



Dryden *review*

Dryden Mutual Insurance Co. • 12 Ellis Drive • Dryden, New York 13053

April 2007

This newsletter is intended to address issues of general interest to Dryden Mutual agents. It is essentially the written equivalent of a marketing visit from one of our professional staff. Please share this newsletter with those in your agency who work with Dryden Mutual on a daily basis.

Summary of Dryden's Key Financial Statistics



The following financial data is identical to what has been submitted to the National Association of Insurance Commissioners (NAIC) and the New York State Insurance Department on our Annual Statements filed for the past 5 years. 2006 was yet another outstanding year for Dryden Mutual. A key point to note below is that as the market slowed down our premium growth in 2004, 2005 and 2006, Dryden was able to start growing policyholder surplus at a much faster rate. However, further slowing down is not at all desirable. Our focus in 2007 is to find ways to use this growing financial strength to help our agents write new business in a very competitive marketplace.

	<u>12-31-02</u>	<u>12-31-03</u>	<u>12-31-04</u>	<u>12-31-05</u>	<u>12-31-06</u>
-					
Direct Premium Written	\$25,401,823	\$31,862,668	\$35,186,899	\$38,033,867	\$39,653,596
YTD DPW Growth Rate	+29.34%	+25.43%	+10.43%	+ 8.09%	+ 4.26%
Net Premium Written	\$23,424,804	\$29,550,144	\$33,067,106	\$36,728,343	\$38,240,016
Net Admitted Assets	\$41,936,224	\$48,898,453	* \$66,584,594	\$76,855,850	\$87,794,145
Policyholder Surplus	\$15,316,575	\$17,046,465	* \$29,097,922	\$34,526,852	\$43,639,989
Net Leverage (NPW/PHS)	1.53 to 1	1.73 to 1	1.17 to 1	1.06 to 1	.88 to 1
(This closely monitored key leverage ratio is the annual net premium divided by policyholder surplus)					
Combined (Trade) Ratio	91.72	88.45	79.30	81.86	74.63
A.M. Best Rating	A-	A-	A-	A-	A

A.M. Best Upgraded Dryden's Rating to "A"

On March 8, 2007 A.M. Best decided to upgrade Dryden Mutual's financial strength rating to an "A," promulgate a new credit issuer rating of "a" and keep Dryden at a financial size category grading of "VI." This action was in recognition of Dryden's incredible 5 year composite combined ratio of 82.01 which pushed our net leverage ratio to the lowest level since we first started reporting statutory data in 1984. As illustrated above, Dryden Mutual successfully maneuvered toward relatively safe leverage territory by the end of 2004, and has improved ever since. We would like to extend a profound "thank-you" to everyone reading this letter. This upgrade to an "A" is a very positive reflection on the joint efforts of both agency and company staff during the past decade.

Contingency Commissions



During the past several weeks, the Dryden Mutual management staff has been delivering contingency commission checks to our agents. We may be a small company in a vast market, but we still seem to hold the record in New York State for returning one of the highest percentages of direct premiums as profit sharing at 5.06% of our total 2006 revenues. Compare this percentage to a 2003 national industry survey reporting the top 60 insurance companies in the United States returned an average of only 1.04% of direct written premiums as contingency commissions.

At the expense of our industry, Governor Spitzer may very well direct his new Insurance Commissioner to change the landscape of traditional contingency commission arrangements in order to gain further national attention. Scandals among large national brokers have given the entire spectrum of contingency arrangements a bad name and have created pressure to redesign or even abolish contingency contracts. It does not help that all major brokers and several large insurance companies have sworn off using the term "contingency" in their compensation agreements.

Nevertheless, if traditional profit sharing contingencies disappear, Dryden Mutual will seek alternatives to fuel our commitment to provide financial incentives for encouraging the growth of profitable books of business in every agency.

New Theft of Building Material Endorsement

Dryden has re-filed the URB ML-17 Theft of Building Material endorsement and the new form number is DML-17. It is an extremely popular coverage for our builders' risk exposures because it is rarely offered by most competitors. The positive change is that there is no longer a reference to this coverage only existing for 6 months past the original date of endorsement. Therefore, the coverage can stay intact until removed from any policy. This endorsement requires a specific limit to be selected. It is an important coverage that can be added to homeowners, landlords packages and residential fire policies. The annual DML-17 rates are as follows:



First \$1,000 of Coverage	\$20
Each additional \$1,000	\$10

Credit Card Payment Option



Since last fall, our direct bill department has been accepting credit card payments by telephone and this service has been very positively received. Dryden's billing statements are being modified to include an authorization form which will allow credit card payments by mail.

