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Patrons Oxford Insurance

Maine-grown insurer stays true to its 19th-century roots, even in the 21st

ONE YEAR AGO, PATRONS OXFORD INSURANCE moved to new headquarters in a Portland business park, surprising some people. However, the measure was not that unusual. As the company has demonstrated for nearly a century and a half, it readily changes with the times in order to better serve the needs of its policyholders, employees and communities.

Above: The new Patrons Oxford headquarters in Portland features plenty of natural light and natural materials.

The move to Portland Technology Park represented a “first” of many kinds. The new location was a first step into southern Maine for Patrons, which had been based in Auburn and whose roots trace to Androscoggin and Oxford counties. (Although the company has long offered its property and casualty insurance throughout the state, utilizing a network of over 150 independent agents.) And Patrons became the first resident of the 26-acre campus, which is the first business park owned by the City of Portland.

Even the headquarters itself is pioneering. The two-story, 20,000-square-foot office building complements the natural setting of the park — which borders 200 acres of forested land and walking trails — while providing the open, flexible workspace Patrons’ growing team needs. Natural light and natural materials — think locally sourced timber framing — fill the space, which includes a wellness facility, a “collaborative café” and rooms that can accommodate small private meetings or a conference of 65 people.

“As a Maine-based, Maine-grown company, Patrons Oxford is close to its policyholders — and to the resources that can help when they’re in need.”

— Rachel Bannister
Patrons Assistant Vice President

The headquarters is also a high-performance building, positioned to make full use of solar energy and constructed to exceed local green-building codes by 30%. A photovoltaic array on the roof can provide up to 40% of the power for the building’s electrical and mechanical systems. Designed by Portland-based Scott Simon Architects, the building was recently honored with two awards from the Maine chapter of the American Institute of Architects.

Employees and other living creatures seem to appreciate Patrons’ earth-friendly location. “Our team members like to use the trails, and in the winter, some of us have enjoyed snowshoeing from the office door,” says Rachel Bannister, assistant vice president at Patrons. “We’ve had a few visitors too, like the moose who sometimes walks up our driveway.”

Neighbors helping neighbors

This connection to neighbors — whatever their species — is *not* new at Patrons Oxford. The connection inspired the company’s motto, “A Maine Company for Maine People.” Clearly, neighborliness was the inspiration for the company’s founding.

Originally, it was two companies: Oxford County Patrons of Husbandry Mutual Fire Insurance Co., founded May 5, 1876, and Patrons Androscoggin Mutual Fire Insurance Co., established on the same date one year later. Both were formed by farmers active in the Maine State Grange, an agricultural and fraternal organization whose official name is the Patrons of Husbandry. In reaction to the high cost of farm insurance, the Grange members banded together and agreed to share the cost of any loss suffered by one of their subscribers.

At first both companies offered only fire insurance. But by the 1940s, the companies responded to demand by writing other types of policies, including automobile and home insurance and coverage for non-Grange members. Eventually, the companies’

neighborliness grew to include each other, and they combined offices. In 1977, a century after their parallel beginnings, the companies formally merged.

New growth and new services

Although a landmark change, the merger was a natural one, stemming from the common interests of both companies and their policyholders. And it wasn't the last major transformation.

In 1997, to access capital for continued growth and to ensure financial stability, Patrons Oxford Mutual Insurance Co. became part of Quincy Mutual Group. (Quincy is another former mutual fire insurance company, formed in 1851 and based in Quincy, Massachusetts.) In 2014, Patrons extended its property and casualty insurance to include commercial lines.

Today, Patrons has grown to become one of Maine's 10 largest underwriters of auto and home insurance, with a rating of A+ (Superior) by A.M. Best. After starting with a single type of policy, the company now offers the following portfolio of insurance products:

Personal Lines

- Auto, Homeowners
- Personal Umbrella
- Boat & Snowmobile
- Inland Marine
- Endorsements to customize coverage for unique needs

Commercial Lines

- Property
- General Liability
- Commercial Auto
- Commercial Umbrella
- Business Owners
- Endorsements to customize coverage for individual accounts

Home-grown commitment

Despite this growth, the insurer's connection to the communities it serves is as strong as during its Grange days. Bannister points to Patrons' local claims service as an example.

Handling claims is one of an insurer's most critical functions, she says. It's the service policyholders hope is never necessary — but when it is, they require flawless performance. No wonder a recent J.D. Power survey found that 81% of home-insurance policyholders who were "highly satisfied" with a claims experience said they would "definitely renew" their policies, and an equal number would "definitely recommend" their insurer.

Providing excellent claims service requires local knowledge, and that's one of the areas where Patrons excels, according to Bannister.

"As a Maine-based, Maine-grown company," she says, "Patrons Oxford is close to its policyholders — and to the resources that can help when they're in need."

The connections don't stop there. Patrons Oxford plays a role in many Maine communities through its volunteerism and charitable giving, and each year designates a generous percentage of its revenue to assist people and organizations in need. The company is an active supporter of the Center for Grieving Children, which helps children, teens and families throughout the state deal with grief and loss, and Patrons Oxford President & CEO Mark Pettingill serves on the center's board of directors. The company enthusiastically fields teams in the American Heart Association's Heart Walk and the Maine Cancer Foundation Tri for a Cure. Patrons also contributes time and resources to the

United Way, Central Maine Medical Center, the Good Shepherd Food Bank, L/A Arts, Preble Street Resource Center, Sweetser, Junior Achievement and many other local nonprofits.

The new headquarters is just the latest example of Patrons' responsibility to those it serves, according to Pettingill.

"Patrons' new location is a commitment to our employees, policyholders, business partners, environment and community," he says. "In the short time since our relocation, we have seen our employee morale increase significantly as well as an increase in a very talented pool of professionals applying for our open positions. This will anchor our commitment to the insurance industry and the state of Maine for years to come."

Portland Technology Park could soon be home to as many as six additional businesses — the city is working to attract pioneering leaders in IT or biotechnology that, like Patrons Oxford, recognize the beauty and value of the setting. Patrons, too, incorporates advanced technology in its new headquarters. But for those who are still surprised by the siting of an insurance company in a "technology park," Pettingill says the location is a natural fit for another reason.

"Many technology companies today are known for their sense of social responsibility, for using their position to do good in the world," he says. "That ethic may be more associated with a 21st-century tech company than a 19th-century insurer. So in a way, Patrons Oxford isn't just an insurance company with the latest technology, we're a tech company that focuses on insurance." ●

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Patrons Oxford Insurance Company

97 Technology Park Drive,
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Insurance

Mark Pettingill,
President & CEO

Founded: 1877

Maine employees: 48

www.patrons.com

Top: The Patrons headquarters, in Portland Technology Park, features rooftop solar-energy panels that provide up to 40% of the building's power.

Bottom: The Patrons Oxford team has plenty of room to collaborate on insurance solutions for the company's growing number of commercial and personal policyholders.