



EMPLOYERS[®]

America's small business insurance specialist.[®]

NYSE: EIG
INVESTOR PRESENTATION
APRIL 2021

Forward-Looking Statements

In this presentation, the Company and its management discuss and make statements based on currently available information regarding their intentions, beliefs, current expectations, and projections of, among other things, the Company's future performance, including the effects of the Coronavirus (COVID-19) pandemic, business growth, retention rates, loss costs, claim trends and the impact of key business initiatives, future technologies and planned investments. Certain of these statements may constitute "forward-looking" statements as that term is defined in the Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts and are often identified by words such as "may," "will," "could," "would," "should," "expect," "plan," "anticipate," "target," "project," "intend," "believe," "estimate," "predict," "potential," "pro forma," "seek," "likely," or "continue," or other comparable terminology and their negatives. The Company and its management caution investors that such forward-looking statements are not guarantees of future performance. Risks and uncertainties are inherent in the Company's future performance. Factors that could cause the Company's actual results to differ materially from those indicated by such forward-looking statements include, among other things, those discussed or identified from time to time in the Company's public filings with the SEC, including the risks detailed in the Company's Quarterly Reports on Form 10-Q and the Company's Annual Reports on Form 10-K. Except as required by applicable securities laws, the Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.

Filings with the U.S. Securities and Exchange Commission (the "SEC")

The Company's filings with the SEC and its quarterly investor presentations can be accessed through the "Investors" link on the Company's website, www.employers.com. The Company's filings with the SEC can also be accessed through the SEC's EDGAR Database at www.sec.gov (EDGAR CIK No. 0001379041).

Reconciliation of Non-GAAP Financial Measures to GAAP

Within this investor presentation we present various financial measures, some of which are "non-GAAP financial measures" as defined in Regulation G pursuant to Section 401 of the Sarbanes-Oxley Act of 2002. A description of these non-GAAP financial measures, as well as a reconciliation of such non-GAAP measures to our most directly comparable GAAP financial measures is included in the attached Financial Supplement. Management believes that these non-GAAP measures are important to the Company's investors, analysts and other interested parties who benefit from having an objective and consistent basis for comparison with other companies within our industry. Management further believes that these measures are more relevant than comparable GAAP measures in evaluating our financial performance.

These measures should not be viewed as a substitute for those determined in accordance with GAAP. Reconciliation of these measures to their most comparable GAAP financial measures are included in the attachment to this presentation. They are also included in the earnings release Form 8-Ks filed with the Securities and Exchange Commission (SEC) and available in the "Investors" section of our website at www.employers.com.

At a Glance

Ticker	NYSE: EIG
Headquarters	Reno, Nevada
Stock Price*	\$40.19
Common Shares Outstanding at 3/31/2021	28.5 Million
Float at 3/31/2021	27.5 Million
Average Daily Volume	114,000 shares
Market Cap*	\$1.1 Billion
Book Value per Share at 3/31/2021	\$46.00**
Analyst Coverage	Boenning & Scattergood Dowling & Partners JMP Securities Truist Securities

* As of April 19, 2021

** Including the Deferred Gain

Impacts of COVID-19 on our Business

(excerpt from the Company's Form 10-Q)

The COVID-19 pandemic has caused a reduction in business activity, widespread unemployment, supply chain interruptions, and overall economic and financial market instability. All states, including California, where we generated 45% of our in-force premiums as of March 31, 2021, have imposed various restrictions on business operations and social gatherings. Certain classes of business that we insure, especially those related to the restaurant and hospitality industries, have been particularly affected by these restrictions.

Notwithstanding the COVID-19 pandemic, we have experienced strong new business opportunities. Many businesses have begun to reopen and restrictions have been modified or lifted; thus we have experienced year-over-year increases in new business submissions and new policies written in nearly all of the states in which we operate, with the notable exception of California. Despite the increases in new non-California business policies that we experienced in first quarter of 2021, our new business premium has fallen, driven primarily by declines in average policy size.

While our new business premium production did not meet our expectations in January and February, we are encouraged by the rebound we experienced in March and are experiencing thus far in April. We closed the quarter with a record number of policies in-force, which demonstrates that our policyholders are enduring the pandemic and small businesses are shopping for workers compensation coverage. As widespread vaccination occurs and the labor market improves, we are optimistic that rising payrolls will serve to increase premium. In support of this anticipated recovery, we have continued to pursue and advance the significant investments we have made in delivering a superior customer experience for our independent and digital agents.

Overall, our retention rate has remained strong throughout the first quarter of 2021.

We continually review and adjust to changes in our policyholders' payrolls, economic conditions, and seasonality, as experience develops or new information becomes known. Any such adjustments are included in our current operations. Approximately 25% of our current payroll exposure, including that associated with policies generated by our largest payroll partners, is considered to be "pay as you go," where the associated premium collected from policyholders is adjusted in real-time based on changes in the underlying payroll. For all other policyholders, payroll adjustments are made periodically through mid-term endorsements and/or premium audits. We reduced our final audit premium accruals by approximately \$2.7 million for the three months ended March 31, 2021 to reflect our estimate of the exposure adjustments on our in-force policies we anticipate returning to our policyholders from the impact of the economic contraction.

Despite government mandates and legislative changes related to the COVID-19 pandemic, including the presumption of COVID-19 compensability for all or certain occupational groups in many states, we experienced a decline in the frequency and severity of compensable indemnity claims in the first quarter of 2021. This decline was experienced in nearly all states, including California.

