



## SUA Insurance Company

SUA Insurance Company (“SUA”) is a national property and casualty (P&C) company that was formed to provide commercial insurance products through wholesale partner agents (“Partner Agents”) that serve niche groups of insureds. These targeted customers require highly specialized knowledge due to their unique risk characteristics. Examples include tow trucks, contractors, public entities and professional employer organizations (PEOs). SUA’s innovative approach provides products and claims handling, allowing the Partner Agent to focus on distribution and customer relationships.

SUA was formed by a team of experienced insurance executives, each of whom has over 30 years with leading financial services firms. The company completed its IPO in November 2004.

Management has three priorities:

1. providing risk management and insurance products to niche customer groups;
2. helping Partner Agents grow by building a long-term profitable franchise; and
3. creating value for shareholders by generating attractive returns on capital.

### ***Providing More Security and Growth Opportunity for Partner Agents***

The contractual relationship between the Partner Agents and SUA is designed to build a highly profitable book of specialty business for both parties.

- **Strong Business Relationships.** Through a rigorous due diligence process, SUA selects Partner Agents that it considers to be “best in class.” SUA and its Partner Agents agree on all aspects of the business processes prior to beginning a contractual relationship. Partner Agents are valued for their knowledge base and resources, rather than simply a source of production.
- **Partner Agents Become Shareholders.** In order to further align the interests of SUA and its Partner Agent, each Partner Agent must purchase shares of SUA Class B common stock.

**Nasdaq: SUAI**

Fact Sheet - April 2006

Recent Price (As of 12/31/05):

\$ 6.16

52-Week Low-High:

\$ 5.95 – \$ 10.27

Market Cap:

\$ 91.8 mil

Total Assets:

\$ 277.2 mil

Initial Public Offering:

November 2004

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- **Long Term Contractual Commitment.** Each Partner Agent acts as an exclusive “outsourced” marketing and business qualifier for SUA with respect to its area of specialty insurance.
- **Common Technology Platform.** SUA’s Partner Agents have access to its technology platform. This system will deliver an efficient, integrated platform for consistent policy issuance, data collection, and claims service, which allows for highly informed decision making at both the functional (underwriting and claims) and the management level. It also reduces processing costs, allowing Partner Agents more time to produce business for SUA regardless of the state of the underwriting market cycle.
- **Allocated Capacity.** SUA allocates capacity to each Partner Agent based on SUA’s overall underwriting budget. This capacity is re-evaluated annually and either increased or decreased based on the Partner Agent’s underwriting performance. This performance based tool enables SUA to maintain underwriting discipline among its Partner Agents.
- **Partner Agent Advisory Process.** Underwriting is controlled by SUA. The Company works with Partner Agents to set specific underwriting rules, pricing parameters and required customer information. The Partner Agents serve as the preliminary qualifier for all of SUA’s clients. As investors and partners, the Partner Agents are a part of the Partner Agent advisory process and accountable to support additional customer segments. SUA’s existing Partner Agents provide input on potential new Partner Agents and review all Partner Agent underwriting results.

These structural arrangements, along with underwriting and claims discipline, position SUA and its partners for long term success.