



Conifer Holdings Inc. is a Michigan-based insurance holding company founded in 2009 and listed on the Nasdaq Global Market (Nasdaq: CNFR) in 2015. Through its insurance carrier subsidiaries, Conifer provides specialty property/casualty insurance on both an admitted and non-admitted basis in all 50 states. Conifer is an innovative company targeting niche markets with tailored products to meet the specialized needs of insureds.

FINANCIAL HIGHLIGHTS:

as of 12/31/2015

YTD 12/31/2015

Total Assets	Total Shareholders' Equity	Gross Written Premiums	Net Written Premiums
\$ 177.9 million	\$ 77.3 million	\$ 93.8 million	\$ 79.7 million

Conifer's ownership team started providing insurance coverage to companies and individuals in 1987.

Conifer was created to provide customized insurance products for regional commercial and personal lines insureds, which may be underserved by large national and international insurance companies.

Sound underwriting and investment practices have earned Conifer Insurance Company a "B++" financial rating from insurance ratings agency, AM Best. Conifer is also supported by reinsurers with "A-" or better ratings.

Each of Conifer Holding's three insurance carrier subsidiaries hold an "A", *Exceptional*, Financial Stability Rating® from Demotech, Inc.

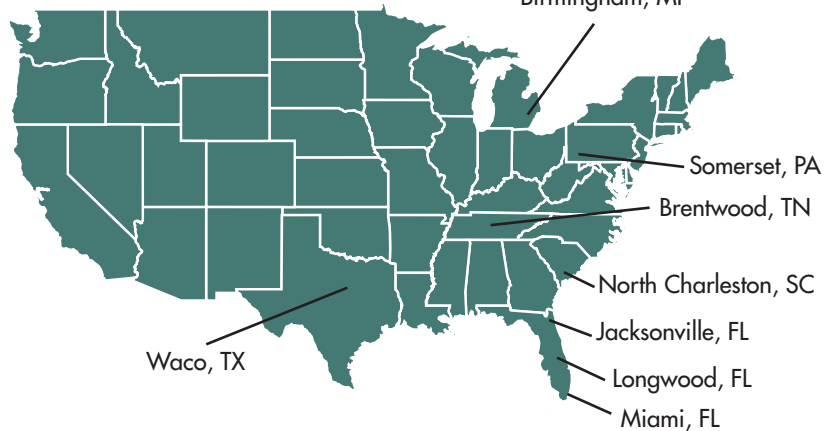


KEY FACTS

- Founded in 2009
- Nasdaq: CNFR
- Employees: Approximately 130
- Headquarters: Birmingham, MI
- 8 offices within the U.S.

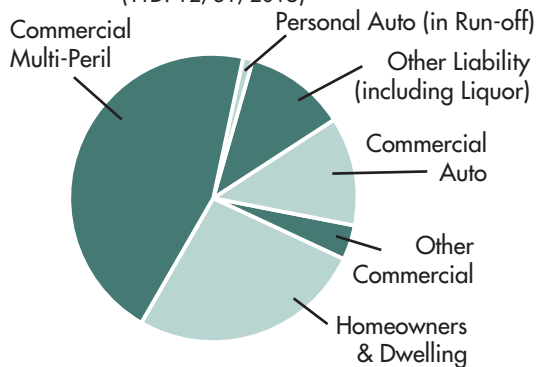


Corporate Headquarters
Birmingham, MI



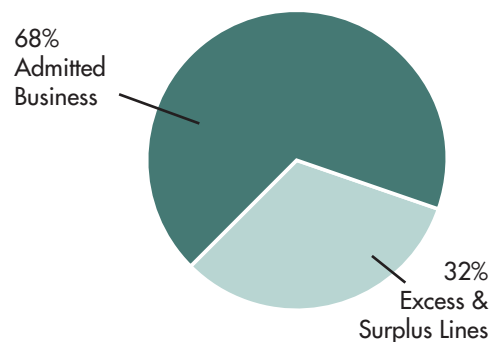
2015 GWP

(YTD: 12/31/2015)



2015 GWP

(YTD: 12/31/2015)



Conifer Insurance Company

www.coniferinsurance.com



White Pine Insurance Company

www.whitepineins.com



American Colonial Insurance

www.american-colonial.com



Sycamore Insurance

www.sycamore-insurance.com

CNFR
Nasdaq Listed
www.cnfrh.com