Overall, we recorded lower losses and LAE per dollar of premium earned in the 2021 accident year than in the 2020 accident year.

EMPLOYERS® is a mono-line writer of workers' compensation (WC) insurance focused on **low to medium hazard risk** small businesses.

MARKETS AND DISTRIBUTION

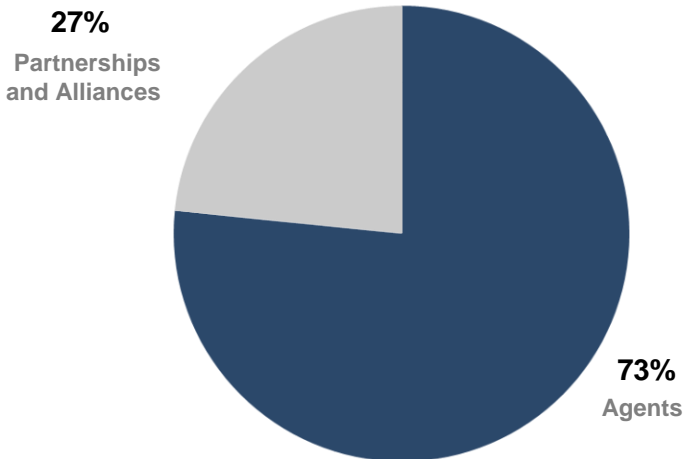
\$580 Million Written Premium 2020
\$697 Million Written Premium 2019

Low Hazard Focus

97% of in-force premium in NCCI low to medium (hazard groups A-D)

3% of in-force premium in NCCI higher (hazard groups E-G)

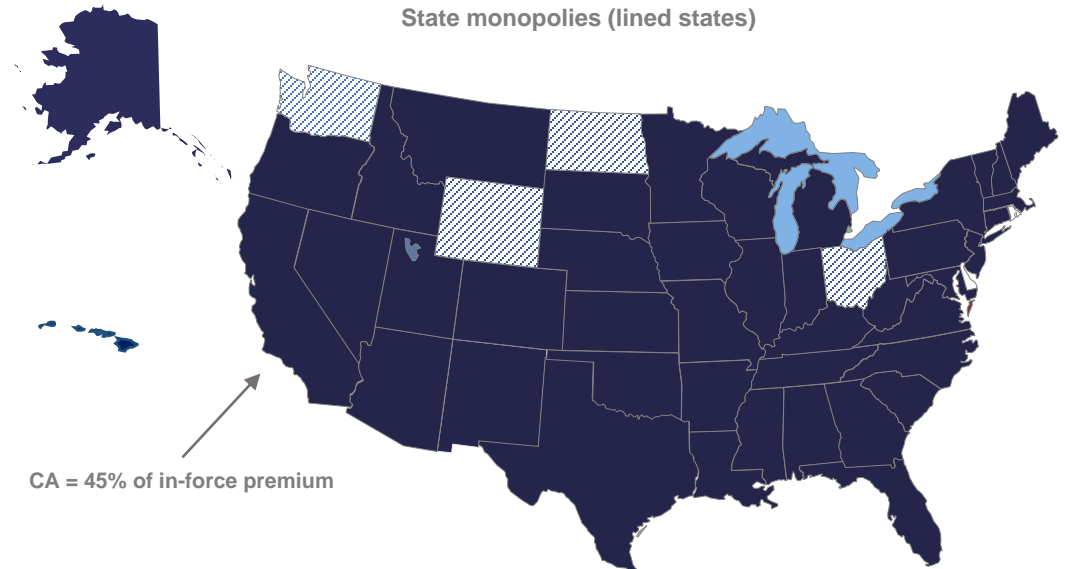
Premium Contribution



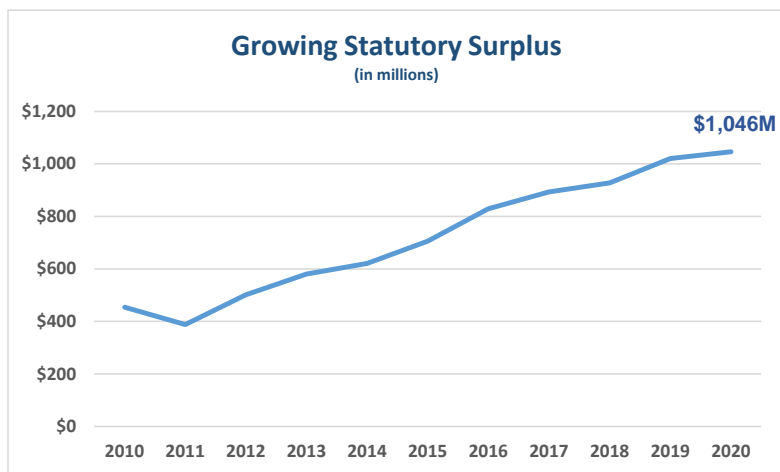
104,772 in-force policies at 3/31/2021
\$5,281 average policy size

Nationwide Platform

State monopolies (lined states)



