

Regional Strategy

Since 1987, when NAICO was purchased, we have focused on being a specialty, regional insurance company concentrating on writing business in Oklahoma and its contiguous states. As a small company, NAICO prides itself on maintaining underwriting discipline with a strong emphasis on growing the company surplus through underwriting returns.

To further strengthen the company, NAICO purchases reinsurance from large quality reinsurers. Because of our tenure in the insurance industry, we have developed long-term relationships with some of the largest reinsurers and reinsurance intermediaries in the world. We have been partnered with some of our reinsurers for many years by creating mutually profitable relationships.

NAICO has also diversified its book of business to avoid concentration in certain areas where prolonged soft industry conditions might curtail opportunities for adequate returns. Going forward, management is focused on expanding the worker's compensation and standard property and casualty business.

NAICO's long-term strategy calls for developing its diversified programs further. Claims operations will be augmented by better case management, plus a heavy emphasis on loss control and customer compliance with safety programs.

Business Principles

Our Mission

Our mission is to *“Set the standard that others strive for...”* in all aspects of our business.

Our Vision

- Provide a high level of service to our agents and customers in a professional and personable manner.
- Treat agents and customers fairly.
- Listen to the true needs of our agents and customers and find timely solutions.
- Operate our business in a safe and sound manner, one that is consistent with laws and regulations and within policies we have adopted.
- Be innovative and forward thinking.
- Have superior technological capabilities.
- Offer our employees opportunities for growth and development within our organization

Our Values

- Service
- Integrity
- Efficiency
- Employee Development