



**T**he year was 1897. The town of Hagerstown, Maryland was home to just 14,000 people, mostly farmers and some small business owners. People traveled on foot and by horse drawn buggy into town or to church.

At that time, members of several Brethren churches in Washington and Frederick Counties banded together to establish an association to protect the property and belongings among their “brothers” of the Brethren faith. The Company was officially founded.

In 1917, Brethren Mutual incorporated under the state laws of Maryland. It recognized the importance of promoting the Company beyond those of the Brethren faith and opened its doors to all faiths.

A commitment was made to each policyholder to provide insurance at a reasonable cost and to pay claims promptly and fairly. Today, with over 120 years in business, Brethren Mutual’s commitment to the policyholder and independent insurance agent is as strong as ever.

We have continued to deliver competitive products, prompt and fair claims handling, and technology solutions to improve internal efficiencies and overall business operations.

At Brethren Mutual, we offer Personal, Commercial and Farm insurance products in Maryland, Pennsylvania and Virginia.

**PERSONAL LINES**

- Homeowners
- Dwelling Fire
- Mobilehomeowners
- Personal Auto
- Personal Umbrella

**COMMERCIAL LINES**

- Businessowners
- Commercial Package
- Restaurants
- Special Garage
- Special Religious Institutions
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella

**FARM**

Brethren Mutual’s roots are grounded in agriculture. In fact, we are the largest farm insurance carrier in the state of Maryland. We offer a Farm Package Policy, as well as Farm Auto, Workers’ Compensation and Farm Umbrella for:

- Dairy
- Poultry
- Hog
- Horses
- Crops
- Agribusiness

This fall, Brethren Mutual is excited to expand its territory footprint to Delaware where we will begin offering our Farm product starting October 1st.

Additionally, in January 2018, Brethren Mutual will begin offering its Commercial Lines products in the District of Columbia and Delaware. ■

Insurance Agents & Brokers proudly recognizes the Brethren Mutual Insurance Company as one of its Platinum Partners. IA&B Platinum Partners dedicate the highest level of sponsorship to our organization.



**FOCUSED ON PARTNERSHIPS  
COMMITMENT  
RESULTS**

**FEATURED PARTNER**

Brethren Mutual Insurance Company  
Founded 1897

**PRESIDENT, CEO & VICE CHAIRMAN OF THE BOARD**

Michael W. Brashears



**COMPANY LOCATION**

Hagerstown, Md.  
800-621-4264

**GEOGRAPHY**

Maryland  
Pennsylvania  
Virginia  
Delaware - October 2017  
District of Columbia - January 2018

**A.M. BEST RATING**

A- Excellent

**WEBSITE**

bmic.com

**SOCIAL MEDIA**

