

SOCIETY INSURANCE



Small details. Big difference.™

Society Insurance got its start in 1915 when a group of hardworking farm hands, who made their living threshing grain, founded an insurance company to provide worker's compensation to threshing crews throughout Wisconsin. It became one of the first companies in the United States to offer this type of insurance, and they opened an office in a Fond du Lac pool hall in 1918.

In 2015, the company turns 100 years old, with its roots still firmly planted in Fond du Lac, and its focus set on providing quality policies and services to the commercial business sector.

Dina Schultz, vice president of sales and marketing at Society Insurance says the company employs more than 250 people and is owned by its 38,000 policyholders. "We want to make sure we make a difference for them," she explains. "Our goal is to protect their dreams, passions and livelihoods with tailored insurance solutions."

Society Insurance boasts 2,700 agents at 500 locations in four states. Schultz says the company received an A.M. Best's rating of A-, Excellent showing its financial strength. The company is the leading underwriter of restaurant and bar insurance policies in the Upper Midwest, with 50 percent of its business originating in that industry.

As a corporate sponsor of the TLW, Schultz says involvement in the organization is a given. "It's at the core of what

we do and over the past 25 years, we've insured thousands of Tavern League of Wisconsin (TLW) members and managed claims on their behalf," she says. "We've also learned a lot about what it takes to operate a bar."

This knowledge has only helped Society Insurance grow its expertise and support for league members. The company participates in the league's annual conventions and trade shows and sponsors various events throughout the year.

In addition to supporting the TLW, Society Insurance is very involved in local communities and since 2007 has raised \$675,000 in grants for the company's charitable fund. Employees serve on a variety of local boards and volunteer for many civic-minded organizations.

Schultz says Mike Disher, an independent agent from Stevens Point who owns Disher Insurance Services represents the TLW within Society Insurance. Disher is the company's top agent and has become well trusted within the league and industry. "We value the relationship with Mike and the Tavern League, and we're very proud we can serve up some of the broadest property and casualty coverage in the marketplace," she adds.

The TRIM® program is specifically designed for bars and restaurants in the Tavern League and offers a comprehensive package of a combination of property and casualty coverages. Expanded coverages such as spoilage, outdoor property, crime, etc., are available at no charge to those enrolled in the TRIM program.

Eligible TLW members also receive a worker's compensation insurance premium discount when they work with Society Insurance. Schultz says the premium

discount can range from 5 to 10 percent, based on written premium volume. She explains that Society Insurance believes the small details make a big difference, so its focus is on unique coverages and expertise in services which may not exist with other carriers. "That's really how we've branded the company in the marketplace," she says.

In fact, she says a re-branding effort began last year and continues today. It was in the late 1970s when the company staked its niche in the restaurant, bar and grocery industries, and in the 1990s changed its name from "Threshermen's Mutual" to Society Insurance.

Schultz explains it also insures a variety of convenience stores, hotels and motels, medical clinics and smaller contractors. From property, auto and liability and workers compensation, Society Insurance works with each client to ensure the best policies are put in place for them. "We want to be the preferred choice for our policyholders, but our agents as well," she says.

Schultz says the TLW is a large part of that mission and a relationship Society Insurance plans to continue for a long time to come. "We're really a huge advocate of the Tavern League; 50 percent of our business is with restaurants and bars, so it's not a sideline for our company," she says. "We want to continue to be visible because its members become our policyholders and we exist for the benefit of our policyholders." *TLW*

Society Insurance

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