

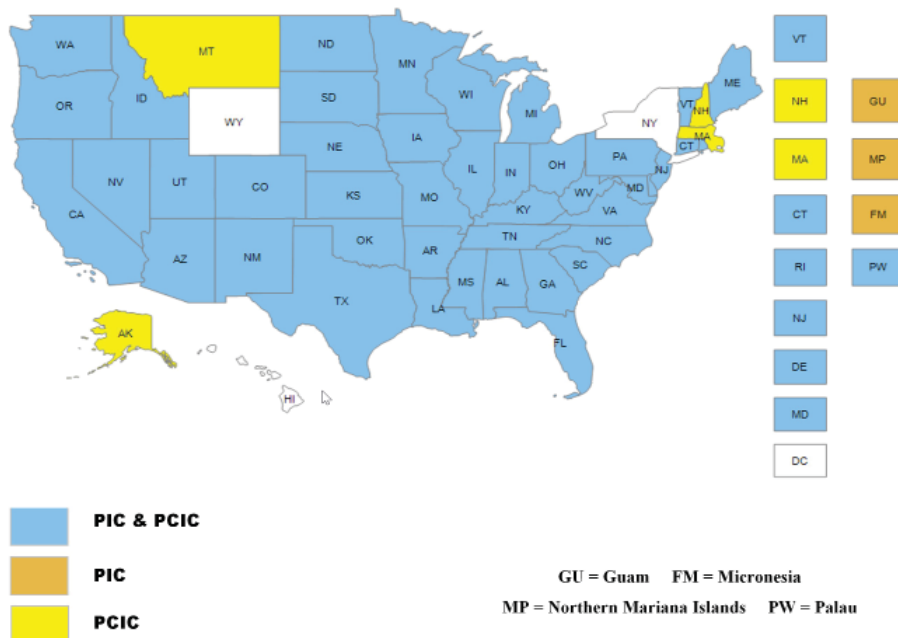


The **Plateau** Group  
2019 ANNUAL REPORT

# COMPANY PROFILE

*Founded in 1981 in Crossville, Tennessee, The Plateau Group, Inc. is an underwriter of payment protection products and a distributor of related financial products and services throughout the United States and South Pacific Islands. Plateau serves clients in the banking, consumer finance, automotive, credit union and retail industries. The company is considered one of the premier providers of products and services to financial institutions. Plateau also holds a national reputation as a provider of reinsurance and reinsurance accounting.*

## AUTHORIZED STATES



# FINANCIAL PERFORMANCE

## Financial Performance Results for 2019 Include:

- Net after tax income of \$3,045,292 compared to \$2,216,478 for 2018; an increase of 38%.
- Net income per share of \$2.52 compared to \$1.84 for 2018; an increase of 37%.
- Shareholders' equity at year-end 2019 of \$33,136,972 (\$27.36 per share) compared to \$29,522,292 at year-end 2018 (\$24.55 per share); an increase of 12.3%.
- Return on equity of 9.7% for 2019 compared to 7.8% for 2018.
- Collected insurance premium of \$111,793,730 compared to \$112,976,355 for 2018; a decrease of 1.0%.
- Cash and Invested Assets at year-end were \$73,606,192 compared to \$67,959,550 at 2018.
- Investment Income of \$2,253,513 compared to \$1,209,302 for 2018; an increase of 86.4%.
- Commissions and Fee Income of \$4,763,384 compared to \$4,939,441 for 2018.
- Ratio of Operating Expenses to Operating Revenue increased to 27.12% in 2019 compared to 26.08 in 2018.

**NOTE:** Total revenues, cash and invested assets and investment income used in this presentation may not coincide with the enclosed balance sheet and income statement because certain components are reclassified for GAAP presentation. The numbers discussed in the Letter to Shareholders and in the Analysis of Premium Section are used consistently for planning and comparison.

