



Dear Valued Customer,

NWIS will be discontinuing sales and service on October 1, 2025. We thank you for choosing us as an insurance provider. It is our priority that you remain connected with expert, licensed agents that can continue to meet your individual insurance needs. Fortress Insurance Services is an Iowa-based insurance agency that provides many of the same coverages you are used to, along with a local understanding of insurance needs in the mid-west. Fortress is committed to providing you with a top-notch service approach with your coverages. Learn more below about what this transition experience will look like as we approach the date of October 1, 2025.

**BELOW IS A LIST OF IMPORTANT CONTACT INFORMATION FOLLOWED BY A FEW IMPORTANT FREQUENTLY ASKED QUESTIONS TO HELP WITH YOUR TRANSITION.**

**1. Northwest Insurance Services (NWIS) | Role: Current servicing agency (through September 30, 2025)**

- **Phone:** 844-445-9276
- **Email Service:** [servicedepartment@insuranceaisle.com](mailto:servicedepartment@insuranceaisle.com)
- **Website:** N/A
- **Use this Contact through September 30, 2025, for existing NWIS policy questions, quote follow-ups, billing, claims, or service needs.**

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**2. Fortress Insurance Services | Role: Future servicing agency for most policies (effective October 1, 2025)**

- **Urbandale Main Office Phone:** 515-225-1712
- **Ames Office Phone:** 515-337-8700
- **Email/Contact:**
  - **Urbandale Main Office:** Jeff Scharigson [jeff@thefortress.net](mailto:jeff@thefortress.net)
  - **Ames Office:** Tim Hibbing [tim@thefortress.net](mailto:tim@thefortress.net)
- **Website:** <https://thefortress.net>
- **Use this Contact starting October 1, 2025, for policies that transfer to Fortress. Contact for renewals, service, billing, or changes.**

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**3. Banc Insurance Agency (BIA) | Role: Servicing agency for policies that do not transfer to Fortress operated similar to NWIS. Moving service and sales under the Banc Insurance Agency**

- **Phone:** 855-811-5335
- **Email:** [servicedepartment@insuranceaisle.com](mailto:servicedepartment@insuranceaisle.com)
- **Website:** <https://bia.insuranceaisle.com>
- **Use this Contact if a customer's policy remains with Insuritas under BIA, including niche products (e.g., pet, travel) or carriers not supported by Fortress.**

## **FAQ: UNDERSTANDING HOW CUSTOMERS WILL EXPERIENCE THE TRANSITION OF NWIS**

### **Q1: What is happening with my current insurance through NWIS?**

**A:** Northwest Bank is transitioning out of the insurance agency business and will no longer operate Northwest Insurance Services (NWIS) effective October 1, 2025. To ensure you continue to receive insurance support, NWIS's book of business is being transferred to an independent agency called Fortress Insurance Services. In practical terms, your current insurance policy remains in force, and **nothing is immediately changing** with your coverage. The only difference is that, effective October 1, 2025, Fortress Insurance Services will become your point of contact for servicing and meeting additional insurance needs. This transition is being handled behind the scenes so that you experience no interruption in coverage.

### **Q2: Who is Fortress Insurance Services, and how will this transition affect me?**

**A:** Fortress Insurance Services <https://thefortress.net> is a full-service independent insurance agency based in Iowa (main office in Urbandale, IA). Northwest Bank has chosen Fortress as the trusted partner to take over servicing all NWIS customer policies. For you, this means that starting October 1, 2025, the agents at Fortress will handle your insurance needs (such as policy questions, changes, billing, and claims support). **Fortress Insurance Services** has experience with home, auto, and other personal insurance lines, so they are well-equipped to assist you. The transition to Fortress should be seamless; your existing policy stays in place with the same coverage and insurer, and the main change is that Fortress's team will be your point of contact going forward.

