



## **WHY SUBLIMITY INSURANCE?**

*What makes Sublimity a good company to do business with?  
Let us count the ways.....*

**For *All* your  
Auto, Home, Farm, Dwelling Fire and Umbrella needs!**

### **EASE OF DOING BUSINESS**

- **Personal contact with experienced Underwriters**
- **Local Management**
- **Download**
- **Online Policy Inquiry**
- **Fast, Accurate and Simple**
- **Complete Report ordering**
- **Replacement Cost**
- **One Touch Electronic Submission**

### **CONVENIENT CUSTOMER BILLING**

- **Multiple policies on one bill**
- **Allows different policy dates**
- **Online billing inquiry for agents**
- **Automatic withdrawal**
- **Credit card payments**
- **Agency Sweep**

### **SHOP AND COMPARE**

At Sublimity Insurance, we understand you have a multitude of choices when it comes to the carriers you choose to represent. We're so confident in what we have to offer, we invite and even encourage you to compare Sublimity with the other choices you have.

**The difference is here!**

**Call today at 1-800-424-3474**

**WWW.SUBLIMITYINSURANCE.COM**

## Sublimity Insurance Company

In 1896, Sublimity-area farmers formed the Farmers Fire Relief Association of Sublimity to protect "property against fire and lightning upon just and reasonable terms." By year-end, 26 policies had been issued for an average annual premium of \$1.40. Fifty years later (1946), Fred Hottinger, son of the company's founding president, oversaw operations. When the Columbus Day Storm hit on Oct. 12, 1962, Fred loaded his pickup truck with shingles and drove to local policyholders, asking how many they needed. Sublimity survived the storm, unlike several other small mutual carriers that were founded during the same era and couldn't overcome losses.

### Sublimity Insurance milestones

**1896:** The Farmers Fire Relief Association of Sublimity forms as a mutual insurance company, operating in the home of its first president, Charles Hottinger.

**1954:** The company is renamed Sublimity Fire Insurance Company.

**1967:** After 71 years in the Hottinger home, the company moves to its present location at 100 SW Sublimity Blvd.

**1972:** The company is renamed Sublimity Insurance Company.

**1986:** Sublimity adds automobile insurance.




**Hottinger home - start of Sublimity Insurance**

**1991:** The company enters Idaho.

**1995:** Rick Budke is named president and CEO (the fifth president in the company's history).

**2003:** Sublimity merges with United Heritage Financial Group, of Meridian, Idaho.

**2007:** The company enters Utah. 



**Sublimity Insurance today**

## Sublimity Insurance

During the latter part of the 19<sup>th</sup> Century, the farmers around Sublimity, Oregon became increasingly concerned about the high cost of their insurance. On July 26<sup>th</sup>, 1886, John Heuberger called a meeting of local farmers to discuss forming a “cooperative society for mutual insurance protection.” On that occasion, the Farmers Fire Relief Association of Sublimity was established “... for the purpose of securing such protection and insuring . . . property against fire and lightning upon just and reasonable terms.”

Charles Hottinger was elected secretary by acclamation and Chas. Fisher became the first president (today those positions are President and Chairman of the Board respectively). A constitution and bylaws were written the following week along with a questionnaire (application) and insuring agreement (policy).

By year-end, 26 policies had been issued for an average annual premium of \$1.40. Business was conducted in the kitchen of the Hottinger home. At the end of the first full business year, 33 policies were in force and insured property totaled \$3,548. Sublimity was now off and running as a mutual company, owned by its policyholders, emphasizing careful underwriting and management for the long term.

Fifty years later, Fred Hottinger, son of the company’s founding president, oversaw operations and the value of insured property was almost 1,000 times higher. January 19<sup>th</sup>, 1946 was declared the 50<sup>th</sup> anniversary of the association in memory of its cofounders, and it was reaffirmed that the members be afforded “...valuable assistance from loss by fire at a minimum of cost.”

