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Let's Build

YOUR STORY

Together.



Who is Leavitt Group?

Leavitt Group is one of the largest privately-held insurance brokerages in the nation with over 280 locations across 28 states.

Leavitt Group agencies have the unique flexibility of local owners and provide a consultative approach to commercial insurance, employee benefits, and personal insurance. With over 70 years in the insurance industry, Leavitt Group brings national strength and local trust to the communities and clients they serve. For more information about us visit www.leavitt.com/affiliation





Leavitt Group Enterprises Mission Statement

Leavitt Group Enterprises' (LGE) mission is to build, serve, and perpetuate independent insurance agencies as partners with able individual co-owners.

Partnering with co-owners, LGE uses its collective scale to better serve customers, enhance profit, build capital, attract and retain great people, and expand business opportunities.

LGE strives to follow seven governing principles:

- 1** Be honest and operate with integrity
- 2** Serve stakeholders
- 3** Align interests
- 4** Grow profitably
- 5** Adapt
- 6** Communicate with reason and civility
- 7** Enjoy

Governing Principles

Each of the seven governing principles are briefly discussed below:

Be Honest and Operate with Integrity

Being a part of LGE means thinking, speaking, and acting with honesty and integrity at the forefront, and quickly correcting those instances where you fall short of that commitment.

Communicate with Reason and Civility

LGE representatives are expected to communicate in ways which are honest, effective, kind, and free from anger or malice. Acknowledgment of shortcomings and sincere apologies are part of effective communication.

Serve Stakeholders

Serving stakeholders is a privilege and they depend on LGE to be financially sound and its leaders to be honest, effective, and collegial.

Align Interests

To the extent possible, LGE structures and conducts relationships so all parties desire the same thing. Co-ownership aligns interests via a mutual desire for profit.

Grow Profitably

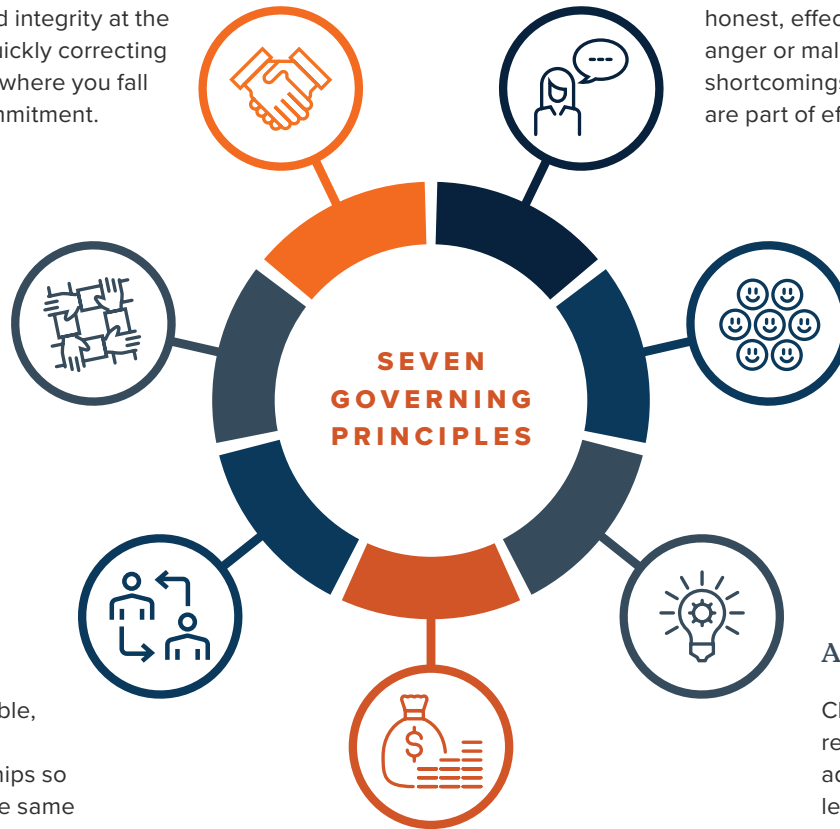
Growth brings vitality and life to a business, which attracts customers and capable colleagues. Profit brings opportunities, stability, survival, and capacity to serve.

