



Strong. Safe. Secure.

Insurance is an important and necessary part of life. It should be a simple process that ensures a reliable, financially stable safety net when you need it most. With more than 100 years of sound, secure performance, Pioneer State Mutual understands this. So when it comes to protecting your home, business or property with comprehensive coverage, Pioneer provides exemplary service and consistently delivers on our century-old promise to provide insurance the way it should be.



Products That Meet Today's Needs

Personal Policies

Designed to protect individuals and families, personal policies include coverage for:

- Homes and Mobile Homes
- Personal Auto / Motorcycles
- Renters
- Recreational Vehicles

We offer a special discount for those who hold both auto and home policies with Pioneer, and a contemporary array of credits such as group, loyalty, senior and accident forgiveness.

Commercial/Business Policies

Premier program keeping relationships at the forefront, and state-of-the-art technology. Designed to meet the needs and expectations of the Michigan commercial lines customer, both large and small.

Farm Policies

Farmers started the mutual company over 100 years ago, and we are still a leader in writing Michigan farms. Our policies are designed to cover all aspect of the farming business, including farm property and farming equipment, liability insurance and country estates.

Umbrella

The Personal Umbrella policy provides coverage for claims over and above the limits by your existing Auto or Homeowners policies. So, if the limits under primary policy are used up, a Personal Umbrella can protect you assets, as well as your future earnings.

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Check out our mobile app!
Available for iOS and Android



Dedicated, Disciplined and Fair

When you're protecting your personal, business or farm assets, you need a trusted insurance partner to take it as seriously as you do. Pioneer has a long-standing reputation for being exceptionally thorough every step of the way. Our solid underwriting discipline ensures you will always receive a fair price for comprehensive coverage, and when you need us most we settle claims promptly and fairly.

Committed to Customer Service

Strong relationships are intrinsic to our business and a fundamental reason why we stand out from the others. Like all good relationships, ours are built on excellent communication. Agents and policyholders alike have easy access to our friendly, responsive team of professionals, and our staff is always easy to reach whether you have a question, concern or claim. The company takes great pride in providing excellent service, without hassle.

Relationships make a difference in any business. But here, they make **the** difference.

Mutually Beneficial

As a mutual insurance company, Pioneer is well-suited – and truly committed – to serve your best interests. We've proven our commitment to our business and your well-being for over a century and plan to continue well into the future. Our financial stability and mutual structure puts us in a uniquely strong position to exercise a long-term view and make sound decisions that mutually benefit **all** of our policyholders and agents. It's more than just a promise. It's a commitment.

Technologically Advanced

Technology and service go hand-in-hand, so we stay ahead of the automation curve and provide contemporary systems and web services that make it convenient to work with us – anytime, day or night.

High Standards. High Marks.

Our reputations speaks volumes. Our rating system even more. A.M. Best Company – the nation's oldest and most recognized insurance rating agency – rates Pioneer "A+ Superior" in its ability to meet policyholder obligations, and recognizes several critical qualities:

- Financial stability with superior capitalization
- Strong operating performance
- Thorough and experienced management team

This superior rating means you can feel confident in Pioneer's performance now and long into the future.

Listening Today, Looking to Tomorrow

There's comfort in knowing Pioneer has been around for a century. But there's real peace of mind in knowing we will be here long into the future – when our policyholders need us. It's not enough to meet the current needs of our customers. We also must prepare and plan for their tomorrows. So while we are perpetually responding to the concerns of today's families and businesses, we also look toward the future to anticipate what's on the horizon. Our prudent capitalization and forward thinking approach makes us poised and ready to serve you for the next 100 years.