

Company Fact Sheet



Company Overview

Mercury General Corporation (NYSE: MCY) is the leading independent agency writer of automobile and home insurance in California, and is ranked as the sixth largest private passenger automobile insurer in California overall with total assets of more than \$6.7+ billion.* Mercury also writes automobile and home insurance in Arizona, Georgia, Illinois, Nevada, New Jersey, New York, Oklahoma, Texas and Virginia, as well as automobile insurance in Florida. In addition to automobile insurance, Mercury offers a wide range of policies such as business owners, business auto, landlord, mechanical protection and umbrella.

Since its formation in 1961, Mercury has provided customers with tremendous value for their insurance dollar by pairing competitive rates with excellent customer service. The company has received J.D. Power's prestigious Digital Experience StudySM Award, earned A ratings from A.M. Best and Fitch, and has been recognized by *Forbes* as one of "America's Best Mid-Size Employers" and "Best Employers for Women." Mercury has also four consecutive "Best Auto Insurance Company" awards from Insure.com for being rated one of their top providers in the U.S. by consumers.

Mercury General Corporation

Corporate Headquarters
4484 Wilshire Boulevard
Los Angeles, California 90010
Telephone: (323) 937-1060
Fax: (323) 857-7116

Total Assets: \$6.7+ billion USD*

Employees: 4,400+

Agents Nationwide:
9,400+ independent agents in 11 states

Subsidiaries

Insurance Companies

Mercury Casualty Company
Mercury Insurance Company
California Automobile Insurance Company
California General Underwriters Insurance Company, Inc.
Mercury Insurance Company of Illinois
Mercury Insurance Company of Georgia
Mercury Indemnity Company of Georgia
American Mercury Insurance Company
American Mercury Lloyds Insurance Company
Mercury County Mutual Insurance Company
Mercury Insurance Company of Florida
Mercury Indemnity Company of America
Orion Indemnity Company

Non-Insurance Companies

Mercury Select Management Company, Inc.
Mercury Insurance Services LLC
AIS Management LLC
Auto Insurance Specialists LLC
PoliSeek AIS Insurance Solutions, Inc.
Animas Funding LLC
Fannette Funding LLC
Mercury Plus Insurance Services LLC

*Source: Mercury General Corporation Announces Fourth Quarter and Fiscal 2021 Results and Declares Quarterly Dividend, 2022.

Leadership

Executive Officers

George Joseph

Chairman of the Board

Gabriel Tirador

President and Chief Executive Officer

Victor G. Joseph

Executive Vice President and Chief Operating Officer

Theodore R. Stalick

Senior Vice President and Chief Financial Officer

Christopher Graves

Vice President and Chief Investment Officer

Kelly Butler

Vice President and Chief Underwriting Officer

Jeff Schroeder

Vice President and Chief Product Officer

Katie Gibbs

Vice President and Chief Experience Officer

Brandt N. Minnich

Vice President and Chief Sales Development Officer

Randall R. Petro

Vice President and Chief Claims Officer

Heidi C. Sullivan

Vice President and Chief Human Capital Officer

Erik Thompson

Vice President and Chief Marketing Officer

Charles Toney

Vice President and Chief Actuary

Judy A. Walters

Vice President, Corporate Affairs and Secretary

California Operations

Mercury is California's leading independent agency writer of automobile insurance and is currently the state's sixth largest private passenger automobile insurer overall. California represents the core of Mercury's operations, accounting for approximately 86% of the company's premium revenues.

National Operations

Mercury sells a variety of insurance products through a network of local, independent agents in Arizona, California, Florida, Georgia, Illinois, Nevada, New Jersey, New York, Oklahoma, Texas and Virginia, as well as online through the company's website (www.mercuryinsurance.com).

Insurance Products

Auto

Personal Auto

A combination of low rates and excellent service provides Mercury's policyholders with one of the country's best insurance values. Mercury offers liability, comprehensive, collision, medical payments coverage, personal injury protection, uninsured/underinsured motorists coverage and rental car reimbursement for personal automobiles.



MercuryGO

MercuryGO is a usage-based driving app available in certain states that improves driver skills via real-time feedback. It also allows policyholders to receive discounts based on their driving score.



Mechanical Protection Insurance

Mechanical protection insurance is offered through Mercury's subsidiary company, American Mercury Insurance, and provides coverage for repairs to vehicles after the manufacturer's warranty expires.



Ride-Hailing

This endorsement to a personal automobile policy covers the gaps between a personal auto insurance policy and the Transportation Network Company's commercial insurance for when the driver turns on the ride-hailing app. This coverage can be added to a Mercury Insurance personal auto policy for drivers who work for Uber or Lyft in Arizona, California, Florida, Georgia, Illinois, Nevada, Oklahoma, Texas and Virginia.