We have attached a sample form you can reproduce and use for collecting deposits on new business in your office. This form has also been added to all of our online applications. Please note that we currently can only accept VISA or MasterCard.

What is Dryden Mutual Writing as New Business in 2007?

Past Agency Advisory Boards have told us to keep publicizing a list of risks which are being written in the current market by Dryden Mutual. The following "**HOT LIST**" has changed very little in the past decade because we continually address the same types of hard to place risks in Upstate New York. This list describes typical commercial and personal lines risk that are still being written by Dryden Mutual in the first three months of 2006.

Commercial Lines Classes of Business

- Antique Dealers (both at Stores and at Shows)
- Apartments (5+ Family Units)
- Beauticians, Booth Rental Operators and Beauty Salons with Tanning Beds
(Beauticians Professional and Tanning Bed Liability are both available)
- Bed & Breakfast Operations (5 or more guestrooms)
- Blacktop Sealers & Pavers
- Boat Repair Facilities
- Builders Risk (Commercial Buildings)
- Cabinet Makers
- Car Washes (both Attended & Unattended)
- Carpet Installers
- Carpenters & Mixed Carpentry with Other M&C Classes
- Civic Clubs (Charitable, Historical, Kiwanis, Lions, Rotary, Sport Supporters, etc.)
- Computer Software Designers
- Concession stands (seasonal vendors of hot dogs, ice cream, candy, soda, etc.)
- Craft Vendors (Regional Markets & Shopping Malls)
- Diners (Frame, Ansul or No Ansul System, & Unprotected)
- Drywall Contractors
- Electricians
- Estate Commercial Properties
- Excavators
- Garage Door Installers
- Garages (Fire & OL&T - Not Garage Liability)
- Gift Shops
- Glaziers
- Golf Driving Ranges, Pro-Shops and Public Golf Courses
- Gravel Pit Operators
- Hunting Camps
- In-Home Small Businesses
- Interior Decorating Services
- Janitorial Services
- Landscapers (No Tree Trimming)
- Lessors Risk Commercial Buildings (including Restaurants & Taverns)
- Loggers [Not Tree Trimmers]
- Metal Fabricators
- Mixed Mercantile & Apartment Occupancies
- Mobilehome Parks & Dealers
- Office Machine Installers (Phones, Computers, Audio Visual, etc.)
- Offices on BOP with Low Minimum Premiums (\$350 Special Form)
- Painting Contractors (exterior and interior)
- Pizza Shops
- Plumbers
- Restaurants (both Family Style & those Serving Alcohol, New Operations acceptable)
- Restaurants with Waterfront Docking Exposures

Commercial Lines Classes of Business (continued)

- Rural Cemetery Associations
- Sandwich & Sub Shops
- Satellite Dish Sales & Installation
- Sawmills (smaller operations)
- Seasonal Businesses
- Septic Tank Installers
- Siding Contractors
- Small Marinas (with Docks with Boat Gas Sales)
- Snow Removal Completed Ops (added to any Contractor Policy)
- Sports Bars (with Assault & Battery Exclusion)
- Storage Buildings, Barns & Sheds
- Student Housing
- Surveyors
- Taverns (packaged in SMP with Assault & Battery exclusion)
- Trucking Offices (Premises Only Liability)
- Vacant Commercial Buildings
- Vendors at Mall Shows, Flea Markets, Kiosks, etc. (edibles, dolls, toys, glassware, etc.)
- Wallpaper Installers
- Welding Contractors
- Woodworkers

