

# GUIDING PRINCIPLES

Ohio Mutual Insurance Group



## STRATEGIC OBJECTIVES

We hold as our ultimate objective the production of an underwriting profit which enables the financial security for our mutual policyholders.

We are steadfastly committed to the Independent Agency System recognizing our independent agents as our business partners.

We are committed to long-term controlled growth.

We will seek inspiration from our Guiding Principles.

## VISION

To be recognized as an industry leader through our reputation with our business partners making us the preferred choice for property-casualty insurance by our customers.

## MISSION

To enhance policyholder value by harnessing our financial strength, the ingenuity of our associates, and the shared loyalties of our business partners.

## VALUES

We see our associates, our independent agents, and our other business partners focused by one set of aligned values.

### CHARACTER

Be passionate about what you do.  
Do the right thing.  
Keep your ego in check.  
Help each other achieve balance.

### SERVICE

Build solid relationships.  
Be customer focused.  
Seek a "win-win" result.  
Exceed expectations.

### RESULTS

Focus on underwriting profit.  
Maintain strong internal controls.  
Seek balanced growth.  
Own every issue to conclusion.

### INITIATIVE

Focus on fundamentals.  
Embrace change.  
Try something new.  
Keep your skills current.

### COMMUNICATIONS

Encourage honest feedback.  
Use objective measurements.  
Build a trusting environment.  
Be candid without regard to position.