



Note From Thomas P. Nerney

USLI is a member of the Berkshire Hathaway family of companies and is rated A++, the highest rating available to any insurance entity, by A.M. Best, the premier analyst of insurance companies. We conduct business in Alberta, British Columbia, Manitoba, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Saskatchewan and Yukon.

Our Canada team is working to establish USLI as a market of choice for small businesses in the Canadian property and casualty insurance industry. We welcome the opportunity to discuss your needs and how we can work together to meet them.

USLI has five fundamental goals that never change:

1. Combined ratio of 90 percent or less
2. Get what we want and have our customers love giving it to us
3. Be the #1 service company in the insurance industry
4. Make our people feel #1
5. Keep it simple, give 100 percent effort, win and have fun doing it

We are a specialty products company delivering innovative and stable products; we believe in pre-hab instead of rehab, focusing on the health of our products on a daily basis to make sure they remain strong. Underwriting competency and discipline is our company heartbeat, and the entire organization works to help strengthen this heartbeat. We also work to create a community environment where our people know they are our #1 asset and work diligently toward achieving our five community goals.

This business strategy, coupled with our five community goals, has assisted us greatly with our efforts to have our people understand clearly who we are and what we are trying to do. This clarity of purpose enables each person to focus on how their contribution works toward our ultimate goal to be the best insurance company at writing small premium accounts and the "go to" company for small businesses.

Our people are committed to working each and every day toward this goal. Our love for the insurance industry and our desire to be the very best we can be drives us to do our part to add true value in what we do. We understand that we can make a difference in service, education of our people, technical knowledge, claims expertise and financial stability, and we differentiate ourselves by providing exceptional customer service and offering unique value-added services to our customers.

We're excited to share the USLI Experience with you – our drive, passion and commitment to excellence – while learning from each of you how best to meet the needs of your office and those of your policyholders.

Thank you for visiting our website USLI.CA, and we look forward to doing business together.

Warm regards,

A handwritten signature in black ink that reads 'Tom' with a horizontal line above it and a small underline below the 'm'.

Thomas P. Nerney
Chairman, President and CEO

A BERKSHIRE HATHAWAY COMPANY

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