

## Your Expert Jewelers Mutual Agent



Star Polaris  
Agent, SPACE Insurance Agency  
1413 Quazar Aveue  
Orion, North Carolina

## Your Dedicated Jewelers Mutual Team

Jewelers Mutual pledges to serve you with a staff of highly skilled professionals who are devoted to exceeding your expectations. Please see your dedicated Jewelers Mutual team members, below:



Mark Cumicek  
Underwriting  
920-521-1234  
mcumicek@jminsure.com



David Sexton  
Loss Prevention  
920-521-3456  
dsexton@jminsure.com



Kelley Green  
Personal Lines  
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Underwriting  
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David Sexton  
Loss Prevention  
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JEWELERS MUTUAL INSURANCE COMPANY'S

# SERVICE PLEDGE

TO ALBRIGHT JEWELERS, INC.

**Jewelers Mutual**<sup>®</sup>  
INSURANCE COMPANY

24 Jewelers Park Drive  
P.O. Box 468  
Neenah, Wisconsin 54957-0468 USA

800-558-6411 FAX: 920-725-9401  
YourInsuranceExpert@jminsure.com  
JewelersMutual.com

**Jewelers Mutual**<sup>®</sup>  
INSURANCE COMPANY

[DATE]

Dear [Name of principal contact at jewelry business]:

Please see the attached Service Pledge document. It represents our commitment to provide you the very best service — the way *you* define it — throughout your membership as a policyholder of Jewelers Mutual Insurance Company.

Why did we send you this Service Pledge? You deserve to have a say in the type of service you receive. Many companies today boast about having great customer service — yet it is a one-size-fits-all proposition. We take a different approach, knowing that our business is based on building relationships. We are more than just an insurance company for our members: we are also their *trusted advisor*. We don't just insure your jewelry businesses — we give you advice, training, and tools to help you succeed.

Serving in this role requires us to know you, listen to you, understand your business, and tailor our services to your particular needs. This Service Pledge reflects our understanding of how you'd like to proceed in your relationship with Jewelers Mutual.

Understanding that relationships evolve, we have also provided photos and contact information on the members of our team who will be serving you. Do you need anything else? Do you want to discuss additional Jewelers Mutual insurance coverages, loss prevention tools, or other services? Do you want to hear from us more frequently? Less frequently? Use these contacts to make your wishes known and to refine our mutual understanding of the specific types of services you want to receive.

We're pleased to provide a consistently outstanding customer experience so that you may focus on running a competitive and successful business ... free from worry about losses and secure in the knowledge that Jewelers Mutual has you covered.

Warm regards,



Darwin Copeman  
President and CEO

## Communications and Touchpoints

All of our commercial members have the option to periodically receive communications from Jewelers Mutual aimed at helping jewelry businesses run safer, more secure, and more successful operations. These communications include:

- ▶ *Jewelers eNews* online newsletter;
- ▶ The safety and security Tip of the Week;
- ▶ Online "Secure Business Series" videos;
- ▶ Webinars on safety, security, risk management, and business-continuity planning;
- ▶ Disaster-planning guide and checklists; and
- ▶ A broad variety of safety, security, and risk-management collateral.

Additionally, we have inferred from our communications with you thus far that your preferences for ongoing communications regarding the management of your insurance needs are as follows:

- ▶ Outreach from your agency service team: . . . . . [Frequency]
- ▶ Consultation calls with your underwriting team: . . . . . [Frequency]
- ▶ Calls from our Loss Prevention experts: . . . . . [Frequency]
- ▶ Calls from our Claims examiners: . . . . . [Frequency]
- ▶ Renewal proposal: . . . . . [Number of days before renewal date]
- ▶ Certifications of insurance: . . . . . [Issued within XX hours]
- ▶ Phone calls returned: . . . . . Same day

In respect for your valuable time, whenever possible we will assemble representatives from the departments listed above to conference with you in a single call.