Capital Strength ~ Returns to Shareholders



A- (Excellent) rating from A.M. Best

Shareholder Friendly While Focused on Long-Term Stability

\$775M

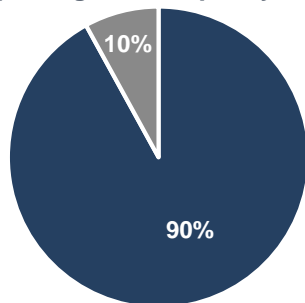
Returned to shareholders since IPO in share repurchases and dividends

Reinsurance

\$190 million in excess of \$10 million retention

Investment Portfolio Complements Structure

\$2.8B
Investment Portfolio
(average credit quality A+)



■ Fixed Income ■ Equities and Other Investments

2021 Repurchases and Dividends

\$9.6M

Aggregate share repurchases in Q1 2021, at an average price of \$32.21 per share

\$0.25

Cash dividends paid in 2021 (representing a 2.3% dividend yield on the 3/31/2021 share price of \$43.06)



OVER 100 YEAR OPERATING HISTORY

Strong underwriting focus with established presence in attractive markets

Record number of policies in-force, excellent operating ratios

Unique, long-standing strategic distribution relationships

Conservative risk profile and prudent capital management

Solid financial position and strong balance sheet

Extremely well-positioned for post COVID-19 economic recovery

UNIQUE GROWTH OPPORTUNITIES SPECIFIC TO EMPLOYERS

Transforming the way small businesses and insurance agents utilize digital capabilities to improve their customer experience:

(i) improving the agent experience and enhancing agent efficiency;

(ii) providing direct-to-customer workers' compensation insurance policies through Cerity, a subsidiary separate from EMPLOYERS' other insurance businesses

The Workers Compensation Market

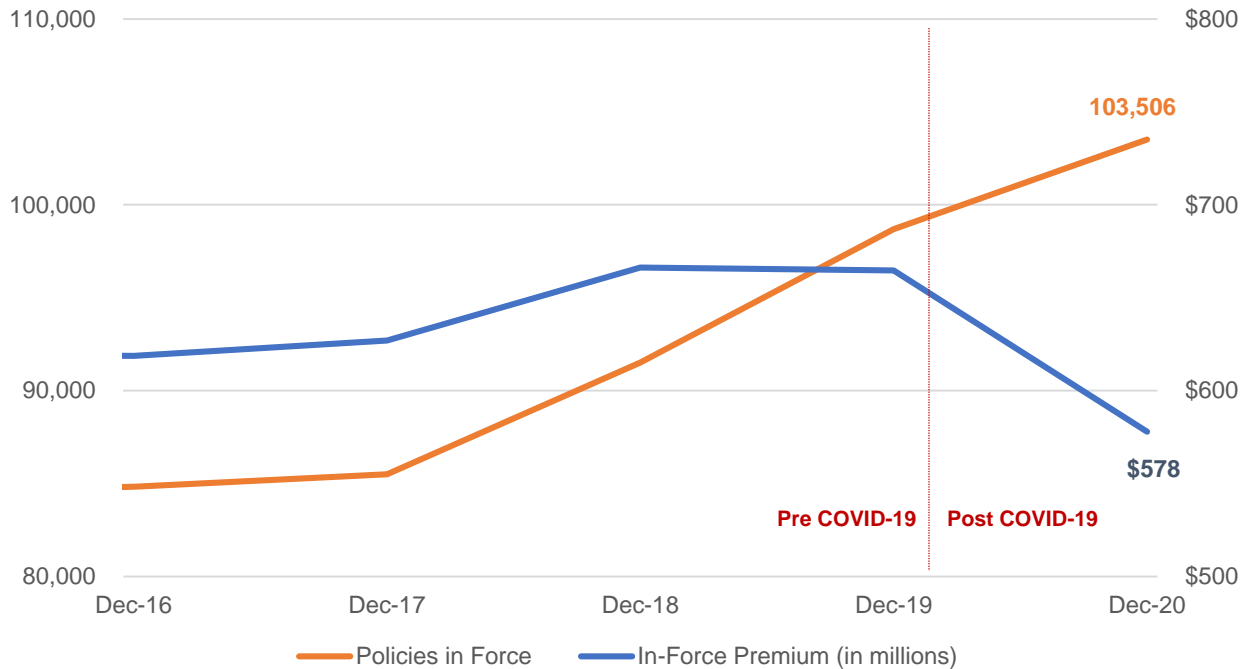
- Workers' compensation is a form of insurance providing wage replacement and medical benefits to employees injured in the course of employment.
- Approximately 1,500 companies write workers' compensation in the U.S.