### **Q3: Will my current insurance policy be canceled or changed because of this transition?**

**A: No.** Your current policy will **not** be canceled due to this transition, and its coverage and terms will remain unchanged for the remainder of the policy period. The transfer of NWIS to Fortress does not alter the insurance contract you have with your carrier; it only changes the agency that services that policy. You will continue to enjoy the same coverage, benefits, and premiums as outlined in your policy. When the policy comes up for renewal, you will work with Fortress (or Banc Insurance Agency BIA, in some cases) instead of NWIS, but the policy itself will only change if you choose to make changes or if the insurance carrier adjusts rates or terms at renewal (which is a normal part of the insurance process, not related to the transition).

### **Q4: Do I need to take any action right now regarding my policy?**

**A: No action is required from you at this time.** The transition is being managed by Northwest Bank, NWIS and Fortress internally. You should continue to pay your premiums and manage your policy as usual. If any information or paperwork is needed from you, you will be contacted directly with instructions. Otherwise, simply keep your policy active as normal. You do not need to re-enroll or fill out new applications because of this change. Just be on the lookout for communications from Northwest Bank or Fortress Insurance Services as we approach the transition date, so you are aware of new contact information and resources.

### **Q5: Will I still have access to the same coverage and pricing on October 1, 2025?**

**A:** Yes, your current coverage and pricing will remain in effect for your policy's term. The transition to Fortress will **not** cause any mid-term changes to your coverage or premium. On October 1, 2025, when your policy is serviced by Fortress, you will continue to have access to the same types of coverage you have now. When your policy comes up for renewal, Fortress will work with you just as NWIS would have; reviewing your coverage, checking rates with your current insurance carrier (and potentially other carriers, if needed), and ensuring you continue to get appropriate coverage at a competitive price. There should be **no extra costs or loss of coverage** just because the agency servicing your policy is changing. Any pricing changes would only come from normal insurance market adjustments at renewal, not from this transition itself.

**Q6: Who do I contact after the transition if I have questions about billing, claims, or coverage?**

**A: Starting October 1, 2025, you will contact Fortress Insurance Services for any questions or service needs on your policy.** Fortress will become your new insurance agency and primary point of contact. Here are the key contact details for after the transition:

- Urbandale Main office **Phone: 515-225-1712**
- Ames Office Phone: 515-337-8700
- **Email/Contact:**
  - **Urbandale Main Office:** Jeff Scharigson | [jeff@thefortress.net](mailto:jeff@thefortress.net)
  - **Ames Office:** Tim Hibbing | [tim@thefortress.net](mailto:tim@thefortress.net)
- **Website:** <https://thefortress.net>

In the meantime, **through September 30, 2025**, you should continue to use the NWIS customer service contacts for any help with your insurance:

**Northwest Insurance Services (through September 30, 2025):**

- Customer Support Phone: **844-445-9276**. Email: [servicedepartment@insuranceaisle.com](mailto:servicedepartment@insuranceaisle.com)

If you have a billing question, need to update your coverage, or have a claim before the transition date, the NWIS/Insuritas team will handle it as usual. On October 1st, Fortress Insurance Services will be ready to assist you. (If your policy ends up with Banc Insurance Agency, instead of moving to Fortress, you will be provided with updated contact information for the Banc Insurance Agency service team. Banc Phone: **855-811-5335**)

**Q7: Will my policy renew with Fortress, or do I need to reapply?**

**A:** Renewals will be handled with the new agency; in most cases, that will be Fortress Insurance Services. You do **not** need to reapply for your insurance or fill out a new policy application just because of the agency change. When your policy's renewal date comes up, Fortress (if your policy transferred to them) will contact you in advance to review your renewal offer. They will handle the renewal process seamlessly, just as NWIS would have: confirming coverages, checking pricing, and sending you any necessary renewal documents. If for some reason your policy is one of the few that did **not** transfer to Fortress (for example, if Fortress does not represent your insurance carrier), then Banc Insurance Agency team will continue to service your policy under their own agency (Banc Insurance Services) and will handle your renewal instead. In either case, your coverage will be continuous, and you won't need to reapply from scratch. Just keep an eye out for your normal renewal notifications, which will indicate which agency (Fortress or Banc Insurance Agency) is handling the renewal, and follow the instructions provided at that time.