Personal Lines Classes of Business

- Bed & Breakfast Operations (Owner Occupied up to 4 Guestrooms) - Products Liability
- Boats (up to 39 Feet and \$150,000 in Value)
- Builders Risk (1-4 Family Structures) with ML-50A added for construction liability
- Corporate & Partnership-Owned 1-4 Family Rental Properties
- Doublewide Mobilehomes on Permanent Foundations written on Homeowners
- Estate Properties
- Family Day Care (Licensed) up to 8 Children in Homes, Mobilehomes & Apartments
- High-Deductible Homeowners (to \$2,500)
- Higher Value Homes on Preferred All-Risk Building & Contents ML-5 Form
- Homes with In-Home Businesses
- Homes with Minor Farm/Farm Animal/Horse Exposures - FCPL available
- Homeowners who want "VIP" endorsement [ML-152] broadened Disaster Perils
- Landlord Packages (1-4 Family Rental Dwellings)
- Log Homes
- Mobilehomeowners/Manufactured Homes (special New Home Credits available)
- Out-of-State Landlords with Local Caretakers
- Renters who want the broadest renters coverage in the USA (ML-1524)
- Renters in Mobilehomes, on Farms, Apartments
- Residential Fire & OL&T Risks (Lower Value Rental Properties)
- Seasonal Homes on Fire and OL&T Forms (broad perils available by exception)
- "Sea-Doo" Watercraft Physical Damage
- Snowmobile Physical Damage
- Student Renters in Dorms and Off-Campus (undergraduate and graduate students)
- Tenant-Occupied Mobilehomes under Residential Fire Program
- Theft of Building Material endorsement (DML-17 added to HO, LLP and RF policies)
- Unmarried Couples (Opposite or Same Sex couples can both be Named Insureds)
- Vacant 1-4 Family Buildings under Residential Fire Program

Dropping M&C Liability Limits Mid-Term



Our commercial underwriters have noticed that some agents are responding to contractor's requests to increase liability limits to match the certificate requirements to obtain a job. However, once the specific job is completed, they request that the policy be endorsed to a liability limit lower than what was verified on the certificate. This is a practice that will no longer be accommodated. Once a contractor requests a higher limit for his commercial general liability mid-term, it must remain at that level for at least the remainder of the current policy term.

When a contractor and his agent provide a certificate of insurance verifying a given limit of liability, one of the facts being certified is that the contractor carries completed operations at a required limit. Completed operations coverage is there to cover things that go wrong once the job is done and the contractor has left the site. To reduce the contractor's policy limit after a job is complete makes the issued certificate meaningless and false. It is simply the wrong thing to do from every perspective, and it must cease.

Why is this point being made? No one in our profession would even think of adding collision to an automobile policy to make a lienholder happy, verify the coverage and then delete the collision to save the customer money. No one reading this letter would dream of insuring a property to cover the cost of a first mortgage, give the bank a certificate that their interests are covered and then endorse the policy back down to some lower value just to save the customer some premium dollars. Then why would any agent issue a certificate to a third party verifying that a contractor is carrying the required limit of liability for a specific job that includes completed operations, and then request the policy limits be reduced after the job is complete?

United Way in Your Community

Most companies restrict charitable giving to causes and organizations in and around their corporate home offices. This is primarily because that is where the home office decision-makers live and work. The problem with this pattern is that so many store chains and insurance companies do business across vast areas of states and across many state borders. Therefore, the ethical question arises that if companies are doing business in so many localities, how can they logically avoid local charitable giving? Should they not try to allocate some corporate donations into the very communities from which their profits are generated in the first place?



Since Dryden Mutual is one of those entities that does business in so many communities across Upstate New York, we decided to actually do something about this inequity. Our choice is something that few other corporations will ever do in terms of attempting to fairly allocate their charitable giving funds. In late 2006, we once again made a sizeable corporate donation that is now being distributed among 40 United Way organizations in every area where our agencies write business. United Way executives are surprised by these donations because it is so rare to have an organization outside their community actually make the effort to return a substantial local contribution for the general welfare of their local area.

Take a moment to call your local United Way chairperson and take credit that your agency is helping them by representing Dryden Mutual in their community. As if you needed yet another reason to place business with Dryden Mutual, you now have one more!

Website [www.drydenmutual.com] Update



Dryden is pleased to remind agency staff that our website www.drydenmutual.com is still proving useful in many ways. Our website visitors can go to a library of specific Dryden Mutual applications, product profiles, questionnaires, product manuals, and all URB forms used by our company. These files are provided in Adobe PDF format. To access the files, just click the "Agent's Only" tab on the home page. There are no annoying passwords or user ID's required to reach these files. They are all considered public information.

Double-clicking the name of the document will automatically launch either Adobe Reader or Adobe Acrobat, depending on your default application. For those using Adobe Reader, to be assured of the highest compatibility, you may want to download the most current version of Adobe Reader. A link to Adobe Reader Download is provided.