Total Size: Approximately \$51 Billion in Direct Written Premium in 2020*

2020 Rank	Company	2020 Direct Premiums Written (ALL LINES)	2020 Direct Premiums Written (Workers Comp.)	% in Workers Comp.	
1	Travelers	28,786,741	3,737,454	13%	
2	The Hartford	12,378,219	2,992,054	24%	
3	Zurich	13,623,338	2,495,405	18%	
4	Chubb	24,199,582	2,294,598	9%	
5	Liberty Mutual	36,172,570	2,140,149	6%	
6	Berkshire Hathaway Inc.	46,358,896	1,998,778	4%	
7	AmTrust Financial	4,620,771	1,956,224	42%	
8	AF Group	2,189,021	1,668,319	76%	
9	State Ins Fund Workers' Comp	1,610,727	1,610,727	100%	New York State Fund
10	Old Republic Insurance	4,777,897	1,301,262	27%	
11	AIG	13,503,321	1,188,916	9%	
12	Great American Insurance	6,689,564	1,165,279	17%	
13	W. R. Berkley Corp.	6,807,602	1,087,052	16%	
14	State Compensation Ins Fund	1,076,840	1,076,840	100%	California State Fund
15	ICW	1,042,670	964,004	92%	
16	Texas Mutual Insurance Co.	923,314	923,314	100%	Texas State Fund
17	CNA	11,746,820	814,943	7%	
18	Fairfax Financial	7,514,896	700,029	9%	
19	STARR Cos.	3,816,065	662,253	17%	
20	Arch Capital	4,688,733	631,585	13%	
21	Employers	570,760	570,760	100%	100% focused on Workers' Compensation Low-Medium Hazard Risk
22	CopperPoint Insurance Companies	668,784	569,547	85%	
23	Pinnacol Assurance	512,025	512,025	100%	Colorado State Fund
24	Markel	6,054,305	497,736	8%	
25	Everest Re	2,690,700	493,543	18%	

- Source: National Association of Insurance Commissioners
- Source: S&P Global

For EMPLOYERS[®], in-force policy counts are at record levels, but payrolls have been adversely impacted by COVID-19.



Market Conditions: Impact and Recovery

The Macro-Economy and Workers Compensation



America's small business insurance specialist.®

2019

Markets have been competitive with generally declining loss costs reflected in rates.

Provided greater support to agents and policyholders; further diversified risk exposure geographically; and utilized a multi-company pricing platform and territory-specific pricing.

2020

The slowdown in economic production due to COVID-19 led to an overall reduction in premiums as policyholders reduced their workforce.

The record number of ending policies in-force demonstrates that Employers' policyholders are enduring the pandemic, albeit with lower payroll levels.

Average policy size falls to \$5,584, down from \$6,735 in 2019.

2021

Macro-economic conditions remain resilient.

With its high number of policies in-force and strong retention ratios, Employers is well positioned to regain the premium it lost in 2020.

“Our primary goal in 2021 will be to fully capitalize on the post COVID-19 economic lift on the horizon while continuing to maintain discipline, both in terms of our underwriting and our underwriting expenses.”

Mix by Hazard Group

Hazard Group: Workers' Compensation classifications that have relatively similar expected excess loss factors over a broad range of limits

97% in Hazard Groups A-D

Lower Risk



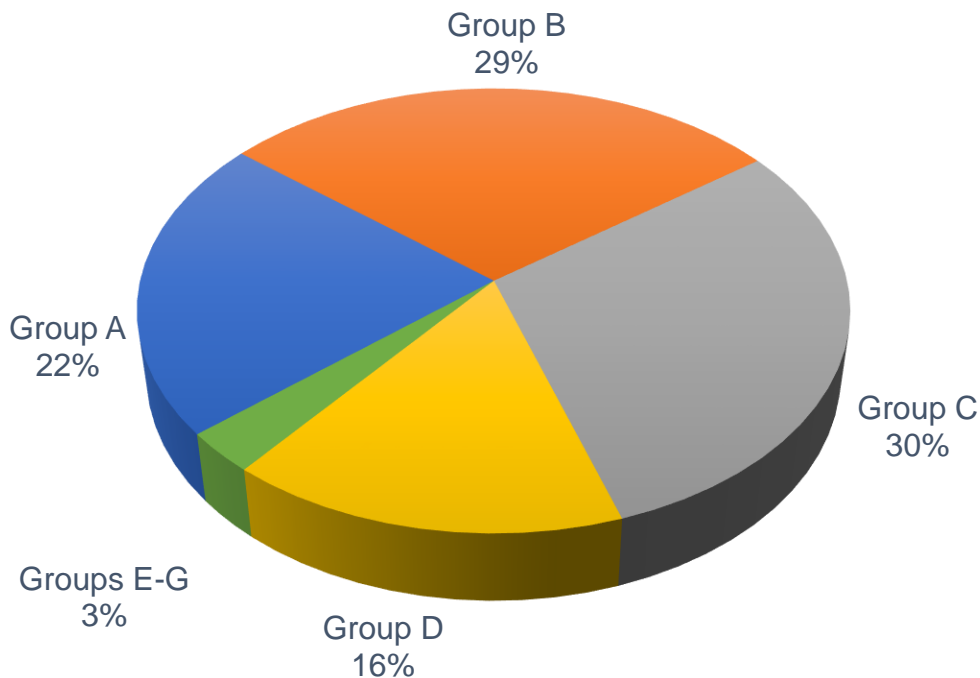
Higher Risk

3% in Hazard Groups E-G

Focus on Select Low to Medium Hazard Groups

Data shown as a % of in-force premium

March 31, 2021





Employers Target Market: Small Business / Low Hazard Risk

EMPLOYERS® Top 10 types of insureds:

- Restaurants and Other Eating Places (23%)
- Traveler Accommodations (7%)
- Automobile Dealers (5%)
- Automotive Repairs and Maintenance (5%)
- Offices of Physicians (4%)
- Real Estate Management (4%)
- Schools (3%)
- Retail Stores (3%)
- Grocery Stores (3%)
- Wholesale Stores (3%)

In-Force Growth (YoY)

OVERALL

At March 31, 2021

- In-Force Premiums: **DOWN** 14%
- Policies: **UP** 3%
- Average policy size: **DOWN** 17%