Enjoy

When you enjoy your work, you feel more engaged, productive, happier, healthier and connected to the goals of the company. Our goal is that this happiness translates into joy in our overall lives.

Adapt

Change is inevitable and requires a business to wisely adapt. To adapt, LGE's leaders must be aware, curious, humble, nimble, willing to risk, responsive, and patient.



The Leavitt Group Advantage

Affiliates leverage the power of a national brokerage with the autonomy and flexibility of local principals:

AMONG THE LARGEST PRIVATELY-HELD BROKERAGES IN THE NATION

We have the market presence to bring your clients national resources, and we support our sales force in offering competitive and sophisticated risk management solutions.

LOCAL MARKET SOLUTIONS

Our producers can offer their clients solutions that are appropriate for their local marketplace.

LOCAL MANAGING CO-OWNERS

Instead of generic corporate solutions, a critical part of our model is having on-the-ground partners who can ensure their clients receive the value they expect.

FAMILY OWNED AND LOCALLY OPERATED

We seek partners whose backgrounds align with our own culture. We are deeply rooted in the communities we serve, and we're committed to building long-term relationships with our customers.

PERPETUATION AND GROWTH BY ACQUISITION

Equity growth opportunities can be built beyond your retail agency.



280+ locations

in 28 states



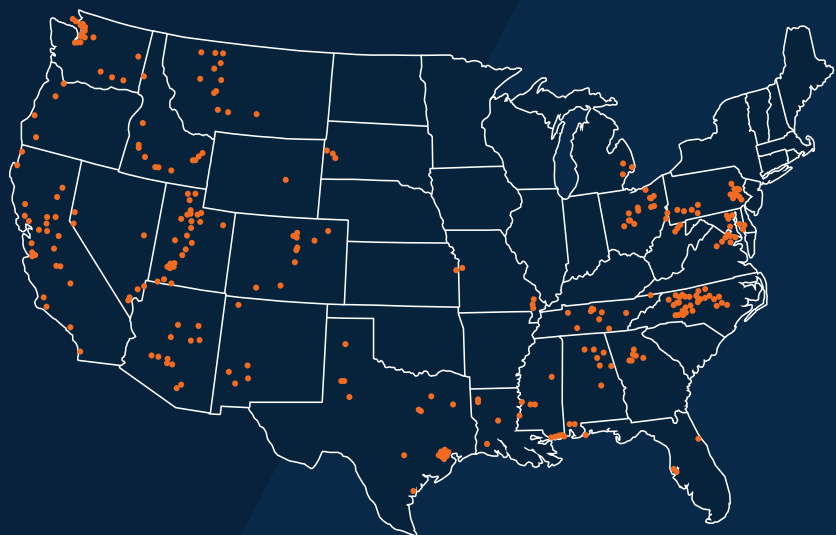
\$550 million

in consolidated revenue



\$4.4 billion

in placed premiums



Principles of Partnership

“Everything that Leavitt Group has said they’re going to do, they’ve done their best, and the effort has been there to do right, and that’s kind of a lost art today.”

Doug Pyron

Agency Co-Owner
Pyron Group



Agency managers are agency owners, and thus share in the risks and returns of the agency.

Ownership makes good managers better. When managers bear ownership risks and opportunities, they work hard to increase revenues, control expenses, increase profits, and enhance long-term equity growth. Relationships between LGE and its co-owners are founded on jointly held objectives:

- ▶ Agency profit and equity growth
- ▶ Effective client service
- ▶ Honest and effective risk selection and management

Leavitt Group expects integrity from every individual in the organization.

Honesty, civility, open communication, and hard work are expected of all involved in the organization. Leavitt Group Enterprises seeks to operate by persuasion, reason, discussion, and consensus-building rather than by mandate.

Leavitt Group Enterprises maintains a controlling interest in agencies in which it invests.

