



Delivering Quality Service and Peace of Mind to Victims of the Midwest Floods

“You’re quality!” Those were the words Alex Trunnell, commercial and personal lines manager at the Millhiser Smith Agency in Cedar Rapids, Iowa, said to Deborah Gangemi, assistant vice president of Selective’s Flood department, when summing up how his agency feels about Selective’s rapid response to the recent flooding in the Midwest.

“We could not be more pleased with the response of Selective’s flood team,” said Alex. “From their quick action in sending someone to our office to coordinate their response, to the assignment of adjusters, to their ability to make changes on the fly, to explaining the coverages, to meeting with customers and, in many cases, even offering them a comforting hug – Selective did it all.”

While Alex had high praise for Selective as a whole, he reserved his highest compliments for Deborah, who was onsite coordinating Selective’s response, assigning adjusters and meeting with customers. “Deb was terrific! We are extremely pleased with how she worked with our customers – both in our office and out in the field. She was a very comforting and positive presence during a devastating and trying time.”

David Bond, vice president and manager of Selective’s Big River Region, said the Millhiser Smith Agency’s story is just one of many examples of Selective’s great customer service and teamwork during this disaster. “I am proud of what Selective has been able to do for those who have been devastated by this disaster,” said David. “Our response time has been very impressive, and I have been even more impressed by the level of care and concern that has been shown to our customers by employees in all areas --Flood, Claims, the Claims Service Center, the Business Services Unit, and the list goes on.”

Flood Claims and More

According to Bob Butler, vice president and manager of Selective’s Flood department, Selective flood claims personnel and National Flood Insurance Program (NFIP) certified adjusters were on the ground in the affected flooded areas from the start. At this point, he said all Selective flood insureds in the Midwest have been contacted and most losses have been inspected.

While the majority of the claims Selective has seen have been on the flood side, we have also seen some claims activity through inland marine exposures (bulldozers, front-end loaders, etc.), according to Big River Region CMS Supervisor Dave Clark, who has been working with Iowa CMS Keith Peterson to stay on top of the claims.

“Generally, when you deal with a catastrophe like this, the best companies out there are those with employees who work together to deliver a high level of service to the insureds. In this situation, we worked closely with our property specialists and others in the Claims area to put

'feet on the ground' quickly," said Dave. "Our agents were appreciative that we had people there right away, as soon as we were able to reach the affected areas.

"Situations like this are a true test of a company, and I think our agents and their customers would agree that we passed this test," Dave adds.

With flying colors according to Alex. "Our customers were very happy with Selective across the board. While life for them will never be as it was before the flooding, receiving the kind of support they have received from Selective goes a long way toward helping them rebuild their lives and businesses," Alex noted.

"This is the first time we have had to deal with Selective from a flood standpoint and I would endorse them to anybody," Alex added.

Outstanding Service Extends to Billing Services Relief for Impacted Customers

Not only are victims of the flooding receiving peace of mind from Selective's quick claim response, but our property/casualty customers in Iowa, Indiana and Illinois are also receiving some billing relief as well thanks to actions being taken by Selective's Billing Services team. The specific details of these actions were communicated to agents last week and include extending the time insureds have to pay their premium and temporarily suspending policy cancellations for nonpayment. Selective's flood customers are seeing similar relief thanks to the Federal Emergency Management Agency (FEMA) extending its renewal payment grace period for NFIP policies in the states of Illinois, Indiana and Iowa.

"This is another example of the total team effort that is taking place to help bring relief and peace of mind to our customers," said David. "We just want our agents and insureds to know that we're thinking of them, and will continue to do what we can to help them get through this situation."

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