



**Conifer
Holdings
Inc.**

News Release

For Further Information:
Jessica Gulis, 248.559.0840
ir@cnfrh.com

Conifer Expands and Extends Endorsement from the Associated Food & Petroleum Dealers (AFPD)

Birmingham, MI, January 12, 2018 –Conifer Holdings, Inc. (Nasdaq: CNFR) today announced that its insurance carrier subsidiary “Conifer Insurance Company” has received an extension to their endorsement from the Associated Food & Petroleum Dealers (AFPD) for its members’ commercial insurance needs. Along with the extension, the AFPD is also opening its program to include bars, restaurants and taverns.

Conifer Director and Executive Vice President Nicholas J. Petcoff stated, “The AFPD has continually shown their dedication to the industry groups they represent. With the expansion of the association to now include bar, restaurant and tavern owners, we couldn’t be more excited to continue working with their team into the future.”

Conifer’s commercial insurance products encompass all major lines of business including general liability, property, liquor liability, equipment breakdown, workers’ compensation, and umbrella.

“AFPD is excited to further partner with Conifer and strongly believes this is a win-win situation for our members, for AFPD and Conifer,” commented Auday Arabo, AFPD President and CEO.

Conifer Insurance Company’s other association endorsements include the Indiana Licensed Beverage Association, and the Bowling Centers Association of Michigan. The AFPD, headquartered in West Bloomfield, MI, can be reached at (800) 666-6233 for further information.

About Conifer Holdings

Conifer Holdings, Inc. is a Michigan-based property and casualty holding company. Through its subsidiaries, Conifer offers specialty insurance coverage for both commercial and personal lines, marketing through independent agents in all 50 states. The Company is traded on the Nasdaq Global Market under the symbol CNFR. Additional information is available on the Company’s website at IR.CNFRH.com.

About the Associated Food & Petroleum Dealers (AFPD)

As the “Voice for the food, beverage and petroleum industry” since 1910, AFPD is a multi-state trade association representing thousands of retailers operating in Michigan, Ohio and surrounding states. Our members include independent supermarkets, convenience stores, petroleum retailers, service stations, specialty food markets and bars, taverns and restaurants. Our membership also includes wholesalers, distributors and manufacturers who support the retail industry.

AFPD is recognized as a leader in government and industry relations and closely monitors proposed state and federal legislation and how it will affect member retail businesses. Any proposed legislation that will have an adverse impact to food, beverage and petroleum retailers is met with AFPD’s strong lobbying efforts. Any positive proposed legislation is supported and advocated.