Dryden Mutual applications and questionnaires may be completed in Adobe Reader, then printed and faxed to our office. Unfortunately, completing these forms with the Adobe Reader free software has inherent limitations. Saving the file does not save the data you enter. Emailing the file does not email the data you enter. If you desire the ability to save and email these forms with the data intact, you will need to purchase or upgrade to Adobe Acrobat Standard 7.0. Older versions of Adobe Acrobat do NOT provide saving and emailing capabilities.

Dryden Mutual product manuals are read-only PDF files, although they can be saved directly to local networks or individual local PC's. It could actually be time to phase out the big, red 3 inch Dryden Mutual binder in your cabinet! Don't forget that we also provide a complete library on our website of all the Underwriters Rating Bureau (URB) forms used on Dryden Mutual policies. Since URB forms often differ from ISO forms, such a library is quite useful.

A Trusted Choice link has been added to permit the public to search for a Trusted Choice agent in their community or to explore the meaning behind the Trusted Choice brand. Another link has been added to take people to an A.M. Best website that confirms A.M. best's current rating and financial size indicator for Dryden Mutual.

If you have questions or run into specific problems, please give Peter Thorp (extension 247) or Andrea Miceli (extension 294) a call. They are always happy to hear from you and get your feedback!

Co-Op Advertising Boat Campaign

As a Trusted Choice company, we are offering a special springtime co-op advertising opportunity to all agencies. The Dryden Boatowners program is one of our best and we thought it would be a great product to start our co-op advertising efforts. We will contribute up to 50% per ad insertion based on prior review and approval of your advertising plan for this product. All participation in and fund approval for our 2007 co-op advertising campaign must be coordinated through Peter Thorp, Senior VP (extension 247).



We have included a sample of the ad format. A quick call to Andrea Miceli (extension 294) will allow us to correctly place your agency information and message. When you are satisfied with the layout, you will be provided with a digital file for electronic transfer to your selected publication(s).

Dryden's Boatowners product is quite attractive for a variety of reasons:

- (a) *Strictly a stand-alone product.*
- (b) *This product is designed for hulls up to 39 feet and values up to \$150,000, far beyond the typical boat program.*
- (c) *Attractive pricing and standard 20% commission.*
- (d) *Boating liability available up to \$1,000,000 limits.*
- (e) *Broad coverages needed by every boatowner.*
- (f) *Uninsured Boater Liability limit increased to standard \$50,000 limit in 2007*

A sample of our new Boatowners tri-fold brochure has been provided for your review. These will be printed and available for distribution shortly. Please call Nicole Temple at extension 236 to order a supply.

"VIP" Homeowners Enhancement Brochure



Several agents have requested a product brochure that clearly explains the coverages offered by the Dryden Mutual homeowners VIP enhancement endorsement. In response, a sample brochure has been created and a copy is attached. The brochure is now in stock, so call Nicole Temple at extension 236 to order a supply. This new brochure also includes the Trusted Choice logo and links everything to the important issue of offering a customer real choices and alternatives when making important risk-transfer decisions during the purchase of insurance protection.

If you are already selling a customer replacement cost on contents, the Dryden Mutual VIP endorsement is perfect because it incorporates the full replacement cost feature. But it does so much more! Eight years after the introduction of this valuable coverage enhancement, the Dryden Mutual VIP is endorsed on only 43% of our inforce homeowners policies. This low percentage is complete mystery because it is the only available source for types of unique major coverages that could be very important to the owner of a house.

Some VIP coverages are commonly available at increased limits on certain specific types of contents such as money, securities, jewelry, guns, lawn tractors, etc. Other VIP coverage are extra coverages added for food spoilage and back-up of sewers and drains that are commonly available on broadening endorsements. However, the VIP endorsement also incorporates some very important coverages that are not commonly available and others that are simply not available anywhere else!

One such unusual coverage is provision for certain types of disaster compensation in instances when homes are not actually damaged. In Upstate New York, many homes are temporarily uninhabitable because of widespread power failure. The damage to power lines is most often off-premises and the consequential extra expenses incurred by homeowners are not covered by standard ISO, AAIS and URB homeowner forms. This coverage was not generally available after the 1998 ice storms except when certain companies made "ex-gratia" payments. Dryden created a series of standard payments for living in a motel when an undamaged house is uninhabitable or for purchasing a generator to keep on living in an undamaged house. We even introduced a coverage for reimbursing temporary pet boarding expenses in these circumstances.