Leavitt Group agencies are separate corporations, usually owned by the co-owners and by LGE. Co-owners retain a significant ownership in the agencies. With this agreement, each of the co-owners has an element of influence and control, yet neither has unbridled authority. The agency manager and staff maintain client control, thus providing the incentive for mutual goodwill to foster agency success. It is a true and equal partnership.

Effective producers are likely to have the opportunity to be successful co-owners.

New production is the cornerstone of agency growth, profitability, and equity value. A co-owner who exemplifies the producer role is more likely to attract, develop, and manage a production force and service staff that respects the co-owner’s leadership. Leavitt Group seeks effective producers to become agency co-owners.

Benefits to Agency Owners

Why would an agency affiliate with Leavitt Group?



GROWTH

- ▶ Market access
- ▶ Industry practice groups
- ▶ Centralized placement service resources
- ▶ Producer recruiting and development
- ▶ Producer incentive programs administered nationwide
- ▶ Access to “best in industry” sales tools
- ▶ Value-added resources available to clients
- ▶ Agency consultancy groups
- ▶ Acquisitions



PROFITABILITY

- ▶ Cost reduction through shared and centralized resources
- ▶ Agency consultancy groups
- ▶ Enhanced compensation through aggregation
- ▶ Assistance in budgeting and capital planning



WEALTH CREATION

- ▶ Proposed structure creates greater enterprise value
- ▶ Built-in buyer(s) for created wealth
- ▶ Well-funded partner creates enhanced security
- ▶ Greater growth opportunities = greater wealth creation



STRATEGIC

- ▶ Built-in perpetuation options that were previously unavailable
- ▶ Diversification of personal wealth through initial transaction
- ▶ Access to national resources without losing local control and autonomy
- ▶ Partnership dedicated to alignment of interest and operating in an environment of honesty, integrity, collegiality, and respect



VALUE THE INDIVIDUAL

- ▶ Commitment to supporting the work-life balance of each employee
- ▶ Value-added and innovative initiatives that meet the needs of our employees, agencies, and clients



CULTURE CLUB

- ▶ Internal program designed to bolster moral and promote Leavitt Group’s mission and governing principles
- ▶ Offering event ideas, meeting templates, and gifts for employees
- ▶ Ways to serve together and recognize team members

Services Provided to Agencies

We provide a range of valuable services to our agencies. Some services are included with agency association membership, and some are optional and paid for on an “a la carte” basis.

SERVICE DESCRIPTION	OPTIONAL	INCLUSIVE
Access to commercial lines and benefits insurance markets	✓	
IT infrastructure administration (data lines, Citrix, desktop)		✓
Agency management software		✓
Upload/download administration		✓
Agency operations consulting		✓
Accounting Center (centralized accounting)	✓	
Budgeting, strategic planning, audits		✓
Commercial and personal lines service center	✓	
Custom programming, reporting		✓
Sales Force Development Group (recruiting/sales management)	✓	✓
HR services and benefits administration		✓
Legal services		✓
Acquisition assistance		✓
Retirement savings plan		✓
Agency perpetuation planning and assistance		✓
E&O, D&O, EPLI, WC insurance administration		✓
Association memberships		✓
Communications, Media, and Marketing (in-house marketing)	✓	✓
Website development		✓
Agency financing	✓	
Alliance Premium Finance Company (premium financing)	✓	

Why Leavitt Group?

Puffenbarger Insurance
co-owner Keith shares
his experience with
Leavitt Group.



Keith Puffenbarger
Agency Co-Owner
Puffenbarger Insurance

“

We're fortunate to have access to some really good innovation that's been great for the sales and servicing of our clients, especially from a retention standpoint.”

The History of Leavitt Group

In 1952, Dixie Leavitt opened an insurance agency in Cedar City, Utah, with one company appointment and no clients.

By the decade's end, Dixie had thousands of clients throughout southwestern Utah and southern Nevada.

When Dixie Leavitt and his brother, Bert, incorporated Leavitt Insurance Agency of Las Vegas in 1959, Dixie owned 60% and Bert owned 40%. Using this 60-40 arrangement, Dixie and other co-owners invested in and created agencies in Utah, Arizona, and Nevada. Dixie formed Leavitt Group Enterprises in 1962.

