



# PROVIDING SOLUTIONS for your BUSINESS

<b>WHY CHOOSE HORTICA INSURANCE &amp; EMPLOYEE BENEFITS?</b>	<b>HOW THAT BENEFITS YOU AND YOUR INDUSTRY:</b>
<p>A trusted partner since 1887, Hortica (The Florists' Mutual Insurance Company) is the horticultural industry insurance expert. We understand the unique needs of horticultural businesses and offer specific products and services for the following:</p> <ul style="list-style-type: none"> <li>• Garden Centers</li> <li>• Greenhouse Growers</li> <li>• Interior Plantscapers</li> <li>• Landscape Professionals</li> <li>• Nurseries</li> <li>• Retail Florists</li> <li>• Wholesale Floral Distributors</li> </ul>	<p>Hortica helps its clients:</p> <ul style="list-style-type: none"> <li>• Obtain the correct coverage</li> <li>• Select the proper amount of insurance</li> <li>• Reduce and/or avoid losses</li> <li>• Receive prompt claims settlements if a loss occurs</li> <li>• Operate a secure, safe business</li> </ul>
<p>Hortica is a full-source provider offering business insurance, employee benefits and personal insurance.</p>	<p>Hortica clients prefer and enjoy "one-stop" shopping for their complete insurance needs.</p>
<p>Hortica is a mutual company owned by our clients and is dedicated to meeting the needs of the horticultural industry. Our excellent financial strength allows us to insure businesses of all sizes.</p>	<p>Hortica clients feel more stability and predictability with their insurance programs. Hortica is not managed on a quarter-by-quarter basis to satisfy stockholder expectations.</p>
<p>Hortica elects leading industry members to its Board of Directors.</p>	<p>Decisions at the highest level are made by people with a unique knowledge of and uncompromising passion for the horticultural industry.</p>
<p>Hortica operates within and nurtures a culture of high ethical standards. We are committed to the principles of professional behavior and integrity.</p>	<p>Hortica clients trust us to represent their interests in providing superior, cost-effective insurance solutions.</p>
<p>Hortica includes (embeds) certain coverages in our policies such as Employment Practices Liability Insurance.</p>	<p>Hortica clients receive needed coverages (at reduced premium rates) not even offered by most other insurers.</p>
<p>Hortica supports education, safety training and re-engineering on behalf of the horticultural industry.</p>	<p>Hortica is knowledgeable on industry trends and is able to provide clients with sound advice regarding various topics such as the type of structures to build (and re-build), engineering of greenhouses with respect to wind and snow loads, the safe use of shade cloth/energy curtains, etc. Hortica also plays a critical role in the ongoing development of the Federal Nursery Crop Program.</p>
<p>Hortica offers specialized risk management services and pro-active claims handling to its clients.</p>	<p>Hortica assists clients to avoid and/or reduce losses which means bottom line cost-savings to their operation. Hortica provides industry specific risk management topics online. If a claim occurs, Hortica provides prompt, fair and hassle-free claims settlements.</p>
<p>Hortica avoids over-reacting to one or several years of adverse loss experience with established clients.</p>	<p>Hortica is more willing to provide critical insurance to member companies considered high-risk, and/or during certain business cycles when typical insurance companies restrict coverage.</p>
<p>During the last five years Hortica distributed over \$500,000 to support various industry associations including:</p> <ul style="list-style-type: none"> <li>• American Floral Endowment (AFE)</li> <li>• American Nursery &amp; Landscape Association (ANLA)</li> <li>• Garden Centers of America (GCA)</li> <li>• Horticultural Research Institute (HRI)</li> <li>• OFA- an Association of Floriculture Professionals</li> <li>• Society of American Florists (SAF)</li> <li>• Wholesale Florist &amp; Florist Supplier Association (WF&amp;FSA)</li> </ul> <p>and numerous state associations</p>	<p>Hortica is the only U.S. insurance company that dedicates the majority of its resources to the horticultural industry. Hortica's contributions support the research, governmental relations, educational scholarships, and industry education programs these organizations provide to the horticultural industry. These activities work directly to improve both the profitability and development of horticultural industry firms.</p>
<p>Hortica takes a "balanced" approach to government relation activities (lobbying) with concern for not only our business but the long-term viability of the horticultural industry as well. We have even lobbied insurance regulators on behalf of the horticultural industry when, from purely a financial view, it was not in our best interest to do so.</p>	<p>This approach to government relations supports the long-term health and viability of the horticultural industry and may develop innovative solutions to industry concerns.</p>
<p>Hortica always provides personalized customer service. A friendly professional will be available to guide our clients whether they are requesting a quote, requesting a certificate, reporting a claim or just asking questions concerning their policy.</p>	<p>Hortica clients appreciate talking to a "live" person instead of frustrating endless voice mail prompts.</p>
<p>Hortica understands that our success is directly tied to the success of both the horticultural industry and the businesses we insure.</p>	<p>Hortica makes many decisions solely to benefit the horticultural industry and/or our clients.</p>