



## Our Beginnings

In the early 1900s severe storms passed through Michigan and farmers across the state feared the weather would ravage their land.

Michigan businessman George Whitaker grew tired of seeing countless neighbors' livelihoods go up in smoke from these sudden strikes of lightning. He knew that despite the fear many locals had of the storms, many couldn't afford the very expensive fire insurance. So, Whitaker devised a revolutionary idea.

He designed a plan to sell lightning rods and insurance. Farm owners who purchased a lightning rod would receive an insurance discount, thus keeping them both safe and secure in case of a loss.

In order to better promote his ideas, he recruited the cooperation of prominent local land owners Travis Leach and George Foster. Together, the men sought out other Michigan business owners to help move their ideas forward.

Finally, in 1908 the group joined forces to create a mutual insurance company entitled "Farmer's Mutual Lightning Protected Fire Insurance Company of Michigan, Ltd," and so our story began.

## Our Growth

From that point on, our company rapidly grew. It left behind its beginnings in Mr. Whitaker's home, and through the years moved through several different office buildings around Mid-Michigan. We also went through a journey of name changes that eventually led us to "Pioneer State Mutual Insurance Company" in 1967.

Along with the name changes, our product line continued to grow. We expanded beyond farms to also offer home, auto, and commercial insurance.

## Our Lasting Legacy

Throughout our entire history and continuing today, Pioneer State Mutual has been committed to Michigan communities. We take a conservative approach to ensure that policyholders' valuables will be protected. Because of our financial stability, we have earned an A+, Superior from world-renowned insurance rating service A.M. Best.

We work hand-in-hand with our independent insurance agents in communities across Michigan to provide insurance that fit **each policyholder's specific needs**. If you'd like more information on our coverage options or to receive a quote, contact an independent insurance agent in your community.

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