**Q8: What happens if I want to change my coverage or switch providers now?**

**A:** You are free to make changes to your insurance coverage or even switch insurance companies at any time – that remains true during this transition period. If you want to adjust your coverage (for example, change your deductibles, add a vehicle, etc.) or shop for a different insurance provider now, you can still do so through NWIS. Simply contact NWIS's customer service (844-445-9276 or [servicedepartment@insuranceaisle.com](mailto:servicedepartment@insuranceaisle.com)) and let them know what you'd like to change. The licensed agents can assist you with updating your policy or providing quotes from other carriers, just as they normally would.

If you prefer, you can also wait until after the transition and work with **Fortress Insurance Services** to explore changes or new quotes. Fortress will have your policy details and can review other coverage options with you once they take over. The important thing is that **you are not locked in** due to this transition; it's your choice. We recommend maintaining continuous coverage (don't cancel an existing policy before a new one is in place) and utilizing the expertise of the agents (either NWIS/Insuritas now, or Fortress later) to make any changes correctly. Rest assured, whether you update coverage now or later, your needs will be supported by a licensed agent throughout the process.

**Q9: How will my personal information be handled during this transition?**

**A:** Protecting your personal information is a top priority. During the transition, NWIS will securely transfer the necessary policy data to Fortress Insurance Services for the customers who are moving to Fortress. This data transfer is done in compliance with privacy laws and industry regulations. Your information will **only** be shared with parties that are responsible for your insurance servicing (either Fortress or, for some accounts, or Banc Insurance Agency) – it is **not** being made public or shared inappropriately. Both Northwest Bank and our partners have strict confidentiality and data protection policies. Fortress Insurance Services will treat your personal and financial details with the same care and privacy that NWIS did. If you have any specific concerns about your data, you can contact NWIS customer support to discuss them, but please be assured that the transition will be handled in a professional and secure manner to keep your information safe.

**Q10: I am a customer who received a quote or was referred to NWIS in the last 60 days. What happens if I choose to purchase that coverage now?**

**A:** You can go ahead and purchase the insurance coverage that was quoted to you; the transition does not prevent new policies from being issued through NWIS at this time. NWIS (through the Insuritas team) is still fully operational up until October 1, 2025, and they will happily assist you with binding a new policy. If you decide to proceed with the quote and buy the policy, you will become an NWIS customer just like others, and your new policy will be included in the transition plan. That means once NWIS is sold/closed on October 1, your newly purchased policy would then transfer to **Fortress Insurance Services** (assuming it's one of the policy types Fortress is taking) or be serviced by Banc Insurance Agency if not. In either case, your coverage will remain continuous. Essentially, if you purchase now, nothing will change for you until October 1 when, like all NWIS customers, your servicing agency switches to the new arrangement. It's important to know that you won't lose your coverage; the handoff will be coordinated so that your policy is cared for without interruption. If you have any hesitation or questions before buying, the NWIS agents can explain how the transition works for new customers as well, but rest assured that moving forward with a quote now is perfectly fine.

**Q11: I am a customer of NWIS and have liked the service from the Insuritas team. Can I opt out of the transfer to Fortress and stay with Insuritas once NWIS is decommissioned?**

**A:** We understand that you value the relationship you've had with the Insuritas team (the folks who have been servicing NWIS policies). The transition plan is that the majority of NWIS customers will be moved to Fortress Insurance Services so that you have a local, dedicated insurance agency taking care of you going forward. There isn't an official "opt-out" mechanism to stay with Insuritas under the NWIS name, because NWIS as an entity will cease operations. However, **some customers will indeed continue with the Insuritas team (Banc Insurance Agency) by default** – specifically, those whose policies cannot be transferred to Fortress (for example, if Fortress doesn't have an agreement with your particular insurance carrier or for certain specialty insurance products). In those cases, Insuritas will continue to service those policies under its own agency, Banc Insurance Services, even after NWIS is decommissioned.

