

# Company Fact Sheet

## Company Overview

Mercury General Corporation (NYSE: MCY) is the leading independent agency writer of automobile and home insurance in California and is also ranked as the seventh largest personal lines insurer in California overall with total assets of more than \$8.3 billion<sup>1</sup>. Headquartered in Los Angeles, the company operates 15 additional offices across the 11 states in which it operates, along with one additional location in Shanghai, China as part of its technology operations. Mercury writes automobile and home insurance in Arizona, Georgia, Illinois, Nevada, New Jersey, New York, Oklahoma, Texas and Virginia, as well as automobile insurance in Florida. In addition to automobile insurance, Mercury offers a wide range of policies, including business owners, business auto, landlord, mechanical protection, and umbrella.

The company was founded in 1961 by George Joseph and has since been guided by its purpose to help people reduce risk and overcome unexpected events for more than 60 years. Today, Mercury has grown to 4,200 employees and 6,340 independent agents. Mercury has received J.D. Power's prestigious Digital Experience Study<sup>SM</sup> Award, earned A ratings from A.M. Best and Fitch, and has been recognized multiple times by Forbes, including one of "World's Best Insurance Companies," "America's Best Mid-Size Employers" and "Best Employers for Women." Mercury has also been ranked as one of Insure.com's "Best Auto Insurance Company" award winners for 10 years in a row. As the Company works to increase the number of households and businesses it insures in each of its states every year, its employees operate by a set of core values to: Do the Right Thing; Own It; Seek a Better Way; and Move Quickly.

## Mercury General Corporation

Corporate Headquarters  
4484 Wilshire Boulevard  
Los Angeles, California 90010  
Telephone: (323) 937-1060  
Fax: (323) 857-7116

**Total Assets:** \$8.3 billion<sup>1</sup>

**Employees:** 4,200

**Agents Nationwide:**  
6,340 independent agents in 11 states

## Subsidiaries

### Insurance Companies

Mercury Casualty Company  
Mercury Insurance Company  
California Automobile Insurance Company  
California General Underwriters Insurance Company, Inc.  
Mercury Insurance Company of Illinois  
Mercury Insurance Company of Georgia  
Mercury Indemnity Company of Georgia  
American Mercury Insurance Company  
American Mercury Lloyds Insurance Company<sup>2</sup>  
Mercury County Mutual Insurance Company<sup>2</sup>  
Mercury Indemnity Company of America  
Orion Indemnity Company

### Non-Insurance Companies

Mercury Select Management Company, Inc.  
Mercury Insurance Services LLC  
AIS Management LLC  
Auto Insurance Specialists LLC  
PoliSeek AIS Insurance Solutions, Inc.  
Animas Funding LLC<sup>3</sup>  
Fannette Funding LLC<sup>3</sup>  
Mercury Plus Insurance Services LLC  
Mercury Information Technology Services LLC  
Mercury (Shanghai) Information Technology Services Co., Ltd.  
Upper Animas Holdings LLC<sup>3</sup>

<sup>1</sup>Source: Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission on February 11, 2025.

<sup>2</sup>Not owned but controlled by Mercury General Corporation

<sup>3</sup>Special purpose investment vehicle

# Leadership

## Executive Officers

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**George Joseph**

Chairman of the Board

**Gabriel Tirador**

Chief Executive Officer

**Victor G. Joseph**

President and Chief Operating Officer

**Theodore R. Stalick**

Senior Vice President and Chief Financial Officer

**Kelly Butler**

Vice President and Chief Underwriting Officer

**Nick Colby**

Vice President and Chief Sales Officer

**Katie Gibbs**

Vice President and Chief Experience Officer

**Christopher Graves**

Vice President and Chief Investment Officer

**Wei (Wilson) Pang**

Vice President and Chief Technology Officer

**Randall R. Petro**

Vice President and Chief Claims Officer

**Mark Ribisi**

President and Chief Executive Officer,  
AIS Management LLC

**Jeff M. Schroeder**

Vice President and Chief Product Officer

**Erik Thompson**

Vice President and Chief Marketing Officer

**Charles Toney**

Vice President and Chief Actuary

**Judy A. Walters**

Vice President, Corporate Affairs and Secretary

**Simon Zhang**

Vice President and Chief Data and Analytics Officer

## California Operations

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Mercury is California's leading independent agency writer of automobile insurance and is currently the state's sixth largest private passenger automobile insurer overall. California represents the core of Mercury's operations, accounting for approximately 86% of the company's premium revenues.

## National Operations

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Mercury sells a variety of insurance products through a network of local, independent agents in Arizona, California, Florida, Georgia, Illinois, Nevada, New Jersey, New York, Oklahoma, Texas and Virginia, as well as online through the company's website ([www.mercuryinsurance.com](http://www.mercuryinsurance.com)).

# Insurance Products

## Auto

### Personal Auto

A combination of low rates and excellent service provides Mercury's policyholders with one of the country's best insurance values. Mercury offers liability, comprehensive, collision, medical payments coverage, personal injury protection, uninsured/underinsured motorists coverage and rental car reimbursement for personal automobiles.



### MercuryGO

MercuryGO is a usage-based app that helps align your premium with your day-to-day habits behind the wheel. MGO is available in nine states, including Arizona, Florida, Georgia, Illinois, Nevada, New Jersey, Oklahoma, Texas and Virginia. It rewards good drivers with discounts based on a score derived from the insured's driving behavior.