CALIFORNIA

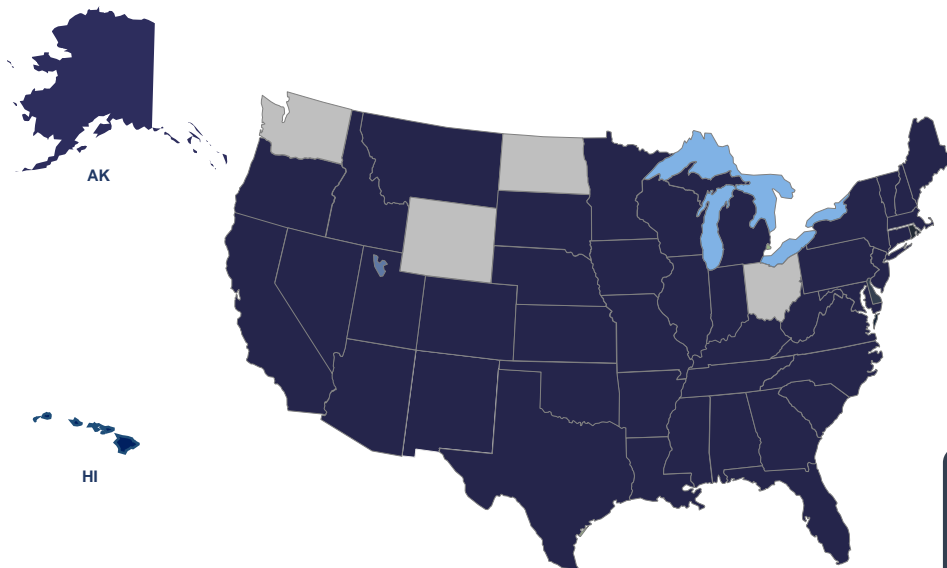
45%
of total
in-force premiums

37%
of total
in-force policies

**Premium
DOWN
19%**



**Policies
DOWN
8%**



ALL OTHER STATES

55%
of total
in-force premiums

63%
of total
in-force policies

**Premium
DOWN
9%**



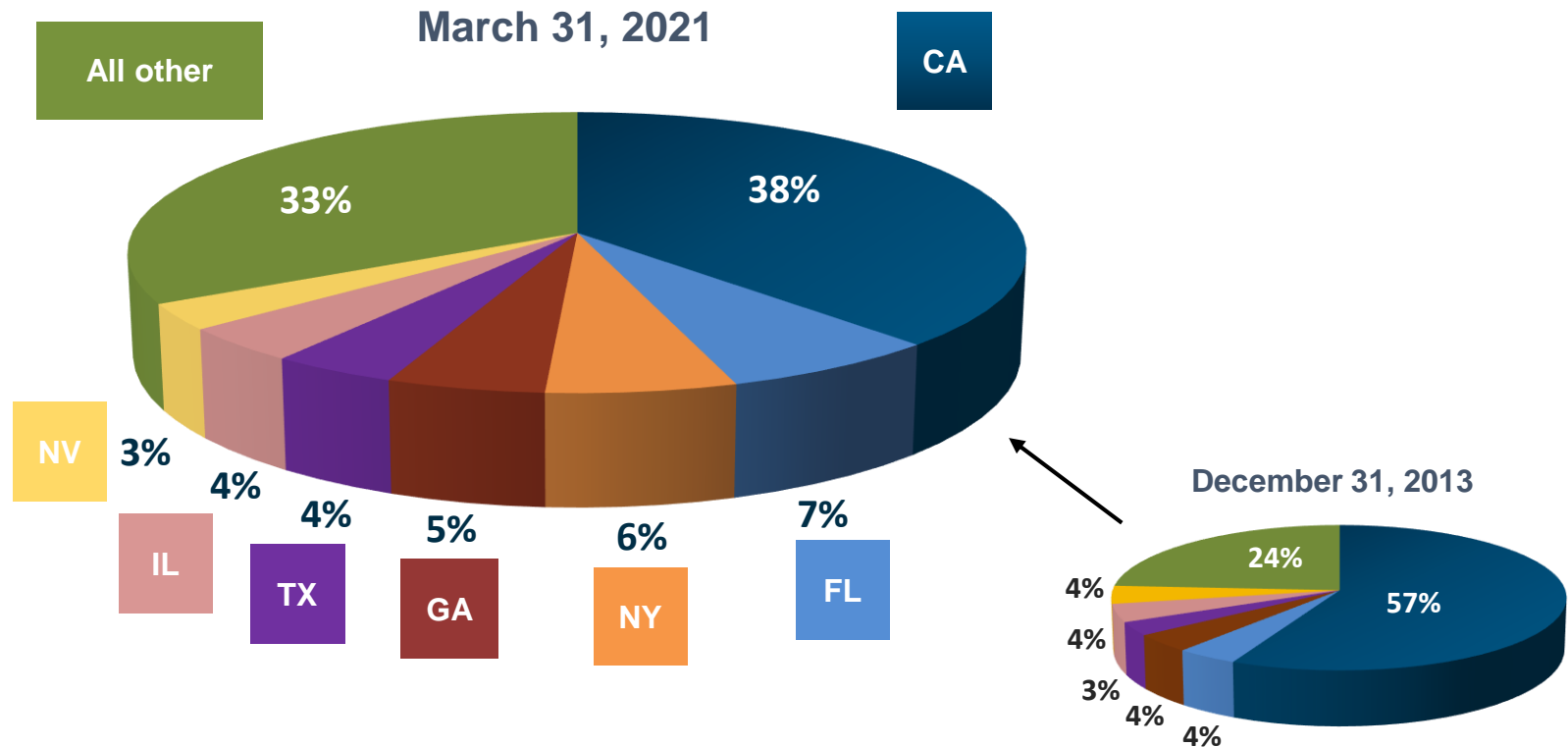
**Policies
UP
12%**

Geographic Spread

(by policies in-force)

Continual diversification outside of CA

Now writing business throughout the United States, with the exception of four states that are served exclusively by their state funds.