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# LETTER TO SHAREHOLDERS

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*Dick Williams  
President*

During 2019, our 38th year, we strengthened our balance sheet by virtually eliminating our bank debt and increasing our cash and invested assets while continuing to invest in our core business. We remained focused on attracting new business while retaining the business we have. With our progress in 2019, we entered 2020 with strong momentum and good reasons for optimism.

We, like everyone else, did not foresee the devastating effects of **COVID-19** to the world and to our economy. It locked down businesses everywhere during the first quarter of 2020, eliminating millions of jobs and payroll incomes. Nearly all of our products are dependent on the productivity of the ultimate consumers and their ability to earn income. Plateau is fortunate to have achieved results over the past thirty-eight years that built our equity to the level it is today. We have a broad base of clients who will continue to produce business for us when this pandemic is behind us. We will move forward in 2020. We will make our absolute best effort to maintain our staff. Given the unknown as to the negative impact of the COVID-19 virus, I will move on and report on the activities and results of 2019.

**Plateau earned a record \$3,045,292** during 2019 compared to \$2,216,478 in 2018; a 38% increase. These earnings, along with equity adjustments resulting from a new GAAP rule imposed in 2019, increased shareholders' equity to \$33,136,972. This increase of \$3,614,680, set another record. Our annualized return on equity was 9.7%.

Beginning with **revenue items**, our reported insurance premiums for both underwriting companies, Plateau Insurance Company (PIC) and Plateau Casualty Insurance Company (PCIC), were \$111,793,730 in 2019 compared to \$112,976,355 for 2018; a decrease of \$1,182,625. One of our third-party administrators began offering our extended service contracts during mid-2018 in multiple states. Four of those states require the administrator to be licensed as an administrator in order to be an obligor, or, in the case of Florida, to offer the products through a licensed motor vehicle service agreement company. To begin writing during 2018, the administrator issued "insurer obligor" contracts of PCIC reporting premium at the customer pay amount until the administrator obtained proper licenses in those states. In 2018 the reported premium at the customer pay amount for those states was \$5 million. After the proper licenses were obtained, the extended service contracts could then be issued as "dollar one" or "failure to perform" contracts at a significantly lower reported premium. If this approach had been used in 2018 the reported premium would have been \$4.5 million less for that administrator. For a more meaningful year to year comparison, the reported premium for 2018 would have been \$3.5 million less than the reported premium for 2019 for PCIC. Our risk exposure and our margin would have been the same on those products either way they were issued.

**PCIC's reported premium production** for 2019 was \$61.8 million compared to reported premium of \$64.3 million in 2018; a decline of \$2.5 million. This decline is a result of the change mentioned above. The entire comparison of this \$4.5 million swing was absorbed at PCIC.

**PIC's reported premium** for 2019 was \$48.8 million compared \$48.7 million in 2018. Premiums by market segment and the changes for 2019 are illustrated in the chart on the next page. Underwriting income is the contribution to income from the earned premiums and was \$11.7 million in 2019 compared to \$11.1 million in 2018.

PCIC offers eighteen underwritten products and each contributed a positive underwriting gain. PIC offers thirteen products and all but one of those contributed underwriting gains. The one product that experienced a loss was a negative twelve thousand dollars.

Our second largest contributor to revenue is **commission and fee income**. We recognize fee income on some of our underwritten products, primarily extended service contracts and debt protection products. For these products, this income is in addition to any underwriting gain or loss and these fees contribute to the overhead involved in administering the business. Commission income is recognized when we broker products offered by other insurance companies or business partners for the markets we serve and where we have business relationships they do not have. Revenue from these sources for 2019 was \$4.8 million, virtually flat compared to \$4.9 million for 2018.

Our third major source of income is the **investment income** we generate from investing our equity and insurance reserves in marketable security instruments. Our cash and invested assets at year-end 2019 were \$73.6 million; up from \$68 million at year-end 2018. Investment income generated by these investments for 2019 was \$2.2 million; up from \$1.2 million in 2018, an increase of 86.4%. The major contributor to that increase was the receipt of dividends from a reinsurance company we acquired in a business transaction seven years ago where the business finally earned out. More than ninety-five percent of our portfolio is invested in fixed income government bonds and short-term certificates of deposit. As a result of the increase in dividends, our average yield for 2019 was 3.1% compared to 1.8% for 2018.