The sound business principles that served as the foundation of the organization were tested on October 12, 1962 when the company (renamed Sublimity Fire Insurance Company in 1954) survived the Columbus Day Storm. Several other small mutual carriers founded in the same era (such as Pioneer Mutual, 1883) could not overcome the losses they sustained and were forced to close their doors. Perhaps the reason for our longevity is best illustrated by the legendary story of Fred loading his pickup truck with shingles and driving to local policyholders, asking each one how many they needed.

By 1969, the company’s third president, Craig Erickson, managed operations and Robert Schumacher was Chairman of the Board. Until the 1980’s, growth was very slow and the balance sheet showed a strong premium to surplus ratio. With Rannel Treece now at the helm, the company added a preferred automobile product line and entered the state of Idaho, growing to almost \$6.5 million in premium by 1995. The company’s 99<sup>th</sup> year in business was punctuated by a windstorm on December 12<sup>th</sup> that was widely compared to the Columbus Day Storm of 1962. Surviving yet another test of our viability and vitality reaffirmed the merit of our founders’ business principles. Sublimity’s fifth president, Rick Budke, now manages the operations. Sublimity Insurance has a renewed sense of direction, confidence and optimism as we continue our next 100 years.

### OUR HISTORY DATES

- 1896 The Farmers Fire Relief Association of Sublimity was formed as a mutual insurance company by local farmers concerned for the cost of their insurance. The company was operated in the home of its first president, Charles Hottinger
- 1954 The company was renamed Sublimity Fire Insurance Company
- 1967 After 71 years in the Hottinger home, the company built a new home office and moved to its present location at 100 SW Sublimity Blvd.
- 1972 The Company was renamed Sublimity Insurance Company
- 1983 The home office of the company was expanded
- 1986 The company added automobile to its product line
- 1991 The company was admitted to Idaho
- 1993 The home office of the company was again expanded
- 1995 Rick Budke was named president & CEO

2003 Sublimity Insurance Company, 100 SW Sublimity Blvd., Sublimity, Oregon 97148

# Auto insurance (personal)

Company name	2008 premium	Total complaints	Confirmed complaints	Complaint index	2008 ranking
Allstate Ins. Co.	75,555,933	88	64	2.31	30
Allstate Property and Casualty Ins. Co.	49,025,833	16	11	0.61	11
American Family Mutual Ins. Co.	79,497,025	45	31	1.06	22
California Casualty General Ins. Co. of Oregon	12,464,731	6	6	1.31	26
Coast National Ins. Co.	12,761,880	27	17	3.63	32
Country Mutual Ins. Co.	38,839,301	9	6	0.42	5
Country Preferred Ins. Co.	29,920,960	9	7	0.64	12
Farmers Ins. Co. of Oregon	274,923,275	175	132	1.31	25
Financial Indemnity Co.	14,268,622	19	15	2.87	31
GEICO General Ins. Co.	51,571,681	32	26	1.38	27
GEICO Indemnity Co.	20,570,839	15	15	1.99	28
Hartford Ins. Co. of the Midwest	13,491,942	30	23	4.65	33
Liberty Mutual Fire Ins. Co.	33,199,553	14	10	0.82	16
Liberty Northwest Ins. Corporation	16,048,810	9	7	1.19	23
Metropolitan Property and Casualty Ins. Co.	14,954,862	16	12	2.19	29
Mid-Century Ins. Co.	52,752,733	22	20	1.03	20
Mutual of Enumclaw Ins. Co.	28,684,745	9	9	0.86	17
Nationwide Ins. Co. of America	37,329,488	10	7	0.51	8
North Pacific Ins. Co.	29,192,304	2	2	0.19	3
Northwestern Pacific Indemnity Co.	2,299,733	1	1	1.19	24
Oregon Automobile Ins. Co.	5,825,565	1	1	0.47	7
Oregon Mutual Ins. Co.	20,564,109	6	4	0.53	9
Progressive Classic Ins. Co.	74,917,077	25	21	0.76	15
Progressive Direct Ins. Co.	771,903	20	12	42.41	34
Progressive Universal Ins. Co.	74,990,367	38	26	0.95	19
Property and Casualty Ins. Co. of Hartford	23,610,011	10	8	0.92	18
Safeco Ins. Co. of Oregon	135,752,256	72	52	1.04	21
State Farm Fire and Casualty Co.	28,969,301	1	1	0.09	2
State Farm Mutual Automobile Ins. Co.	353,716,756	103	71	0.55	10
Sublimity Ins. Co.	5,157,679	1	0	0.00	1
United Services Automobile Association	27,601,414	12	7	0.69	13
USAA Casualty Ins. Co.	29,682,128	5	5	0.46	6
Valley Property and Casualty Ins. Co.	14,792,262	2	2	0.37	4
Western Protectors Ins. Co.	7,416,560	3	2	0.74	14
<b>Total for this table</b>	<b>1,691,121,638</b>	<b>853</b>	<b>633</b>		
<b>Total for auto</b>	<b>2,266,797,592</b>	<b>1,131</b>	<b>831</b>		

