



Badger Mutual Insurance Co. Est. 1882

**PERSONAL LINES
INSURANCE PRODUCTS**
AUTOMOBILE (WI & IL)
DWELLING FIRE
HOMEOWNERS
INLAND MARINE
RENTERS
UMBRELLA (WI & IL)

**COMMERCIAL LINES
INSURANCE PRODUCTS**
CRIME
GENERAL LIABILITY
GLASS
INLAND MARINE
PROPERTY
UMBRELLA
WORKERS'
COMPENSATION (WI & IL)

STANDING THE TEST OF TIME

BADGER  **MUTUAL**
INSURANCE **COMPANY**

1635 W. National Ave - Milwaukee, WI 53204
PHONE (414) 383-1234 - FAX (414) 383-4339
www.badgermutual.com

OVER 100 YEARS OF QUALITY SERVICE

OUR BEGINNING

In 1871, the year of the great Chicago fire, many insurance companies were forced to close because of heavy losses. The companies that remained in business charged high rates and were very particular about the risks they accepted. Many of these companies refused to write insurance on churches with steeples because the steeples attracted lightning. The few companies that did write churches with steeples charged exorbitant rates. These restrictions and high rates prompted the formation of our company.

In 1887, a group of Lutheran churchmen from Milwaukee decided to organize a mutual aid society to protect their churches and property against fire loss. At their first meeting, held on February 2, 1887, a committee was appointed to draft a constitution and bylaws. One hundred and thirty-seven signed the constitution declaring themselves members of the society and elected John Schwartz as the company's first president.

OUR FUTURE

Through sound, conservative growth and concern for the welfare of its policyholders, agents and employees, Badger Mutual Insurance Company is able to continue meeting the needs of the 21st century. Advanced technology allows us to provide efficient service, reduce waste, and remain competitive in the evolving insurance industry.

Badger Mutual is continually committed to serving the community from which it operates by supporting local and national charities, including the United Way, Make-A-Wish Foundation and the Boys and Girls Clubs of Greater Milwaukee.

As Badger Mutual looks to a profitable future, we thank our policyholders, independent agents, employees, and retirees to whom our success is attributed.

OUR HISTORY

- 1887 Group of Milwaukee congregations form a mutual aid society to protect themselves from fire loss
- 1888 John Schwartz becomes company's first president
- 1891 The first use of the name The Badger Mutual Fire Insurance Company
- 1910 Operations expand beyond the City of Milwaukee
- 1912 25th Anniversary**
Company builds first office building on South 16th Street and West Walker Street in Milwaukee
- 1917 Policyholder surplus exceeds \$125,000
- 1927 First special agent, Gary Kamper, is appointed
- 1930 Operations begin in Minnesota
- 1932 Company offers fire insurance in Illinois
- 1936 First policy is written in Michigan
- 1937 50th Anniversary**
Badger Mutual constructs present office building on West National Ave in Milwaukee
- 1942 Company's first female officer, Anita Behning, is appointed Assistant Treasurer
- 1948 Policyholder surplus is over \$757,000
- 1949 Automobile coverage is offered for the first time
- 1955 Policyholder surplus exceeds \$2 million
- 1961 Gerry E. Seider elected President/CEO
- 1962 75th Anniversary**
Introduction of casualty insurance
- 1974 Badger acquires its first electric typewriter
- 1975 Policyholder surplus reaches \$4.2 million
- 1979 Olivetti computer system installed
- 1985 Policyholder surplus hits record \$9.9 million
- 1987 100th Anniversary**
- 1991 Company expands commercial liability offerings
- 1993 Richard A. Rusch elected President/CEO
- 1997 Badger Mutual goes online at www.badgermutual.com
- 1998 Roy Bubeck becomes company's eighth president
- 2000 Badger Mutual Insurance Co. stands the test of time and begins operating in its third century.
- 2003 Computer network systems designed and installed to support an efficient "paperless" system
- 2004 Written Premium surpasses \$100 million