

The Strength of Our Company
Resides in Our People.



Our Mission

To be a leader in insurance by holding true to our integrity, so that we are the *Company of Choice* for our agents and policyholders.

At Everett Cash Mutual Insurance Company, we take pride in our rural heritage and its tradition of people helping others in times of need. Our founder, Simon Whetstone, established ECM with this principle in mind. Simon's widowed mother could not care for him and his siblings due to severe hardship, as a result, he was raised on a neighboring farm.

Simon became a teacher and supplemented his income through farming. Later, he founded Everett Cash Mutual Insurance Company in 1913. At that time a new idea was formed: the prepaid insurance policy; or the "cash" policy. Through the years, ECM continued progressing upon its original values while building upon the latest technology. Even with constant change in the industry, we have and will always stay true to our rural clientele.

Today, ECM is the fourth largest writer of farm owners insurance in its home state of Pennsylvania and is the second largest writer of farm owners in the state of North Carolina.

Diverse products sets us apart

Today's ECM is much different than our humble beginnings. Our focus on being the best insurer of Agricultural and Ag-related risks is growing.



17 states and growing

We now have our footprint in 17 states including PA, MD, IN, NC, VA, OH, KY, TN, GA, AR, MO, IL, KS, NE, SD, TX and IA. ECM is focused on expanding our offer to serve policy holders on a national level coverage area.



At ECM, every customer matters!

Why choose ECM?

ECM offers a diverse line of insurance coverages tailored to meet your needs. As a client, you are backed by years of experience, knowledge and state of the art technology.



Farm



Personal Auto



Inland Marine



Agri-Business



Commercial Auto

Specialized Coverage Programs

ECM provides niche programs for a wide variety of distinct businesses:

- Equine
- Poultry, Including Avian Influenza
- Confinement Operations
- Commercial Farms
- Wineries and Vineyards
- Farm Bed & Breakfasts

An innovator in farm coverage

The ECM Farmowners Policy provides many ways to enhance your farmowners coverage. ECM can provide optional coverage for:

- Contaminated milk from your own herd
- Horse boarding with care custody and control option
- Liability for chemical drift and transportation of farm chemicals. *Can increase over 25K included coverage limit
- Earthquake
- Suffocation of livestock or poultry
- Livestock or poultry care, custody and control
- Farm earnings and extra expense
- Replacement cost provisions—farm barns, buildings, and structures
- Home-based business including bed and breakfast, optional liquor liability
- Replacement cost on farm equipment

Equipment breakdown coverage is available for Farm:

- Milking parlors
- Refrigeration systems
- Heating/cooling systems
- Pumps, compressors, and conveyers
- Boilers, pressure vessels, and water heaters
- Telecommunications equipment
- Business computer equipment
- Electrical distribution and power
- Dwelling



ECM Insurance Group

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This brochure provides a summary of policy coverages and should not be construed as a policy contract. Your policy contract gives you actual coverage information.