Compliance with new building codes can add major uninsured costs to reconstruction after a serious loss unless you specifically endorse a policy using the ML-360 ordinance & law form. This form requires a 10% surcharge on the policy base premium which discourages clients from buying ordinance coverage. However, just by adding the VIP to a Dryden homeowner policy, you add up to 5% of the current limit on the house to the cost to reconstruct at a very minor cost bundled into the VIP.

The VIP also adds important liability extensions for pollution and personal injury (i.e. libel, slander and invasion of privacy), prejudgment interest and a sub-limit for damage to property of others held in your possession. These are all liability exposures very few people think of as important until after a serious loss occurs. Why not just cover your clients upfront with the discounted liability costs bundled into the single charge for the Dryden VIP?

The Dryden VIP is also the only known source for all types of earth movement perils, not just earthquake. Upstate New York is covered with hills not made of solid rock. They are essentially piles of gravel ploughed into huge mounds by the passing glaciers that dug the Finger Lakes. After heavy rains, **mudslides** become



a very real threat. Most people are unaware that some parts of Upstate New York are built over vast salt mines that have the potential to collapse. The only way to cover damage from **mine subsidence** is to endorse this specific coverage or add the VIP. **Sinkhole** collapse is not a phenomenon limited to Florida. Finally, it is a simple reality that virtually all of Upstate New York is built over ancient tectonic plates that move periodically and cause **earthquake** tremors. In good conscience, how can you not offer the VIP to your clients for the broadened earth movement perils alone?

New Underwriting Roles at Dryden Mutual

Over the course of the past 18 months, we have moved a number of people into new roles in the company to better assist our agents in writing new business:



Melissa Besler was promoted to Commercial Lines Underwriter in October 2006. She has worked for Dryden since June 2003 when she was hired and promoted to Policy Services Representative. Melissa completed her Associates Degree in Liberal Arts at Tompkins Cortland Community College in 2001. She lives in Groton, NY with her family.

Katie Howells, AIS moved from Personal Lines Underwriting to Commercial Lines in January 2006. She started at Dryden in October 2000, moved into Policy Services to learn rating for all of our products and was promoted to a Personal Lines Underwriter in July 2002. She obtained an Associates Degree in Para Medicine from Corning Community College in 2000. Katie has also completed the Insurance Institute of America's program for a Certificate in General Insurance (INS 21, INS 22, and INS 23) and she has obtained the professional designation, Associate in Insurance Services (AIS).

Caren Madden was promoted to Personal Lines Underwriter in January 2006 after 4 years of service as a Policy Services Representative. She studied commercial art and design at Mohawk Community College, and she has audited all our local classes in the INS 21, 22, 23 series offered by the Insurance Institute of America. Caren is a long-term resident of Whitney Point, NY where she has raised a family.

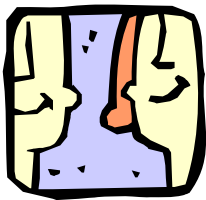
Julie Potter, AIS was promoted to Personal Lines Underwriter in December 2005 and has trained alongside Caren Madden and Stacie Young. She was hired in July 2001 and moved to Policy Services to learn our systems and rating. She has two Associates Degrees from Tompkins Community College (a 1998 degree in Business Administration and 2000 degree in Accounting). She has also completed the Insurance Institute of America's program for a Certificate in General Insurance (INS 21, INS 22, and INS 23) and has obtained the professional designation, Associate in Insurance Services (AIS). She has raised her family in the Dryden area.

Kim Stiles was promoted to Commercial Lines Underwriter in October 2006. Kim first came to Dryden Mutual as an InVEST student intern in September 2001. She did such a good job as a student intern that she was offered a full-time job in July 2002 and worked her way into a senior position in our Policy Services Department. When she came to us full-time she continued to do some work towards an Associates Degree at Tompkins Cortland Community College. She continues to live in the Dryden area with her family.

Jenn Vieou, AIS moved from Personal Lines Underwriting to Commercial Lines in January 2006 to improve our renewal and new business quoting service. She started at Dryden in August 1995 as a student intern from a local InVEST class. She was hired as a full-time employee in July 1999 after she completed her Associates Degree in Business Administration. Jenn was promoted to a Personal Lines Underwriter in January 2002. She has also completed the Insurance Institute of America's program for a Certificate in General Insurance (INS 21, INS 22, and INS 23) and also obtained the professional designation, Associate in Insurance Services (AIS).