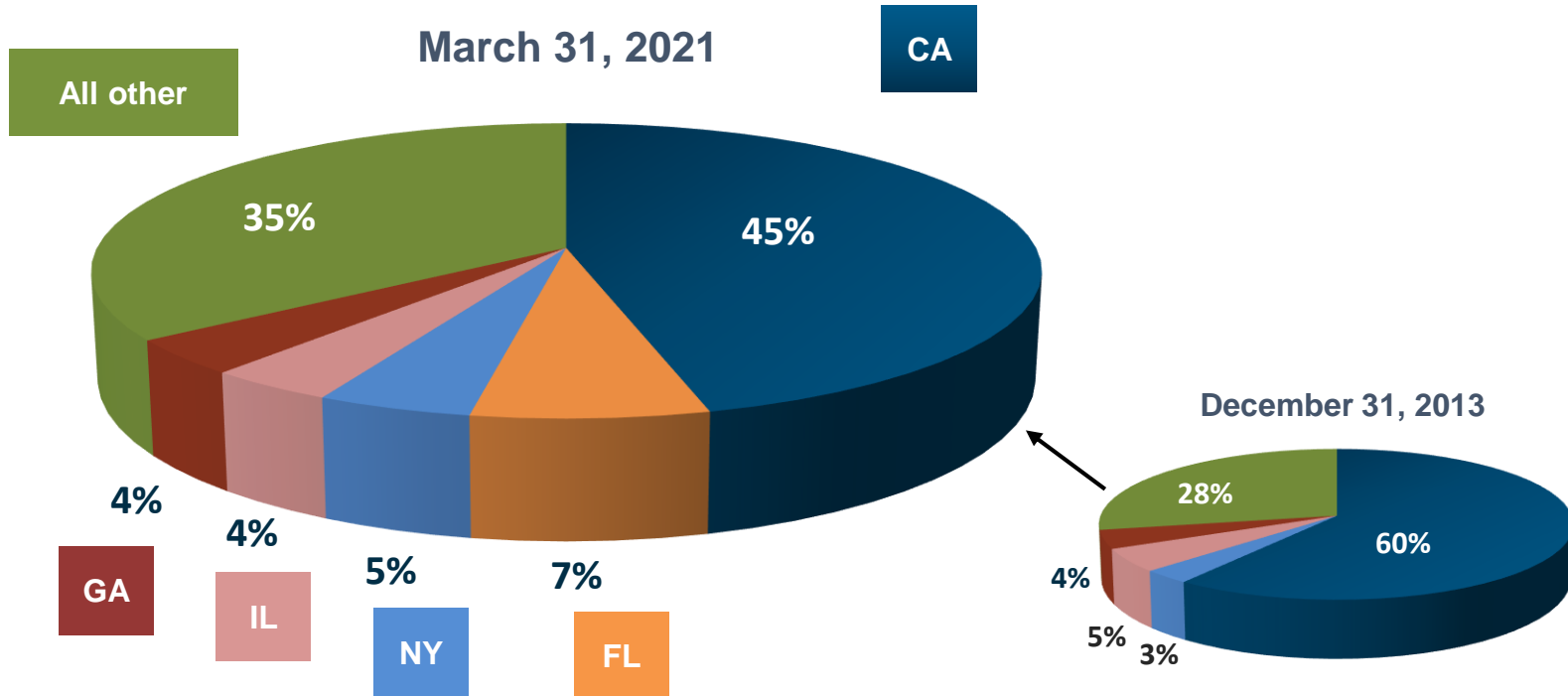


Geographic Spread

(by in-force premium)

Continual diversification outside of CA

Now writing business throughout the United States, with the exception of four states that are served exclusively by their state funds.