**Compliance requirements and technology investments** have certainly put upward pressure on Plateau's expenses over the past few years. Commercial banks are required by their regulators to perform due diligence on their critical vendors. We fit that category. The larger banks are required to perform on-site reviews, not only reviewing the security of our data, but also the security of our facilities. We are also required to have an outside data security firm perform testing and provide us with a written annual report of finding, referred to as a "SOC 2, Type II", which we then provide to our customers. The system we have operated since inception for PSC was homegrown and did not have the flexibility we wanted and needed. We were faced with the choice of updating our existing system or outsourcing to one which has the flexibility we need. During 2019, after reviewing various systems in the market, we made the decision to **implement a new software system** for our extended service contracts and GAP waivers. We are working to implement the new system during the first quarter of 2020 and hope to have it completed in mid-2020. The cost of these compliance and technology investments is significant.

Absorbing these expenses, our ratio of operating expenses to operating revenue for 2019 was 27.12%, compared to 26.08% in 2018. The 2019 ratio also includes some one-time unusual expenses, including a spike in legal fees defending lawsuits, a lawsuit settlement, and an unusual bad debt write-off in 2019. If these one-time expenses are taken out of the expense numerator, our ratio for 2019 is reduced to 26.07%. The rationale for this adjustment is that our expense ratio is unchanged when comparing normal operating expenses. Our stated goal for this ratio is to achieve 25%. The expense component includes all general overhead, interest expense, and depreciation, but does not include commissions paid, claims or premium taxes as they have been deducted in the calculation of our underwriting margin. The revenue component includes our underwriting margin and commission and fee income but does not include investment income.

For the new software system referenced above, Plateau is partnering with PCMI Corporation, a leading provider of integrated software for Warranty and Service Contract management and F&I administration. PCMI's Policy Claim and Reporting Solutions™(PCRS) software will support all of Plateau's automotive aftermarket products and allow us to provide a streamlined dealer experience. PCRS's Open Sales Platform provides real-time rating and contracting via "70+ eMenu" and DMS systems. This will allow the F&I team to present products to customers through their "point of sales" channel and issue policies using electronic signatures. Claims administration will be faster and easier with more methods of payments available. Additionally, monthly reporting to the dealership and dealer principals will be available online for review for all policies, claims, and reinsurance needs.

PREMIUM BY MARKET SEGMENT				
Source	2018	2019	2018-2019 Change	2019 % of Total
Consumer Finance Co.	\$ 41,508,013	\$ 39,732,827	\$ (1,775,186)	35.5%
Commercial Banks	\$ 29,775,747	\$ 31,402,073	\$ 1,626,326	28.1%
Automobile Dealers	\$ 23,265,454	\$ 20,179,975	\$ (3,085,479)	18.1%
Credit Unions	\$ 14,544,849	\$ 15,613,476	\$ 1,068,627	14.0%
Other Sales Finance	\$ 3,882,292	\$ 4,865,379	\$ 983,087	4.3%
<b>Totals</b>	<b>\$ 112,976,355</b>	<b>\$ 111,793,730</b>	<b>\$ (1,182,625)</b>	<b>100.0%</b>



As reported in last year's Annual Report, several of our clients and potential clients had a need to produce our extended service contracts in Florida. Plateau formed a **new subsidiary** in Tennessee, Plateau Warranty Company (PWC), and obtained the necessary Florida license as a Chapter 634 "motor vehicle service agreement company". We received our license at year-end 2018 but produced no business in 2018. During 2019 PWC produced \$1.2 million in premium. Also, during 2019, we expanded PWC's authority to include a license as a "service warranty association" so we could expand our offerings to include various consumer goods. In addition to the current producers we now have, we have several prospective producers of these products in Florida.

