

Company Profile

FACT SHEET



WHO WE ARE

Est.
1917

Began as a workers' compensation carrier; 100+ years later now a national property and casualty carrier



Culture of Caring

As a pillar in our local community, we spent over 1,000 hours volunteering and donated more than \$2 million in 2022.



FINANCIAL STRENGTH

as of 12/31/2022

Direct Written Premium: **\$390 million**

Statutory Surplus: **\$1.180 billion**

AM Best Rating: **A (Excellent)**

Generated net income of **\$41 million**

Achieved a combined ratio of **97.2%**

WHAT WE OFFER

Servicing Utah, Arizona, California, Colorado, Idaho, and Nevada



Flexible, tailorable products for businesses of all sizes

General Liability

Business Property

Workers' Compensation

Commercial Auto

Umbrella



An underwriting approach that's anything but "cookie cutter"

Faster response times

No black box underwriting

No checklist underwriting

Customized solutions based on customer needs



Service experiences that meet the moment

Time-saving online options

Human interactions because digital isn't right for everyone or every situation



Track record of stability and trust

At WCF Insurance, we pride ourselves on having a history of doing the right thing when it matters most

Protecting what matters most.
Where it matters most.

WCF stands behind business owners. We protect them by addressing their unique and evolving needs with products and services that are "just right" for them and by strengthening the communities where they operate.

WCF.COM

WCF Insurance services and coverages may not be available in every state and are subject to underwriting qualification criteria, policy terms, and state law. WCF Mutual, WCF National, and WCF Select Insurance Companies. wcf.com/about-us