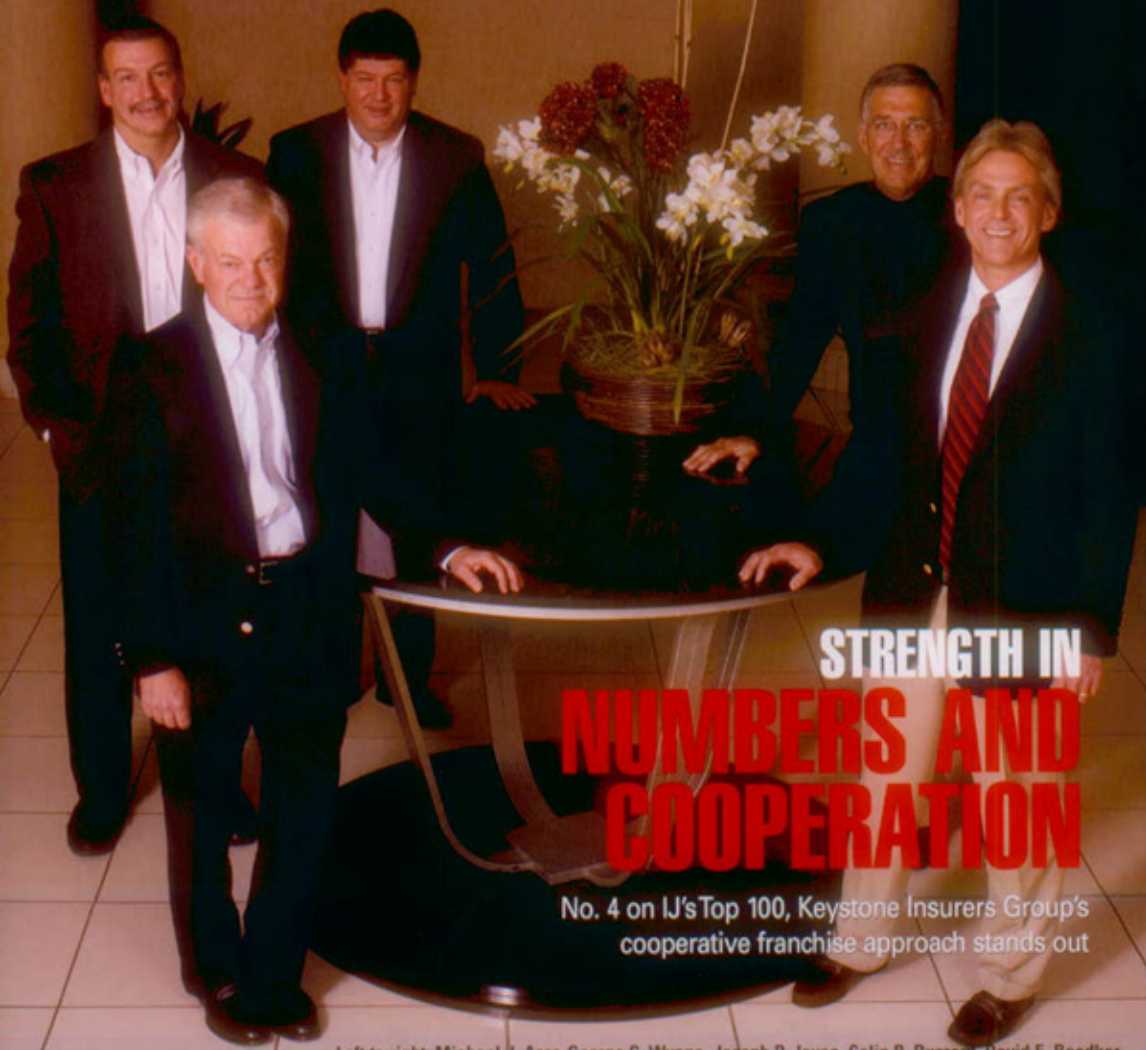


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STRENGTH IN NUMBERS AND COOPERATION

No. 4 on IJ's Top 100, Keystone Insurers Group's cooperative franchise approach stands out

Left to right: Michael J. Azar, George C. Wynne, Joseph P. Joyce, Colin R. Buzzard, David E. Boedker