During 2019, PCIC expanded its **certificates of authority** (CofA) by adding New Hampshire, bringing its total to forty-seven states. PIC now holds CofA's in forty-three states. The number of CofA's and maintaining an A- rating with A.M. Best has attracted many prospects to pursue business opportunities with Plateau. Entering the first quarter of 2020, Plateau has contracted with, and has new commitments with, clients that we expect will generate more than \$5 million in premium for 2020. As that business matures and contributes a full twelve-month production, the annual premium is expected to be approximately \$15 million. In addition, our **marketing efforts** include the offering of non-insurance and brokered products, including checking account enhancements by Econ-O-Check Corporation, flood zone determinations by ServiceLink, collateral protection, debt protection, title insurance, and ancillary products for automobile dealers.

In 2020, we will continue to focus on driving attractive returns for our shareholders by building our core business, providing the "best in our business" customer service and by using our technology tools and the data they provide to improve the profitability of the business. We will continue to control costs while investing in talent, systems, and products that enhance profitability. In short, we will continue to control what we can control in a year in which we expect the operating environment to be **the most challenging we have ever experienced**.

**Reed Gass, Chief Marketing Officer**, will retire at the end of April. Reed joined the Plateau Group nine years ago, in 2011. We both have said we should have become business partners years before that. Plateau Insurance Company was licensed in 10 states at that time. When Reed joined Plateau, his former employer asked him if he thought Plateau would like to take over its existing business. We had a phone discussion and agreed to do just that. They had business in 45 states. We had to scramble

to get the needed additional licenses. By doing so we picked up \$15 million in premium and now hold 43 licenses. Reed's relationships across the country helped Plateau to grow its premium volume as we gained this additional business. He has been a great fit and team member with our entire staff. After forty-five years in this business, we wish him a fun and adventurous retirement.

The credit for the ongoing transformation and success of our company goes to **our people** – our most important asset. They execute our strategy; they win business. Their hard work and dedication have brought us this far and will keep us moving ahead. We have built a strong corporate culture to attract the best people and support them. I am proud to work with such talented, dedicated professionals, and I thank them for all they do for Plateau.

I personally wish to thank Plateau's **Board of Directors and our Executive Committee members**. This group of directors has an enormous amount of financial knowledge and industry experience which has been invaluable to Plateau.

**"Thank you"** to our corporate customers for trusting us with their business. Our products provide a value to their customers. We hope we make their experience a positive and rewarding one.

**"Thank you"** to all our shareholders for your confidence in Plateau. We will continue to work to justify your trust.

Sincerely,



Dick Williams

President/CEO

# MARKETING/SALES DEVELOPMENT

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*Reed Gass  
Chief Marketing Officer*



*Thom Hagan, Sr. VP  
Middle Tennessee*



*David Greene, Sr. VP  
West Tennessee*



*Cameron Rogers  
East Tennessee*



*Doyle Kelly  
Southeast*



*Greg Janssen  
Indiana*



*Bob Joyce, VP  
Northeast*



*Dave Karr, VP  
Financial Institutions*



*Andrea Bower  
Midwest*



*Tony Snow  
Indiana*



*Melody Williams, PhD  
Director of Training*



*Bill Elliott, VP  
Client Management*



*John Kelly  
Southeast Agent*



*Michael Boozer  
South Carolina Agent*

# MANAGEMENT



*David Hardegree, CPA  
Chief Financial Officer  
Executive Vice President*



*Euretha Roberts  
Sr. Vice President  
Operations*



*Mike Graham  
Sr. Vice President  
Reinsurance Accounting*



*Eric Shaver  
Sr. Vice President  
Information Technology*



*Michael Ramsey, CPA  
Vice President  
Treasurer*



*Skip Davis  
Sr. Vice President  
Products/Marketing*



*Steve Douglas  
Vice President  
General Counsel*



*Elaine Pelletier, FSA, MAAA  
Sr. Vice President  
Actuary*



*Sharon Tabor,  
Vice President  
Property & Casualty*



*Shelia Newberry  
Vice President  
Title Insurance*



*Sandy Whitson  
Vice President  
Premium Processing*



*Doris Davis  
Vice President  
Credit Claims*



*Judy Hicks  
Vice President  
Accounting*



*Terri Hammons  
Vice President  
Agent Services*



*Sissie Turner  
Vice President  
Group Mortgage/MOB*



*Deedy Adams  
Vice President  
Compliance*



*Joy Whited  
Vice President  
Underwriting*



# CONSOLIDATED BALANCE SHEET

## THE PLATEAU GROUP, INC. AND SUBSIDIARIES

(Unaudited)