History of Reserve Strength

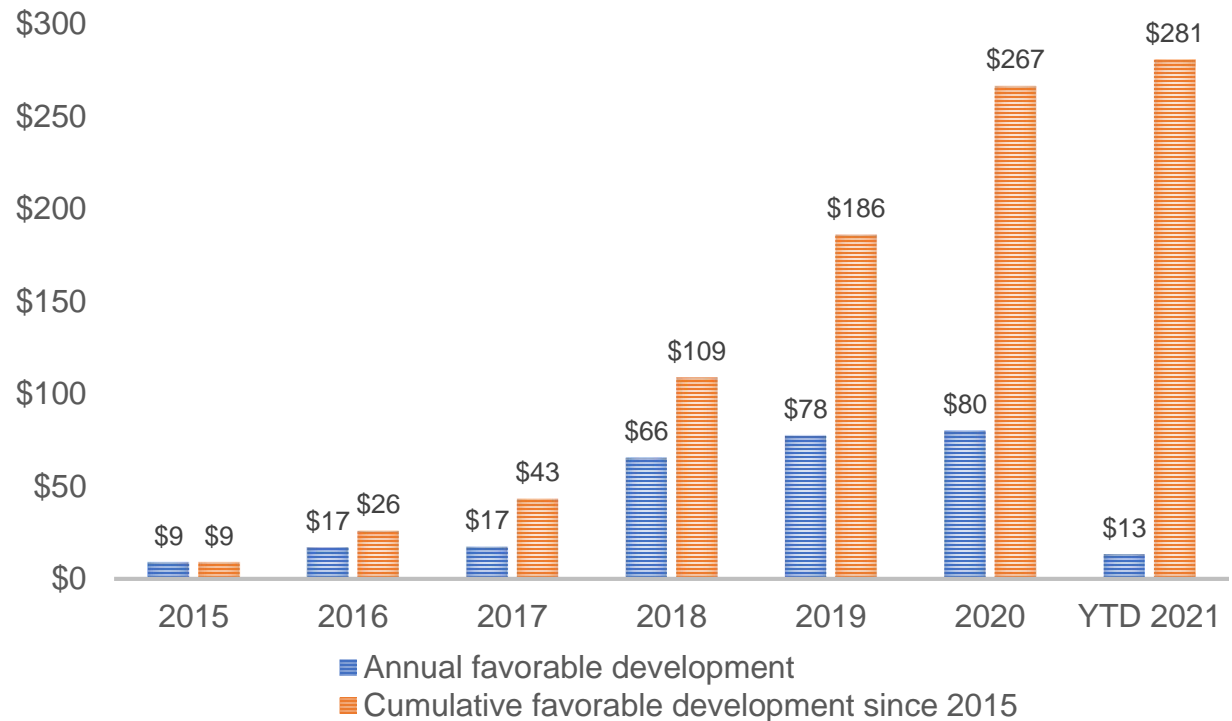
Reserve Review

Reserves are reviewed internally each quarter

Management's best estimate is presented to the Audit Committee of the Board of Directors each quarter

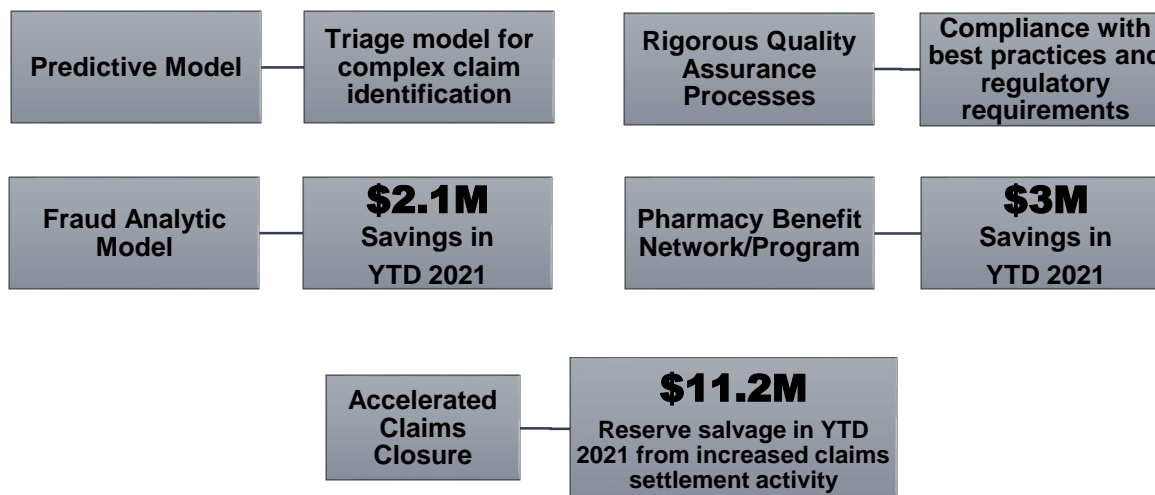
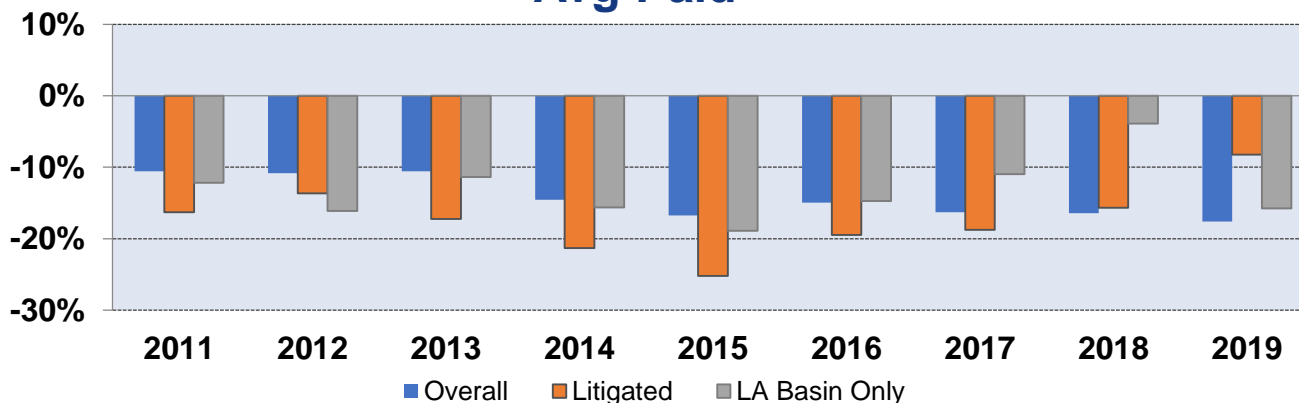
Net Calendar Year Reserve Development in Recent Prior Accident Years

(\$ millions, excludes involuntary business)



Superior Claims Results

CA - % Variance to Industry - Indemnity Claims Avg Paid



Source: California Workers' Compensation Institute, data as of June 30, 2020.