Stacie Young was promoted to Personal Lines Underwriter in January 2006. She was hired in August 2003 to support our period of very rapid growth in Policy Services. Stacie finished her Associates Degree in Accounting at Mohawk Community College and has done other some undergraduate work at Tompkins Cortland Community College and independent study through Ashworth College. Along the way she also passed the national examination for the Insurance Institute of America's INS 21 course in property and liability insurance principals. She and her family are now living in Homer, NY.

New Faces at Dryden Mutual



Over the past 2+ years, Dryden has hired a number of people to fill new roles in the company. They are all doing jobs that directly help service the business your agency places with us. If you haven't yet spoken with all of these people, you most certainly will in the future:

Mario Clarke was hired in June 2006 to work in our document scanning unit. Mario had been a student intern from the Dryden High School InVEST class working part-time at Dryden for 3 years prior to going full-time. He is working towards his Associates Degree in Business Administration at Tompkins Cortland Community College.

Mallory Coates was hired in January 2006 to work in our scanning unit. Mallory had been a student intern from the local high school InVEST class working part-time at Dryden for over 3 years prior to going full-time. She has also been working towards her Associates Degree at Tompkins Cortland Community College.

Kelly Crannage was hired in July 2006 to work in Dryden's direct bill unit. Prior to Dryden Mutual, Kelly had worked several years in pharmacies in New York and Pennsylvania before returning to her home town of Groton, NY. She has been instrumental in launching our new capability of accepting credit card payments over the telephone.

Stephanie Emerson was hired in October 2004 to work in our scanning unit. She had been a student intern from the local high school InVEST class working part-time at Dryden from November 2002 through October 2004 prior to going full-time. She has since been promoted into the Policy Services Department to learn rating. Stephanie is still working towards her Associates Degree at Tompkins Cortland Community College. She continues to make her residence in Dryden with her new family.

Michelle Lobdell was hired full-time in December 2004 to work in our direct bill unit after working at Dryden from April 2003 to August 2004 as an InVEST student intern from Dryden High School. After leaving for a semester at Mansfield College in Pennsylvania, she returned to Dryden and did some part-time study at Tompkins Cortland Community College. Working at Dryden Mutual is apparently her family tradition. Her mother (Linda Shorey Stupke) worked here from 1977 to 1980 before she left to start a family. Michelle now lives with her own new family in Freeville, NY.

Ashley Wilson was hired in January 2006 to work as our receptionist and to train in Policy Services. She grew up in Marathon, NY and still resides there. She has done a great job handling the highest volume of incoming calls in our company's history during the past year.

InVEST and Dryden Mutual

In 2006, the InVEST Board at the Independent Insurance Agents & Brokers of America (IIA&BA) in Alexandria, Virginia gave its national 2006 Stephen Dach Company Award to Dryden Mutual to recognize the success of our extensive insurance classwork with local high schools. "InVEST" is an old acronym for **I**nurance **V**ocational **E**ducation **S**tudent **T**raining, a program started in Southern California during the 1960's. In 1970, it was adopted as a national program sponsored by IIA&BA as a 501(c)3 educational trust. Across the United States, more than 36 insurance organizations, 450 agencies and brokers, and 1,750 industry volunteers work in InVEST programs. Several active InVEST programs exist at locations across both Upstate and Downstate New York.



26% of all current full-time Dryden Mutual employees came from InVEST classes conducted at Dryden and Groton High Schools. Well over 50 InVEST students have done paid internships at our company over the past 13 years.

Every department manager at Dryden Mutual teaches InVEST classes in the local high schools. In recognition of the depth of our involvement, the InVEST programs in Tompkins County high schools have been held up as a model nationally, and beginning in 2007, Dryden's CEO was asked to serve on the National InVEST Board as a Director.

Several local independent and captive insurance agents have worked with Dryden Mutual as lecturers in the local InVEST program over the years. Both the company and the agencies have provided annual scholarships to graduating InVEST students for quite some time. In addition, we have received continuous support from the Independent Insurance Agents & Brokers of New York, based in Syracuse. Nothing occurs in a vacuum and InVEST is certainly no exception!

Robert B. Baxter, CPCU, CIC
CEO & General Manager

Underwriting

P.O. Box 635 . Dryden, NY 13053 . (800)782-0560 . underwriting@drydenmutual.com

Claims

P.O. Box 1089 . 12 Ellis Drive . Dryden, NY 13053 . (800) 782-0154 . claims@drydenmutual.com

Direct Bill

(800) 694-8271



Choices

Being aware of your choices; that's the smart way to buy insurance.
www.drydenmutual.com