	As of December 31,	
	2019	2018
<b>Assets</b>		
Debt securities	\$ 49,608,151	\$ 46,478,822
Equity securities	2,295,686	1,233,047
Cash and cash equivalents	17,157,575	15,875,470
Certificates of deposit	2,377,251	2,376,237
Notes Receivable	1,365,000	1,447,779
Investment in reinsurance companies	295,600	295,600
Investment in limited partnership	506,929	241,377
Other invested assets	-	11,218
Total cash and invested assets	73,606,192	67,959,550
Accrued interest and dividends	293,242	306,975
Accounts receivable	5,385,905	4,556,651
Reinsurance recoverable	6,089,587	5,738,649
Prepaid reinsurance premium	64,831,027	63,915,677
Deferred policy acquisition cost	17,633,378	19,653,417
Goodwill	279,562	279,562
Intangible assets	2,169,935	2,581,133
Office property and equipment	3,172,313	3,728,757
Income tax recoverable	-	735,086
Other assets	2,727,986	2,160,712
Total Assets	\$ 176,189,127	\$ 171,616,169
<b>Liabilities and Shareholders' Equity</b>		
<b>Liabilities:</b>		
Reserve for losses and loss adjustment expenses	\$ 13,110,125	\$ 13,300,620
Unearned premium	110,690,441	112,511,737
Reinsurance payable	4,253,084	3,933,602
Accounts payable and accrued expenses	11,970,564	8,263,364
Net deferred tax liability	592,019	721,810
Notes payable	2,435,922	3,362,744
Total Liabilities	143,052,155	142,093,877
<b>Shareholders' Equity :</b>		
Common stock - \$1 par value, 2,000,000 shares authorized, 1,211,019 in 2019 and 1,202,509 in 2018 issued and outstanding	1,211,019	1,202,509
Additional paid-in capital	6,123,995	5,930,617
Retained earnings	25,614,972	23,338,790
Accumulated other comprehensive loss	186,986	(949,624)
Total Shareholders' Equity	33,136,972	29,522,292
<b>Total Liabilities and Shareholders' Equity</b>	\$ 176,189,127	\$ 171,616,169

# CONSOLIDATED EARNINGS

THE PLATEAU GROUP, INC. AND SUBSIDIARIES  
Years ended December 31, 2019 and 2018

(Unaudited)

	Years ended December 31,	
	2019	2018
<b>Operating Revenues</b>		
Premium earned	\$ 44,976,898	\$ 45,071,597
Ceding fees on premium reinsured	5,082,921	4,904,674
Net commission income	1,746,220	1,820,006
Other income	3,023,136	3,119,435
Total operating revenues	<u>54,829,175</u>	<u>54,915,712</u>
<b>Losses and Expenses</b>		
Death benefits	4,142,426	4,848,206
Accident and health benefits	2,399,786	2,389,601
Losses and loss adjustment expenses	10,337,285	11,158,499
Other underwriting expenses incurred	36,352,444	34,829,350
Total losses and expenses	<u>53,231,941</u>	<u>53,225,656</u>
Operating gain before investment activity	1,597,234	1,690,056
Interest, dividends and net realized losses	2,059,026	1,209,302
Net unrealized gain on equity securities	194,487	-
Net investment income earned	<u>2,253,513</u>	<u>1,209,302</u>
Income before income tax expense	3,850,747	2,899,358
Income tax expense	<u>805,455</u>	<u>682,880</u>
Net income	3,045,292	2,216,478
<b>Other comprehensive income (loss), net of tax:</b>		
Unrealized holding gains (losses) arising during period, net of tax (expense) benefit of \$(256,966) and \$154,015, respectively	966,685	(579,388)
Reclassification adjustment for losses realized in net income, net of tax benefit of \$1,263 and \$2,606, respectively	<u>4,750</u>	<u>9,803</u>
Other comprehensive (loss) income, net of tax	<u>971,435</u>	<u>(569,585)</u>
Total comprehensive income	<u>\$ 4,016,727</u>	<u>\$ 1,646,893</u>

# CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

## THE PLATEAU GROUP, INC. AND SUBSIDIARIES

(Unaudited)

	Common Stock	Additional Paid-In Capital	Retained Earnings	Other Comprehensive Income (Loss)	Total Shareholders' Equity
Balance as of January 1, 2018	\$ 1,192,527	\$ 5,706,253	\$ 21,726,345	\$ (380,039)	\$ 28,245,086
Net income	-	-	2,216,478	-	2,216,478
Other comprehensive income	-	-	-	(569,585)	(569,585)
Retirement of stock - 2,165 shares	(2,165)	(38,497)	(7,769)	-	(48,431)
Dividends to stockholders	-	-	(596,264)	-	(596,264)
Dividend reinvestment - 12,147 shares	12,147	262,861	-	-	275,008
Total	9,982	224,364	1,612,445	(569,585)	1,277,206
Balance as of December 31, 2018	\$ 1,202,509	\$ 5,930,617	\$ 23,338,790	\$ (949,624)	\$ 29,522,292
Net income	-	-	3,045,292	-	3,045,292
Other comprehensive loss	-	-	-	971,435	971,435
Retirement of stock - 631 shares	(631)	(13,574)	(2,680)	-	(16,885)
Dividends to stockholders	-	-	(601,255)	-	(601,255)
Dividend reinvestment - 9,141 shares	9,141	206,952	-	-	216,093
Impact of adoption of ASU 2016-01	-	-	(165,175)	165,175	-
Total	8,510	193,378	2,276,182	1,136,610	3,614,680
Balance as of December 31, 2019	\$ 1,211,019	\$ 6,123,995	\$ 25,614,972	\$ 186,986	\$ 33,136,972

