



 **McNISHGROUP**

**CUSTOMER FOCUSED. SOLUTIONS DRIVEN.**

Insurance, bonding and financial services  
for businesses and individuals.

## MERITS OF THE McNISH GROUP

**INFORMED.** After 50 years in business, we've learned that insurance is constantly evolving, and we must too. McNish is proactive in business planning and responsive when a crisis or problem arises. We take pride in knowing our clients—as well as rapidly changing regulations, policies and laws—so we can make informed recommendations as personal and business situations fluctuate and evolve.

**EXPERIENCED.** Our experience with customer problem-solving is what makes McNish distinctly different from other agencies. For us, insurance is not a commodity, but rather a carefully designed risk management platform for businesses and individuals. As a family-owned company, a wealth of knowledge in insurance and financial planning has been cultivated over the years, allowing us to succeed and grow as we help our clients do the same.

**COMMITTED.** McNish assesses exposure to risk, provides solutions to protect against that risk, and supports customers' evolving needs. This long-term commitment has allowed us to serve generations of families and businesses. At the same time, our ingenuity and versatility draws new customers to the McNish family. Customers trust us to provide adequate, simple-to-understand coverage, reducing their worries so they can focus on business development and personal contentment.



# PRODUCTS AND SERVICES

## McNISH SPECIALTIES

McNish Group excels in certain specialized areas, such as construction, where it is known as an industry leader. With decades of experience, McNish professionals recognize the distinct attributes, needs and risks of certain business types, including construction, manufacturing, food processing, energy and environment, captive insurance programs, technology, industrial services and property management.

## COMMERCIAL INSURANCE

At any point in time, a business might have losses from theft, property damage, or being sued. When these or other situations happen that interrupt business or result in employee injury, businesses need the right combination of commercial insurance. McNish advises its clients on proper protections and continues to guide them as they expand and grow or make other changes.

## PERSONAL INSURANCE

Personal insurance offered by McNish helps cover the financial responsibility if individuals or their family members are at fault in an accident and people are injured or property is damaged. It also protects homes and autos in the event of damage or loss. As families grow or shrink, McNish makes sure coverage evolves to match their needs.

## SURETY BONDING

Surety bonding service—handled promptly and efficiently—is a trademark of McNish. With decades of experience handling all types of commercial and contract bonds of multiple sizes and complexity, McNish leverages its knowledge of the bonding and insurance business to move businesses forward.

McNish understands the nuances of the contract language and what the bond guarantees. Whether a new contractor or a long-standing customer, McNish stands behind its clients, providing valuable professional advice, guidance and assurance.

## EMPLOYEE BENEFITS

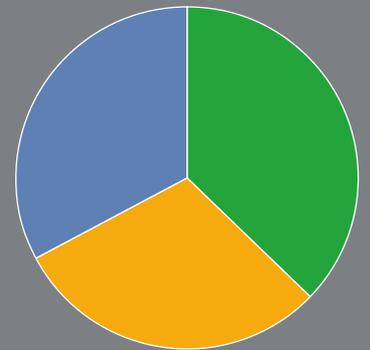
McNish offers employee benefits packages to its business customers as part of providing holistic coverage. Clients are walked through the ever-changing complexities of group health and life insurance plans and presented best-value options for their businesses. Moreover, McNish serves as the business's and its employees' liaison with the carrier.

## FINANCIAL SERVICES

Life, disability and long-term care insurance plans secure the future of loved ones in the event of an unexpected health event. McNish reviews financial plans for individuals and businesses and provides recommendations; our independent status enables us to shape solutions that best meet client needs and that evolve with changes in the family or business.

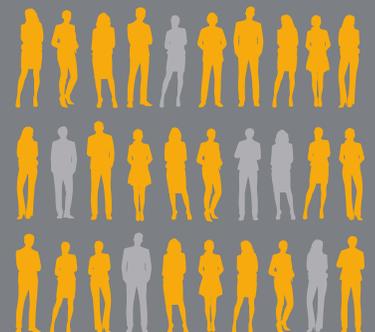
# QUICK FACTS

INFORMED. EXPERIENCED. COMMITTED



## EMPLOYEE EXPERIENCE

McNish Group employees have a combined **423 years** of industry experience



## EMPLOYEE TENURE

**80%** of our staff have tenure of **15+** years with the McNish Group

CUSTOMER FOCUSED. SOLUTIONS DRIVEN.

## A MESSAGE FROM JOHN AND SUZI McNISH

In 1968, our father, William “Bill” McNish founded the McNish Group (then called the Dennehy Agency) with John Dennehy. From a small storefront office in Grosse Pointe, with one client and one file cabinet, they understood the value of building relationships and providing exceptional service. They built their business on the belief that an insurance and bonding agency would find more customers if it focused on solutions, rather than sales. This proposition proved to be correct. One by one individuals, families and businesses were drawn to our agency.

50 years later, McNish Group still lives by this philosophy, continuing to build customer loyalty. Word-of-mouth referrals are still points of pride, illustrating our expertise and the importance of relationships to everything we undertake.

While being customer focused and solutions driven has always been our foundation, we’ve adapted over time to the changing needs of our clients. In the 1980s, we added health insurance and financial management to our line of commercial insurance, bonding services, personal insurance and life insurance. We opened a satellite office in 1988 in Traverse City, Michigan, to support our northern Michigan clients. To help companies and families with needs that extend across America, we became licensed in all 50 states in the mid 2000s, now serving clients from New Jersey to California to Florida and Texas. More recently, a claims advocate was added to our team, working with clients to resolve claims quickly and fairly.



IN MEMORIAM WILLIAM “BILL” MCNISH

For all of our growth, the McNish Group proudly remains a family owned and managed business. And, it shows—in the leadership team, in our employees, and in the care extended to every customer.

Our agency also has a long-standing commitment to support various civic organizations, schools and charities through the McNish Family Foundation, established by our family in 2003. Likewise, we support volunteerism by our employees throughout the year.

Our father would have been proud of where we’ve taken the business today, never wavering from our core values of transparency and accountability, but also future-forward—always looking ahead toward progressive solutions for our customers.



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