Home

Homeowners

Mercury writes high-quality policies for single-family homes that include the structure, belongings and liability coverage. This policy also covers temporary living expenses should your property become uninhabitable due to a covered loss. Moreover, it may provide coverage for additional living expenses when policyholders are ordered by law enforcement to evacuate their homes due to a reasonable risk of danger from a covered peril.



Condo

Condo owners have different needs than homeowners or renters, so Mercury's comprehensive coverage includes personal property, personal liability protection, guest medical protection, loss assessment, and condo unit additions and alterations that may not be included in your condo association's policy. This policy also covers temporary living expenses should your property become uninhabitable due to a covered loss. Moreover, it may provide coverage for additional living expenses when policyholders are ordered by law enforcement to evacuate their homes due to a reasonable risk of danger from a covered peril.





Insurance Products

Home (continued)

Renters

Mercury assists house, condo and apartment renters, whose unique needs include protecting personal property and guarding against costly liability claims. This policy also covers temporary living expenses should your property become uninhabitable due to a covered loss. Moreover, it may provide coverage for additional living expenses when policyholders are ordered by law enforcement to evacuate their homes due to a reasonable risk of danger from a covered peril.



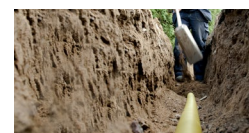
Landlord

A policy specifically designed for landlords to protect rental properties, Mercury's Landlord policy provides coverage for the structure, contents and general liability. Should the property become uninhabitable due to a covered loss, fair rental value will be provided for lost rents until the property is livable again.



Service Line Protection

An endorsement to a homeowners policy that covers damage to exterior underground service lines that provide service to the dwelling or other structure. Covered lines include water piping, sewer lines, piping providing heating (including natural gas, propane, steam and geothermal), communication or data transmission wiring and power lines that provide electrical service.



Home Systems Protection

An endorsement to a homeowners, condo or renters policy that covers HVAC systems, kitchen and laundry appliances, water heaters, home entertainment electronics and more. Warranties and service contracts offer limited coverage for everyday maintenance, and Home Systems Protection provides additional insurance for larger losses due to sudden and accidental mechanical breakdown, electrical breakdown or bursting, cracking or splitting of covered equipment.



Home Cyber Protection

Mercury's protection is a suite of coverages and services built to respond to computer and home systems attacks, cyber extortion, online fraud and the breach of personal information involving smartphones, computers and connected home devices. This enhancement can be added to an existing Mercury homeowners or renters policy.



Identity Management Services

An endorsement to a homeowners, condo or renters policy that helps protect a person's identity from fraudsters. When triggered, this coverage includes alerts, along with a dedicated specialist to help restore your credit.



Home-Sharing Coverage

This endorsement to a landlord policy provides coverages for when the insured rents out their home using companies like VRBO or Airbnb.



Insurance Products

Business

Business Auto

Mercury provides protection for sole proprietorships, partnerships and corporations with vehicles used for business purposes.



Business Owners Insurance/Commercial Multi-Peril

Mercury offers essential coverages every business owner needs including building, general liability, and business income.



Habitational

Mercury specializes in residential rental properties including: Apartments (APT), Duplexes and/or Single-Family Dwellings (SFD) rented to others on a long-term basis. Mixed Use buildings with no commercial cooking and Residential Condominium Homeowner Associations are also eligible for this program.

Lessors Risk

Mercury offers coverage for commercial properties rented or leased to others, including: Retail/Shopping Centers, Industrial, and Office buildings.



Restaurant

Mercury provides coverage for restaurants ranging from quick serve, to family style to fine dining.



Small Business

Mercury provides coverage for small businesses including: office, retail and service operations.



Extra Protection

Personal Umbrella

Additional coverage that provides extra protection beyond personal auto and/or homeowners in the event losses exceed the underlying policy's liability limits.



Products by State

State	AZ	CA	FL	GA	IL	NV	NJ	NY	OK	TX	VA
Auto											
Personal Auto	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mechanical Protection Insurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ride-Hailing	✓	✓	✓	✓	✓	✓			✓	✓	✓
MercuryGO	✓		✓	✓	✓		✓		✓	✓	✓
Home											
Condo	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Homeowners	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Home Cyber Protection	✓	✓		✓	✓	✓	✓		✓	✓	✓
Home-Sharing Coverage		✓									
Home Systems Protection	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Identity Management Services	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Service Line Protection	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Landlord		✓									
Renters	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Business											
Business Auto	✓	✓	✓	✓	✓	✓			✓	✓	
Business Owners Insurance/ Commercial Multi-Peril		✓									
Lessors Risk Only		✓									
Extra Protection											
Personal Umbrella		✓		✓	✓				✓	✓	