# PLATEAU ASSOCIATES



*April Fagan, AVP  
Credit Claims*



*Kimberly Vincent  
Credit Claims*



*Victoria Stepp  
Credit Claims*



*Jessie Walker  
Credit Claims*



*Pamela Jones  
Credit Claims*



*Mollie Smith  
Credit Claims*



*Renee Holbrook  
Credit Claims*



*Erin Young, AVP  
Credit Operations*



*Jo Reagan  
Credit Operations*



*Tonya Iles  
Credit Operations*



*Brandy Flynn  
Credit Operations*



*Sarah Rary  
Credit Operations*



*Joshua VanWinkle  
Credit Operations*



*Tasha Higdon  
Credit Operations*



*Tiffany Thompson  
Credit Operations*



*Cassie Iles  
Credit Operations*



*Leanne Landers  
Credit Operations*



*Bre Weidner  
Credit Operations*



*Shannon Graham  
Credit Operations*



*Jackie Wilbanks  
Group Mortgage/MOB*



*Shaina Hardy  
Group Mortgage/MOB*



*Kelley Miller  
Group Mortgage/MOB*



*Melissa Dyer  
Title Services*



*Sandra Bradberry  
Underwriting*



*Becky Johnston  
Underwriting*



*Meredith Mullen  
Underwriting*



*Dana Redwine  
Underwriting*



*Brandy Adkins  
Underwriting*



# PLATEAU ASSOCIATES



*Keli Smith, AVP  
Agent Services*



*Margaret Mullinax  
Agent Services*



*Amanda Dyer  
Agent Services*



*Andrew Eller  
Agent Services*



*Jessica Hawn  
Licensing*



*Megan Sherrill  
Licensing*



*Mary Franc Graham  
Atty/Compliance*



*James Hall  
Compliance*



*Alexis Deibler  
Compliance*



*Beverly Jolly  
Compliance*



*Martha Lindsay  
Vendor Management*



*Daniel Carey  
Information Technology*



*JoAnn Ramsey  
Information Technology*



*Troy Bolen  
Information Technology*



*Skye Pearson  
Information Technology*



*Greg Baughman  
Information Technology*



*Julie Howard  
Information Technology*



*Eric Mooneyham  
Information Technology*



*Eric Shaver II  
Information Technology  
Security Officer*



*LeeAnn Roberts, AVP  
P&C/Auto*



*Whitney Henry  
P&C/Auto*



*Brandi Wyatt  
P&C/Auto Claims*



*Cindy Guerin-Couch  
P&C/Auto Claims*



*Cammie Elmore  
P&C/Consumer*

# PLATEAU ASSOCIATES

---



*Vicki Mason  
General Services*



*Vicki Carlson  
General Services*



*Stephanie Carey  
General Services*



*Brett Suggs  
General Services*



*Glenna Jackson  
General Services*



*Tracy Graham, AVP  
Accounting*



*Margaret Smith  
Accounting*



*Lynette Durant  
Accounting*



*Christy Reed  
Accounting*



*Michele Standefer  
Accounting*



*Scarlett Sapp-Holmes  
Accounting*



*Johnnie Whittenburg  
Reinsurance*



*Kaye Barnett  
Reinsurance*



*Hannah VanWinkle  
Reinsurance*



*Crystal Davidson  
Reinsurance*



*Nick Donathan  
Reinsurance*

# EXECUTIVE COMMITTEE

---



*Steve Miller, Chairman  
The Plateau Group, Inc.  
Crossville, TN*



*Dick Williams, President  
The Plateau Group, Inc.  
Crossville, TN*



*John Barker, CEO  
Citizens Tri-County Bank  
Dunlap, TN*



*John Bruno  
Brentwood, TN*



*Wib Evans, President  
First Bank Ventures  
Lexington, TN*



*John Haile  
Cleveland, TN*

# BOARD OF DIRECTORS

---

David Barnes, President  
Bank of Frankewing  
Frankewing, TN

Bill Bates, CEO  
Bank of Perry County  
Lobelville, TN

Craig Fitzhugh, Chairman, CEO  
Bank of Ripley  
Ripley, TN

Randy Graham, President, CEO  
First National Bank of Tennessee  
Livingston, TN

David Hardegree, CFO  
The Plateau Group, Inc.  
Crossville, TN 38555

Mark Hayes, Chairman, CEO  
First National Bank  
Pulaski, TN

Wright Hickerson, III, Director  
FCB Corporation  
Manchester, TN

Andy Nash, EVP  
The Farmers Bank  
Portland, TN

Chad Wilson, President  
Foundation Bank/McKenzie Banking Co.  
Jackson, TN

# ASSOCIATES BY DEPARTMENT

---

## **Corporate**

Dick Williams  
David Hardegee, CPA  
Euretha Roberts  
Mike Graham  
Eric Shaver  
Skip Davis  
Elaine Pelletier, FSA, MAAA  
Steven Douglas, ATTY  
Bill Elliott

## **Marketing Staff**

Reed Gass  
Thom Hagan  
David Greene  
Cameron Rogers  
Doyle Kelly  
Bob Joyce  
Greg Janssen  
Tony Snow  
Andrea Bower  
Dave Karr  
Melody Williams, PhD, Trainer

## **Marketing Agents**

Jim Smartt  
Donna Brown  
Michael Boozer  
John Kelly

## **Information Technology**

Eric Shaver  
JoAnn Ramsey  
Daniel Carey  
Troy Bolen  
Eric Shaver II  
Skye Pearson  
Greg Baughman  
Julie Howard  
Eric Mooneyham