For you to call us: We invite you to contact any member of your team when you'd like. Please see the inside back cover for your Jewelers Mutual team members' names, photos, and contact information.

For us to call you: You have provided the following contacts with whom Jewelers Mutual may communicate when we need to reach out to your business: Please notify us of any changes.

▶ CONTACT NAME,  
TITLE, DEPT.,  
PHONE,EMAIL

▶ CONTACT NAME,  
TITLE, DEPT.,  
PHONE,EMAIL

## Claims

Emergencies and losses don't wait for convenient times to happen. Likewise, we won't make you wait for a "convenient time" if an emergency occurs at your business. You can reach an experienced, qualified, and decision making claims professional whenever your emergency occurs: 24 hours a day, 7 days a week, 52 weeks a year.

As our 27 consecutive ratings of "A+ Superior" from A.M. Best Company and our being named for four years running on the prestigious Ward's 50<sup>®</sup> list of top-performing insurance companies attest, Jewelers Mutual backs its exceptional service with financial strength for paying claims. Even if a catastrophe strikes several of our policyholders at once, our exemplary re-insurance model protects us and ensures our ability to pay your claim.

## Risk Management and Loss Prevention

A major pillar of Jewelers Mutual's mission is to serve as a trusted advisor to help safeguard you, your staff, and your life's work. Accordingly, we offer you the following:

- ▶ You may sign up to receive an on-site safety and security assessment of your business to give you helpful information on your preparedness for threatening and/or emergency events. Our loss prevention experts will provide observations and recommendations covering a range of risk-management topics.
- ▶ At your request we will inspect your business's books to ensure that your company's inventory records and other documents protect your ability to fully recover in the event of a covered loss.
- ▶ You will have free access to JM University, a collection of online security courses for jewelry businesses. Go to <https://services.jewelersmutual.com/jmuniversity/> ;
- ▶ Other educational opportunities will focus on life safety and the enhancement of the security of your jewelry business.
- ▶ You will have access to safety and security collateral, webinars, Tip of the Week, and other loss prevention tools.
- ▶ Jewelers Mutual will provide you and your employees with free membership in Jewelers' Security Alliance (JSA). [Or JVC]

## Jewelry Insurance that Retains *Your* Customers and Builds Loyalty

You can begin building customer relationships and provide an extra level of service by mentioning jewelry insurance from Jewelers Mutual when your customers purchase items. Jewelers Mutual allows your customers to come back to you for regular cleanings, inspections, and any necessary value reassessments of their jewelry items. Likewise, in the event of a claim your customers may work with *you* — their preferred jeweler — to repair or replace the jewelry. Plus, Jewelers Mutual pays you directly for insured customers' claims-related work. (In 2013, Jewelers Mutual proudly delivered approximately \$25 million in collective payments back to jewelers for these claim-related repairs and replacements.)

We also offer special programs that make it easy and rewarding to mention Jewelers Mutual as an option for your customers to consider for protecting their jewelry.

- ▶ Jewelers Cut<sup>®</sup> — Participating jewelers receive a payment of \$10 each time they send a description of a customer's qualifying purchase to Jewelers Mutual. This program also provides a great convenience to your customers who receive an insurance quote sent directly from Jewelers Mutual for their recent purchase; no additional appraisal is required if they choose to apply for coverage.
- ▶ Platinum Points — Jewelers operating in eligible states within the U.S. receive redeemable rewards points each time a customer (not previously insured with Jewelers Mutual) uses the jeweler's unique jeweler code when receiving an insurance quote online.
- ▶ Customer Advantage Program — Qualifying jewelers enhance their value proposition and foster customer loyalty by offering to pay the first year's policy premium to protect the customer's purchase.

As you explore and/or sustain an interest in making your customers aware of insurance from Jewelers Mutual and enrolling in any of our rewards programs, we will offer you personal consultations with a Jewelers Mutual sales manager. This individual will provide education, training, and support to help you reach your desired service level and differentiate your business while reaping rewards.