If your policy is slated to transfer to Fortress but you strongly prefer to remain with an Insuritas managed agency, you do have the freedom to choose your insurance provider. This would essentially mean pro-actively moving your policy to a different agent or carrier outside of the planned transfer. Keep in mind that the default and simplest path is to transition to Fortress, where you will still receive personal service and support. The goal of the sale is to ensure you're not left without an agency, and Fortress was chosen to provide excellent ongoing service. While you can opt to switch agencies on your own (since it's your insurance after all), we encourage you to give the new arrangement a chance. Regardless, the **choice is ultimately yours**; you have the right to stay with or move to any insurance agency you prefer. Just remember that after NWIS is gone, the Insuritas team will only retain those customers that cannot move to Fortress or those who actively make arrangements to stay with them, and they will service those through the Banc Insurance Agency brand.

**Q12: I'm a customer that is not part of the transfer to Fortress. What does this transition look like for me?**

**A:** A small percentage of NWIS customers will not transition to Fortress because of the specifics of their policies (for example, certain niche insurance products like pet insurance or travel insurance, or policies with carriers that Fortress does not have a partnership with). If you have been identified as one of these customers, your insurance will continue to be handled by the **Insuritas** service team, just not under the NWIS name. Instead, on October 1, 2025, your policy will be serviced by Insuritas's in-house agency, called **Banc Insurance Agency**.

What this means for you is mostly a **branding change**, rather than a change in service. You will likely receive communication before or around the transition date explaining that your account will remain with the Insuritas agency. The same licensed agents who have been helping you under NWIS will continue to assist you, but you might notice emails or communications coming from "Banc Insurance Services" or Insuritas instead of NWIS. Your coverage stays active, and your insurer remains the same – there is no lapse in your insurance. The contact phone numbers and email you've been using for NWIS will continue to work to reach the service team. (For example, the customer support line 844-445-9276 will still connect you to an agent who can help, and you'll be provided any updated contact details as needed once the transition happens.)

**Banc Insurance agency contact:** sales and service in short, if you're not moving to Fortress, you will still be taken care of by the same NWIS team, just under a different agency name going forward. You do not need to find a new agent on your own; your policy will seamlessly roll over to Banc Insurance Agency and they will reach out to you with any information and continue to service your needs as they always have.

**Q13: What kind of communication can I expect from Fortress Insurance Services as we approach the date of October 1, 2025?**

**A:** Expect a mailed letter 30 days prior to October 1, 2025 which will introduce Fortress Insurance Services as your new contact point for insurance coverage. Fortress then will make every effort to personally connect within the first two weeks of the letter being sent, to deliver a high-touch personalized approach in meeting your insurance needs.

Northwest Insurance Services Corp is operated by Banc Insurance Agency (BIA). Customer savings, service statistics and testimonials shown are representative of all agency customers managed by BIA. Average savings amounts shown are annual savings calculated based on aggregate self-reported data provided by BIA customers and prospects. BIA and BIA partners including Northwest Insurance Services Corp receive special insurance rates negotiated with various insurance companies for BIA customers. 99% satisfaction rating calculated based upon aggregate NPS self-reported survey results conducted across all BIA partner financial institutions. We define "satisfaction" as any financial institution customer who scores their respective insurance agency a 6 or higher (on a 10 point scale) on a NPS self-reported survey in response to the likelihood of referring a friend or family member to the agency.

Insurance products are not insured by FDIC or any Federal Government Agency; are not a deposit of, or guaranteed by the Bank or any Bank affiliate and may lose value. Any insurance required as a condition of the extension of credit by Northwest Bank need not be purchased from our Agency but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the customer's choice.