Dixie built Leavitt Group on a foundation of able and trusted co-owners. He recognized that each agency should have nurturing insurer relationships, autonomy in staffing, and increasing sales and profits with which to build an adequate capital base.

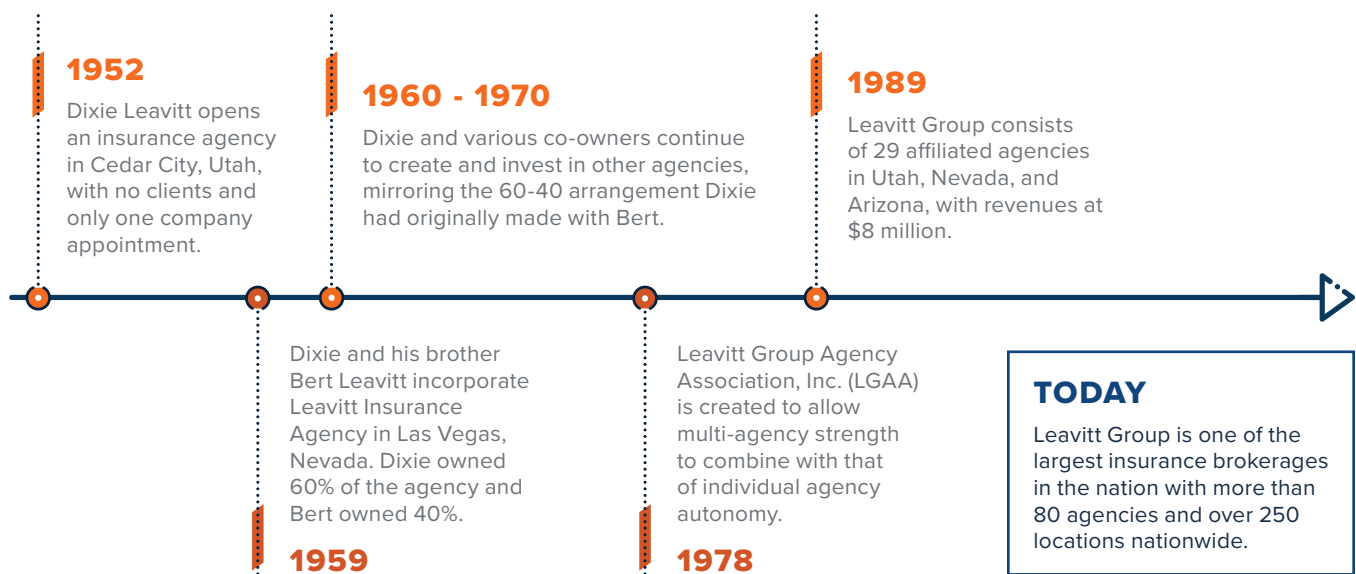
LEAVITT GROUP TODAY

As the number and size of affiliated agencies grew, the potential of strength in numbers became apparent. In 1978, the group formed Leavitt Group Agency Association (LGAA), providing member agencies with the multi-agency strength necessary to maintain insurer relationships, to offer placement services, to provide employee benefits, and to support other group-wide services, such as E&O coverage.

Since 1989, Leavitt Group has grown from 29 agencies to more than 80 agencies in over 250 locations. Consolidated revenues have climbed from \$8M to \$500M. Throughout this period of growth and success, agency profitability ratios have remained well above industry averages.

Leavitt Group Enterprises continues its pattern of carefully expanding into new areas by working with qualified individuals to create or acquire sound independent insurance agencies and to recruit effective producers.

Each Leavitt Group agency has the freedom to create its own identity in the community it serves. In day-to-day operations, each co-owner exercises significant autonomy in organizing the agency's affairs.



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www.leavitt.com/affiliation

Scan the QR code to really dig into Leavitt Group and
all the benefits of affiliating with us.

 **Leavitt Group**

Leavitt Group Enterprises

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