

THE STRENGTH AND STABILITY YOU NEED FROM AN INSURER.
THE COLLABORATIVE APPROACH YOU WANT FROM A PARTNER.

40+ YEARS IN
BUSINESS

A- A.M. BEST FINANCIAL
STRENGTH RATING OF
EXCELLENT, CLASS VIII

\$2.45B
IN ASSETS

CUSTOMIZABLE INSURANCE & REINSURANCE PROGRAMS

Specialty Underwriting

Personal and Commercial
Insurance Products

Credit Protection

On Consumer Loans,
Loan Collateral and More

Warranty Solutions

For Automotive, Consumer
Products & Wireless

Premium Finance

Flexible Payment Terms For
Insurance & Warranty Products

VERTICALLY INTEGRATED

Underwriting
Administration
Compliance
Legal
Finance
Marketing
Training



\$1.67B
GROSS WRITTEN
PREMIUM

\$286M
SHAREHOLDER
EQUITY

MORE THAN **32 MILLION** CONSUMERS PROTECTED WORLDWIDE

PRODUCTS & OBLIGOR SERVICES
ACROSS ALL 50 U.S. STATES
INCLUDING D.C.

TIPT
TRADED ON NASDAQ
AS PART OF TIPTREE FAMILY

PASSPORT RIGHTS
ACROSS THE EU
Authorized by Malta
Financial Services Authority (MFSA)



Our History

Fortegra began in the late 1970's, as Life of the South, a credit insurer in rural Georgia. Under the leadership of founder Butch Houston, then Ned Hamil, and now current President and CEO Richard Kahlbaugh, Life of the South grew to become the second-largest credit insurer in the United States.

In 2008 Life of the South transitioned to the name Fortegra, a combination the words Fortitude and Integrity, and continued its rapid growth expanding into specialty insurance, motor club, vehicle service contracts, warranty solutions and premium financing. Fortegra not only broadened their product offering, they expanded geographically with the introduction of Fortegra Europe Insurance Company Limited (FEIC Ltd.).

Fortegra's technology advantage and industry expertise have led to rapid growth in the global specialty insurance market. As part of an ongoing commitment to an agent-driven distribution model Fortegra Specialty Insurance Company, an excess and surplus lines carrier, was recently added to the portfolio.

Much has changed since our humble beginnings in rural Georgia, we are now headquartered in Jacksonville, Florida and have more than 15 locations globally. What hasn't changed is our commitment to excellence. Fortegra boasts an A.M. Best Financial Strength Rating of A- (Excellent) Category VIII and trades on NASDAQ as part of Tiptree family of companies (TIPT).





1978

Life of the South founded, offering credit life & disability protection.



1994 - 2003

Strategic acquisitions coupled with organic growth. Expanded product and service offerings to include credit property debt cancellation.



2009 - 2010

Changed name to Fortegra Financial. Through acquisitions, expanded into Motor Club and Premium Finance businesses.



2010

Fortegra IPO with rigorous public audit and Sarbanes-Oxley compliance.



2012

Through acquisitions, begin offering service contracts and protection plans for consumer products such as mobile devices, furniture, electronics, appliances and more.



2015

Expanded globally with Fortegra Europe Insurance Company Limited (FEIC Ltd.)



2020

Exceeded \$1.6 billion in premiums & premium equivalents. Launched E&S company Fortegra Specialty Insurance Company.

CORPORATE LOCATIONS

Our global network of 15 offices allows Fortegra and our partners passport rights across the EU as well as product and obligor services across all 50 U.S. states including D.C.