## **Group Mortgage/MOB**

Sissie Turner  
Jackie Wilbanks  
Shaina Hardy  
Kelley Miller

## **Agent Services**

Terri Hammons  
Keli Smith  
Margaret Mullinax  
Amanda Dyer  
Andrew Eller  
Jessica Hawn  
Megan Sherrill  
Traci Garrett

## **General Services**

Vicki Mason  
Vicki Carlson  
Stephanie Carey  
Brett Suggs  
Craig Wyatt  
Jewell Selby  
Glenna Jackson

## **Corporate Accounting**

Michael Ramsey, CPA  
Judy Hicks  
Margaret Smith  
Tracy Graham  
Christy Reed  
Lynette Durant  
Scarlet Sapp  
Michele Standefer

## **Reinsurance Accounting**

Mike Graham  
Johnnie Whittenburg  
Kaye Barnett  
Hannah VanWinkle  
Crystal Davidson  
Nick Donathan

## **P & C**

Sharon Tabor, Property Claims  
Kim Long, Property Claims

## **Auto/Warranty**

LeeAnn Roberts, Auto  
Whitney Henry, Auto  
Brandi Wyatt, Auto Claims  
Cindy Guerin-Couch, Auto Claims  
Nick Bovee, Auto Claims  
Cammie Elmore,  
Consumer Warranties

## **Compliance**

Deedy Adams  
Beverly Jolly  
Alexis Deibler  
Mary Franc Graham, ATTY  
James Hall  
Martha Lindsay, Vendor Mgmt.

## **Title Insurance**

Shelia Newberry  
Melissa Dyer

## **Underwriting**

Joy Whited  
Sandra Bradberry  
Becky Johnston  
Meredith Mullen  
Dana Redwine  
Brandy Adkins

## **Credit Operations**

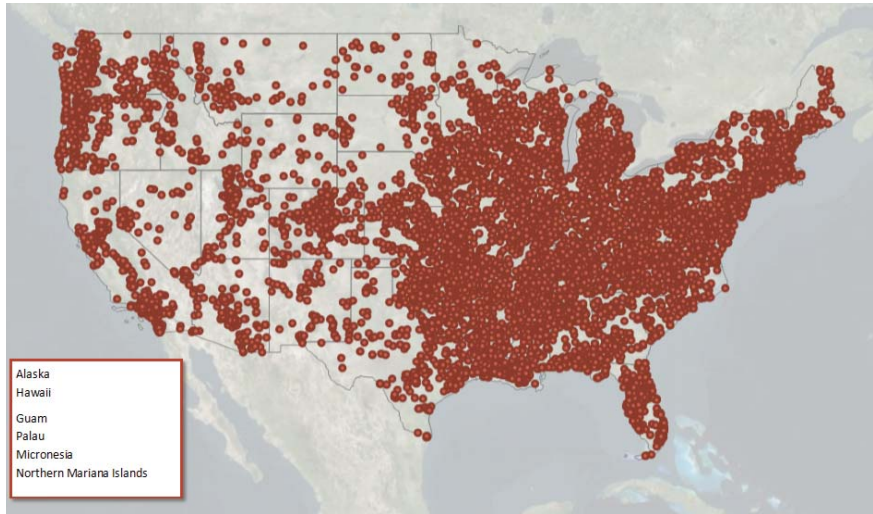
Sandy Whitson  
Erin Young  
Jo Reagan  
Joshua VanWinkle  
Tasha Higdon  
Tonya Iles  
Bre Weidner  
Sarah Rary  
Tiffany Thompson  
Brandy Flynn  
Cassie Iles  
Leanne Landers  
Shannon Graham  
Henri Calahan

## **Credit Claims**

Doris Davis  
April Fagan  
Kimberly Vincent  
Victoria Houston  
Jessie Walker  
Renee Holbrook  
Pamela Jones  
Mollie Smith  
Earlene Armes



# PLATEAU CUSTOMERS



# PLATEAU CORPORATE OFFICE



*Crossville, Tennessee*

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