



Dealers Assurance Company

Dealers Assurance Company (DAC) is a Property & Casualty insurance company that primarily serves the automotive and consumer goods industries. We are domiciled in Ohio, and are licensed to write insurance in 49 states and the District of Columbia. Our primary business strategy is to write both first dollar and aggregate excess-of-loss contractual liability policies for administrator obligors that sell, service and pay claims for extended service contracts sold on vehicles or consumer goods. We have two main office locations: Columbus, Ohio and Dallas, Texas.

Financial Size

In April 2014, DAC announced that it had become an **A.M. Best Financial Size Category VII company**. Previously, DAC was a Category VI company. Category VII is the designation for companies with total policyholder surplus between \$50 million and \$100 million. DAC surpassed \$50 million in capital and policyholder surplus at the end of 2013.

A.M. Best Rating

On August 15, 2014, the A.M. Best Company once again affirmed DAC's **Financial Strength Rating of A- (Excellent)**. This marked the 29th straight year that DAC has received this rating. Founded in 1899, the A.M. Best Company is the world's oldest and most authoritative insurance rating and information source.

Company History

DAC enjoys a heritage that spans 80 remarkable years. The Company's history began in 1935 with the creation of Mahoning Insurance Company, which was arguably the very first pure captive insurance company ever created. In 1980, Mahoning was purchased by Dealers Alliance Corporation, which changed Mahoning's name to Dealers Assurance Company. In 2004, Dealers Alliance was acquired by DAC Financial Holdings, Inc.



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General Questions: LearnMore@DealersAssurance.com | Underwriting Your Products: Sales@DealersAssurance.com
Filing a Claim: Claims@DealersAssurance.com | Service Contract Questions: Contracts@DealersAssurance.com

Company Leadership



Jim Smith | Chairman of the Board

Jim has more than 30 years of experience in the insurance industry. A nationally known reinsurance expert, he has an extensive background in insurance accounting, taxation and administration.



Kristen Gruber | President

With a well-deserved reputation for professionalism, high ethical standards and personal likeability, Kristen has over 20 years of experience in our industry. Prior to joining DAC, Kristen spent 13 years with Great American Insurance Company.



Linda Toy | Chief Financial Officer

Linda Toy has more than 25 years of experience in Life, Property and Casualty Insurance accounting. Prior to joining DAC, Linda held leadership positions at Associates Insurance Group, Price Waterhouse Coopers, and TIG Insurance.



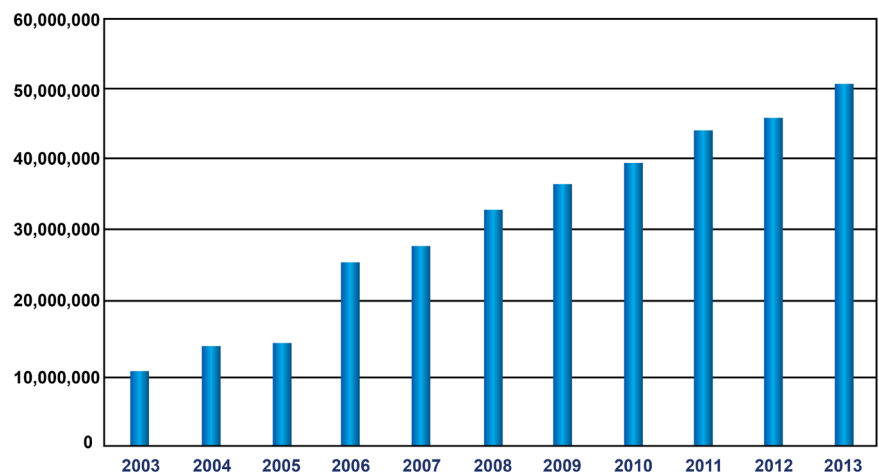
David Levine | General Counsel

David brings a diverse business and legal background to DAC, having practiced business and finance law since 1978. Prior to joining DAC, David worked for over 15 years with Great American Insurance Company in Cincinnati.

Consistent Profitability and Growth

Period Ending	Profitability		
	Combined Ratio	Investment Yield (%)	Pre-Tax ROR (%)
2013	42.1	1.5	62.4
2012	42.8	1.7	67.1
2011	47.5	1.8	62.4
2010	47.4	2.2	69.
2009	48.3	2.8	103.1
5-Yr. Avg.	43.3	2.1	71.1
03/2014	40.9	1.4	59.1
03/2013	36.2	1.7	69.5

Capital & Surplus by Year as Reported on DAC's Annual Statement



What We Bring to the Table

- Insurance solution in 49 states and the District of Columbia
- Fully staffed Compliance Department
- Filing services available for Licensing and Form Filings
- Member of key industry association groups
- Regulatory acumen and assistance
- Reinsurance structures and expertise
- Licensed obligor solutions where administrator lacks approval
- Competitive pricing and flexibility
- Risk management and product development assistance
- Knowledgeable employees with significant industry experience