

## 2017 Corporate Objectives

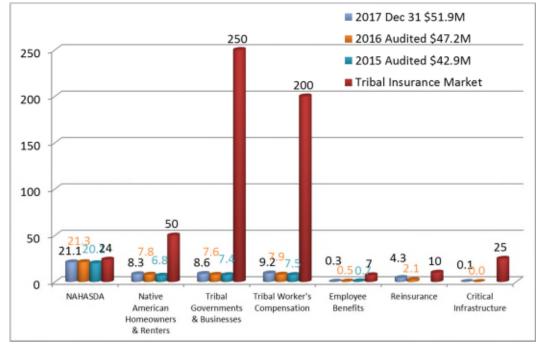
- 1. 95% Combined Ratio (TGB, NAHR & TWC)
- 2. 5.4% Net Growth and Retention (TGB, NAHR & TWC)

3. Team Rocks (KPIs, Issues, Tech Capacity, Process Improvement)

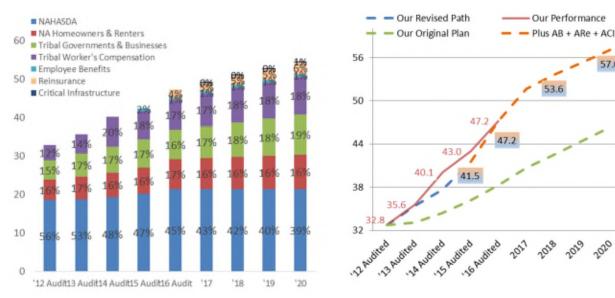
Actual/Incentive 77% / 1.0% 4% / 0.0% Yes /≈1.75%

2013 - 2020 Strategic Planning

## **Current Market Position**



## **Diversification of Products and Income Streams**



2020

57.0