### Mechanical Protection Insurance

Mechanical protection insurance is offered through Mercury's subsidiary company, American Mercury Insurance, and provides coverage for repairs to vehicles after the manufacturer's warranty expires.



### Ride-Hailing

This endorsement to a personal automobile policy covers the gaps between a personal auto insurance policy and the transportation network company's commercial insurance when the driver turns on the ride-hailing app. This coverage can be added to a Mercury Insurance personal auto policy for drivers who work for Uber or Lyft in Arizona, California, Florida, Georgia, Illinois, Nevada, Oklahoma, Texas and Virginia.



## Home

### Homeowners

Mercury writes high-quality policies for single-family homes that include structure, belongings and liability coverage. This policy also covers temporary living expenses should your property become uninhabitable due to a covered loss. Moreover, it may provide coverage for additional living expenses when policyholders are ordered by law enforcement to evacuate their homes due to a reasonable risk of danger from a covered peril.



### Condo

Condo owners have different needs than homeowners or renters, so Mercury's comprehensive coverage includes personal property, personal liability protection, guest medical protection, loss assessment, and condo unit additions and alterations that may not be included in your condo association's policy. This policy also covers temporary living expenses should your property become uninhabitable due to a covered loss. Moreover, it may provide coverage for additional living expenses when policyholders are ordered by law enforcement to evacuate their homes due to a reasonable risk of danger from a covered peril.



# Insurance Products

## Home (continued)

### Renters

Mercury assists house, condo and apartment renters, whose unique needs include protecting personal property and guarding against costly liability claims. This policy also covers temporary living expenses should your property become uninhabitable due to a covered loss. Moreover, it may provide coverage for additional living expenses when policyholders are ordered by law enforcement to evacuate their homes due to a reasonable risk of danger from a covered peril.



### Landlord

Mercury's Landlord policy is specifically designed for landlords to protect rental properties, providing coverage for the structure, contents and premises liability. Should the property become uninhabitable due to a covered loss, fair rental value will be provided for lost rents until the property is livable again.



### Home-Sharing Coverage for Landlord

This endorsement to a landlord policy provides coverages for those who rent out their home using companies like VRBO or Airbnb.



### Service Line Protection

This endorsement to a homeowners policy covers damage to exterior underground service lines that provide service to the dwelling or other structure. Covered lines include water piping, sewer lines, piping providing heating (including natural gas, propane, steam and geothermal), communication or data transmission wiring and power lines that provide electrical service.



### Home Systems Protection

This endorsement to a homeowners, condo or renters policy covers HVAC systems, kitchen and laundry appliances, water heaters, home entertainment electronics and more. Warranties and service contracts offer limited coverage for everyday maintenance, and Home Systems Protection provides additional insurance for larger losses due to sudden and accidental mechanical breakdown, electrical breakdown or bursting, and cracking or splitting of covered equipment.



### Home Cyber Protection

Mercury's cyber protection is a suite of coverages and services built to respond to computer and home systems attacks, cyber extortion, online fraud and the breach of personal information involving smartphones, computers and connected home devices. This enhancement can be added to an existing Mercury homeowners or renters policy.



### Identity Management Services

This product is available as an endorsement to a homeowners, condo or renters policy that helps protect a person's identity from fraudsters. When triggered, this coverage includes alerts, along with a dedicated specialist to help restore your credit.





# Insurance Products

## Business

### Business Auto

Mercury provides protection for sole proprietorships, partnerships and corporations with vehicles used for business purposes.



### Business Owners Insurance/Commercial Multi-Peril

Mercury offers essential coverages that every business owner needs, including building, general liability, and business income.



### Habitationl

Mercury specializes in residential rental properties including apartments with 5 or more living units at a location rented to others on a long-term basis. Mixed use buildings with no commercial cooking and residential condominium homeowner associations are also eligible for this program.

### Lessors Risk

Mercury offers coverage for commercial properties rented or leased to others, including retail/shopping centers, industrial, and office buildings.



### Restaurant

Mercury provides coverage for restaurants ranging from fast casual to family style and fine dining.



### Small Business

Mercury provides coverage for small businesses including office, retail and service operations.



## Extra Protection

### Personal Umbrella

Additional coverage that provides extra protection beyond personal auto and/or homeowners in the event losses exceed the underlying policy's liability limits.



# Products by State

State	AZ	CA	FL	GA	IL	NV	NJ	NY	OK	TX	VA
<b>Auto</b>											
Personal Auto	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mechanical Protection Insurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ride-Hailing	✓	✓	✓	✓	✓	✓			✓	✓	✓
MercuryGO	✓		✓	✓	✓	✓	✓		✓	✓	✓
<b>Home</b>											
Condo	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Homeowners	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Home Cyber Protection	✓	✓		✓	✓	✓	✓		✓	✓	✓
Home-Sharing Coverage for Landlord		✓									
Home Systems Protection	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Identity Management Services	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Service Line Protection	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
Landlord		✓									
Renters	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
<b>Business</b>											
Business Auto		✓	✓						✓	✓	
Business Owners Insurance/ Commercial Multi-Peril		✓									
<b>Extra Protection</b>											
Personal Umbrella	✓	✓		✓	✓				✓	✓	