

Section 1: 8-K (8-K)

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event Reported): **June 21, 2018**

Conifer Holdings Inc.

(Exact Name of Registrant as Specified in Charter)

Michigan
(State or Other Jurisdiction of Incorporation)

001-37536
(Commission File Number)

27-1298795
(I.R.S. Employer Identification Number)

550 West Merrill Street, Suite 200
Birmingham, MI 48009
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: **(248) 559-0840**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 1.01 Entry into a Material Definitive Agreement.

Effective June 21, 2018, Conifer Holdings, Inc. (the "Company") entered into a \$10 million senior credit facility with Huntington National Bank. Under the agreement, \$10 million is immediately available to Conifer and its subsidiaries. The agreement has a maturity date of June 21, 2019 and bears interest at the London Interbank rate ("LIBOR") plus 2.75% per annum, payable monthly. The agreement includes several covenants, including but not limited to a minimum Tangible Net Worth, a minimum Fixed Charge Coverage Ratio, and minimum statutory Total Adjusted Capital levels. The new financing is intended to replace the Company's previous senior loan facility.

Item 7.01 Regulation FD Disclosure.

On June 25, 2018, the Company issued a press release announcing the agreement described above. A copy of the press release is attached hereto as Exhibit 99.1, and is incorporated herein by reference. The information in this Item 7.01 and the attached exhibit shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), nor shall they be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act except as shall be expressly stated by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit 99.1 [Press Release Dated June 25, 2018](#)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: June 25, 2018

Conifer Holdings Inc.

By: /s/ BRIAN J. RONEY
Brian J. Roney
President

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Section 2: EX-99.1 (EXHIBIT 99.1)



**Conifer
Holdings
Inc.**

News Release

For Further Information:

Jessica Gulis, 248.559.0840

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For Immediate Release

Conifer Holdings Secures Senior Credit Facility of \$10 Million with Huntington National Bank

Birmingham, MI, June 25, 2018 – Conifer Holdings, Inc. (NASDAQ: CNFR) (“Conifer” or the “Company”) announced today that it has secured a \$10 million senior credit facility with Huntington National Bank (“Huntington”). The new financing is intended to replace the Company’s previous senior loan facility.

Management Comments

James Petcoff, Chairman and CEO, commented, “We are pleased to announce this banking facility as the start of a long term partnership with Huntington. This financing will provide additional liquidity and financial flexibility for Conifer to support our growth. Huntington’s expertise in the insurance sector is valued by our team, and we look forward to working with them.”

Under the agreement, \$10 million is immediately available to Conifer and its subsidiaries. Additional details of the transaction can be found in the 8K filed today with the SEC.

About the Company

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.

Forward-Looking Statement

This press release contains forward-looking statements made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements give current expectations or forecasts of future events or our future financial or operating performance, and include Conifer’s expectations regarding premiums, earnings, its capital position, expansion, and growth strategies. The forward-looking statements contained in this press release are based on management’s good-faith belief and reasonable judgment based on current information. The forward-looking statements are qualified by important factors, risks and uncertainties, many of which are beyond our control, that could cause our actual results to differ materially from those in the forward-looking statements, including those described in our form 10-K (“Item 1A Risk Factors”) filed with the SEC on March 15, 2018 and subsequent reports filed with or furnished to the SEC. Any forward-looking statement made by us in this report speaks only as of the date hereof or as of the date specified herein. We undertake no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required by any applicable laws or regulations.

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