

I do not *know* my *future*. But I want to *protect* it.



Protection for nine decades and beyond

In March 1917, Ford introduced the Model TT truck just in time for Wolverine Mutual to insure it. Inspired by the new horseless carriages rattling across American roads, E. Bruce Laing and his friends Charles Heddon, Clare F. Pugsley, W.E. Sweet, and Dr. N. Bonine established an insurance company to serve new automobile owners.

Riding the automobile's growth in the Roaring '20s, then enduring the economic woes of the Great Depression and World War II, Wolverine Mutual outgrew its original offices on Front Street and moved to a large historic home on Main Street in Dowagiac.



In the late '50s, the company was licensed to write in Indiana. During the late '60s it added property insurance to its auto, personal liability, and burglary lines. Then growth pushed the offices to the seams, and the company moved to its current location two miles east of Dowagiac.

Nine decades later, Wolverine Mutual continues under the direction of the Laing family. Each generation has responded to the needs of policyholders, building a secure future for all who look to Wolverine Mutual for protection.



When times get tough, you need assurance.

Count on us.

Most days go well. Then it happens. An accident. A mistake. Nasty weather. Suddenly the things you value – your home, car, boat or motorcycle – need repair or replacing.

That is why more than 45,000 policyholders turn to Wolverine Mutual Insurance. Since March 1917, Wolverine has provided outstanding insurance coverage and service to people in Michigan, Indiana and Wisconsin. People who want to hear "It's protected" when times get tough.

That assurance comes from their local independent insurance agents. Men and women committed to building a secure future for all associated with Wolverine Mutual Insurance Company. A future that is under the watchful eye of a company that cares about you.

Your Wolverine Mutual agent is:



**Wolverine Mutual
Insurance Company**

One Wolverine Way • Dowagiac, Michigan
269/782-3451 • 800/733-3320
www.wolverinemutual.com

Get the *exact* coverage *you need.*

Protect your auto from costly surprises.

No one wants to be surprised by an insurance agent who says, "Sorry that repair or medical cost isn't covered." So as you shop for the best insurance rates, avoid shortchanging your coverage. Instead, get the most value for your auto insurance dollar with Wolverine Mutual Insurance. Whether you live in Michigan, Indiana or Wisconsin, Wolverine provides all of the state-mandated coverages and a choice of coverage options to fit your needs and budget.



Protect the boat that lets you relax.

Whether you relax sailing, trolling or pounding the waves at 65 mph, Wolverine Mutual will protect your pleasure craft valued up to \$200,000. Our policies are written by boat owners who understand the value of "replacement cost" coverage on newer hulls, "agreed value" coverage on eligible boats, automatic coverage for unattached equipment, including electronic gear, boat towing and wreck removal and personal effects coverage. You can also qualify for money-saving discounts so you have more dollars available to enjoy your boat.



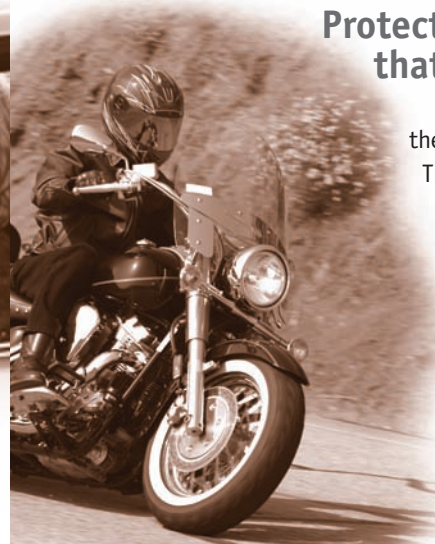
Protect your home for less.

Wolverine's homeowners programs provide broad coverage at very competitive pricing. Annual automatic inflation adjustments keep your home insured adequately, whether it's a primary or seasonal location. In Michigan, you don't have to belong to a group to qualify for lower insurance rates — our Premier Policy is available on most homes insured for \$175,000+ regardless of your age or occupation. Numerous discounts are available to add further value to this important insurance purchase.



Protect the machines that set you free.

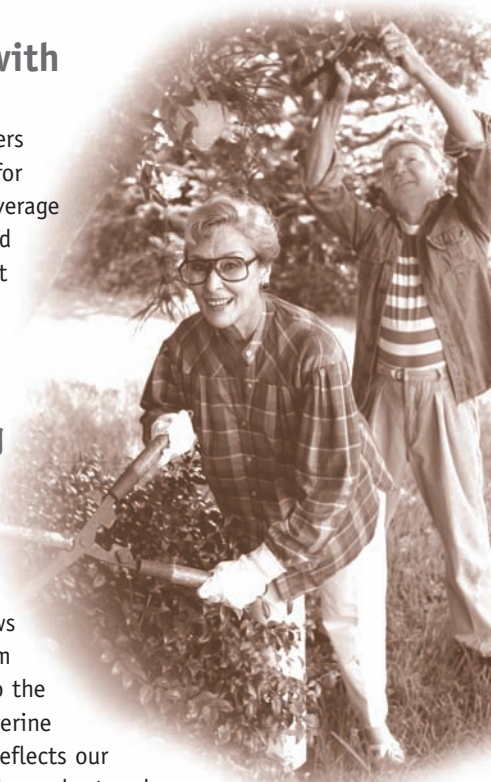
Freedom. It is the power of the cc's surging from the engine. The wind in your face as two wheels meet the pavement, not four. And with Wolverine Mutual insurance you get complete 12-month protection for a 9-month premium. Special credits for touring bikes, transfers, and renewals. No surcharge for "Hogs." In addition, Wolverine Mutual protects your other recreational vehicles.



Competitive rates are available for snowmobiles, golf carts, personal watercraft, and other motorized vehicles that give you freedom from the daily grind.

Protect yourself with extra liability.

Wolverine Mutual also offers personal umbrella insurance for times when extra liability coverage is needed. It protects you and your property from the "worst case scenario" should your normal coverage fail to meet your need.



Financially strong for whatever the future brings.

Demotech, Inc., an actuarial and consulting financial analysis firm, reviews every insurance company from the largest national carrier to the smallest regional carrier. Wolverine Mutual's A' (A Prime) rating reflects our overall financial strength and our short and long-term ability to meet our financial obligations to our policyholders. Yet, as proud as we are of that rating, we're even more pleased to have the confidence of our policyholders who trust us to respond quickly and fairly when they report a claim.



**Wolverine Mutual
Insurance Company**