the Special Risk Program in 1998. DeFuria is responsible for the strategic initiatives that are aimed at improving portfolio results and increasing revenue streams for the Commercial Earthquake products.

Prior to joining Arrowhead, DeFuria held senior management positions of increasing levels of responsibility at major insurance carriers, including Insurance Company of the West, as Manager DIC/Commercial Property and Manager Commercial Multi-Line Underwriting. Before that, he worked in management and underwriting positions at Home Insurance Company, The Hartford Insurance Group, Merchants Insurance Group and Utica National Insurance Group.

## Special Risk History

Arrowhead's Special Risk Program began in 1998 as a small DIC Commercial Earthquake Product with access to one carrier. Since its beginnings with \$5 million in limits and \$6 million in written premium, it has grown to offer a wide range of insurance products including DIC, All Risk, and most recently, our Small Business Program. We have succeeded in becoming the only commercial earthquake facility able to offer \$100 million in capacity with access to eight "A" rated carriers.