# Homeowner insurance

A home is the biggest purchase most people will make, so it's essential to protect such an important investment. Homeowner insurance protects your home and what's in it. It protects you and your family against claims from others who may be accidentally hurt on your property.

Buying the right amount of coverage is important. Having enough coverage for your home and possessions means you will have to pay less out of your pocket to replace property that is destroyed or stolen.

To determine how much coverage you need, know the square footage and features of your home (fireplace, two stories, garage, etc.) so that the insurance producer (agent) who quotes a premium for you will be able to calculate today's cost to replace your home.

If you would like more information about homeowner insurance, call 503-947-7984 or 888-877-4894 (toll-free) to order the *Consumer Guide to Homeowner and Tenant Insurance*, or visit our Web site, [insurance.oregon.gov](http://insurance.oregon.gov), and click on "Publications."

Company name	2008 premium	Total complaints	Confirmed complaints	Complaint index	2008 ranking
Allstate Indemnity Co.	18,225,727	2	1	0.25	10
Allstate Ins. Co.	25,690,768	12	10	1.79	23
Allstate Property and Casualty Ins. Co.	13,324,972	11	5	1.72	22
American Family Mutual Ins. Co.	23,035,001	8	5	1.00	19
California Casualty General Ins. Co. of Oregon	2,854,493	0	0	0.00	7
Country Mutual Ins. Co.	23,212,488	6	4	0.79	16
Farmers Ins. Co. of Oregon	69,710,158	34	28	1.85	24
Farmers Ins. Exchange	13,912,797	0	0	0.00	1
Foremost Signature Ins. Co.	18,855,386	8	3	0.73	14
Liberty Mutual Fire Ins. Co.	9,712,089	1	1	0.47	13
Liberty Northwest Ins. Corporation	2,970,511	0	0	0.00	6
Metropolitan Property and Casualty Ins. Co.	6,156,859	3	3	2.24	25
Mutual of Enumclaw Ins. Co.	9,356,581	3	2	0.98	18
North Pacific Ins. Co.	7,408,078	1	0	0.00	4
Northwestern Pacific Indemnity Co.	8,589,856	0	0	0.00	3
Oregon Automobile Ins. Co.	856,144	0	0	0.00	9
Oregon Mutual Ins. Co.	8,994,132	2	0	0.00	2
Property and Casualty Ins. Co. of Hartford	6,200,503	2	2	1.48	20
Safeco Ins. Co. of Oregon	35,711,988	10	6	0.77	15
State Farm Fire and Casualty Co.	146,430,111	15	12	0.38	11
Sublimity Ins. Co.	3,928,551	0	0	0.00	5
United Services Automobile Association	10,416,693	1	1	0.44	12
USAA Casualty Ins. Co.	10,165,366	2	2	0.90	17
Valley Property and Casualty Ins. Co.	6,182,993	3	2	1.49	21
Western Protectors Ins. Co.	1,768,591	0	0	0.00	8
<b>Total for this table</b>	<b>483,670,836</b>	<b>124</b>	<b>87</b>		
Total for homeowner	574,348,096	182	133		