Through our robust pharmacy benefit management programs we are successfully preventing long term opioid use and have achieved exceptional results over the past 5 years

	% Reduction
<i>Claims Receiving Opioids</i>	-63%
<i>Opioid Rx Transactions</i>	-60%
<i>Opioid Rxs w/in 90 Days of DOI</i>	-77%
<i>Morphine Equivalent Dosages</i>	-59%
<i>Opioid Spend</i>	-60%

- *Formularies (General and EMPLOYERS-specific)*
- *Utilization Review*
- *Pharmacy Benefit Management Program (Includes PBN in CA)*
- *Robust Analytics*
- *Peer to Peer Review / Discussion*
- *Prior Authorization Intervention*
- *Pain Management Program*

Source: Optum Data 2014-2019.



Workers' comp
insurance for small
business



What is Certy?



Headquartered in Austin, TX, Certy is a digital, direct-to-customer company dedicated to providing small/micro businesses with workers' compensation insurance policies that meet their specific needs.

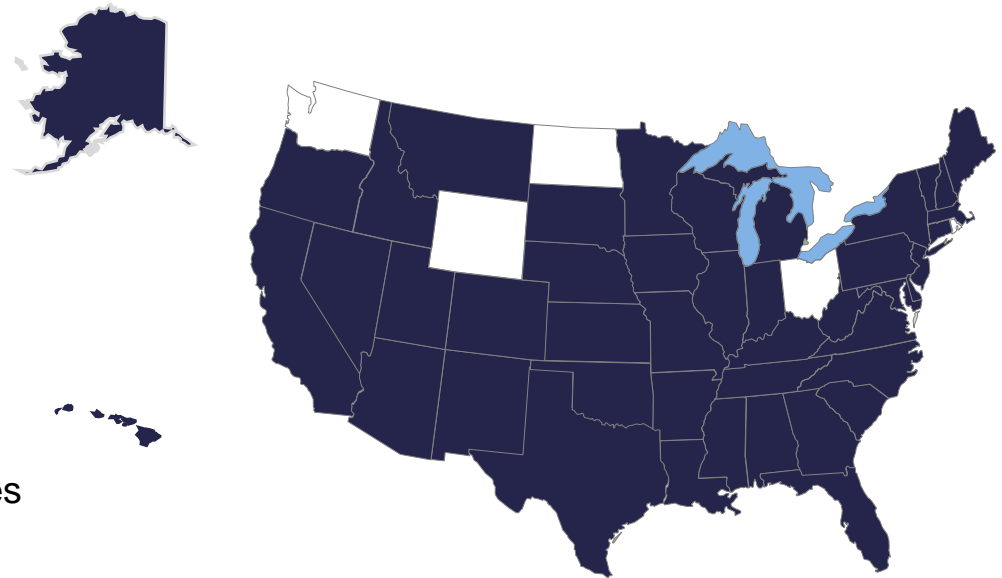
- Certy is a different kind of company, one that wants to make insurance easy because it should be. Certy's goal is to make it easy for small business owners to protect their business. Certy believes that small business owners need a simple no-hassle way to buy workers' comp insurance.
- Using innovative digital solutions, Certy created a product that made the process simple while being transparent about what its customers are buying. Certy's top priority is to provide a product that helps small business owners protect their business when the unexpected happens.
- Certy is a team of advisors, educators and partners working to help small business owners save more in the long-run.



Certy helps cover small businesses in just a few clicks.

- Built from scratch with a focus exclusively on small business.
- Leverages modern technology and advanced data and analytics including a predictive model with up to 100 price points, making it fast and precise.
- Gives small businesses the ability to get a quote and purchase a policy in ***less than five minutes.***
- Enables small business owners to quote, purchase and maintain a policy from one organization.

- Cerity operates throughout the United States, with the exception of four states that are served exclusively by their state funds.
- Cerity currently covers the following businesses:
 - Food & Beverage
 - Tech and Scientific services
 - Legal and Financial services
 - Hospitality
 - Landscaping and Lawn Services
 - Printing and Publishing
 - Retail
 - Educational
 - Personal Services
 - Clothing retail
 - Personal product retail
 - Medical professions
 - Architecture and Engineering services
 - Office, Home and Garden
 - Therapeutic Services
 - Cerity plans to expand into other classes of business in the future



- 76% of small business owners within Cerity's target market indicate they would like to purchase commercial insurance online, reinforcing our belief customer buying behaviors are changing and the market is ready for a simple, digital purchasing solution.
- There are nearly 30 million small businesses in the United States and Cerity believes this number will continue to grow.
- Cerity's focus is on low-hazard business with 25 or fewer employees.

How will the U.S. Small Business Owner buy workers' compensation over the next 5, 10, 20 years???

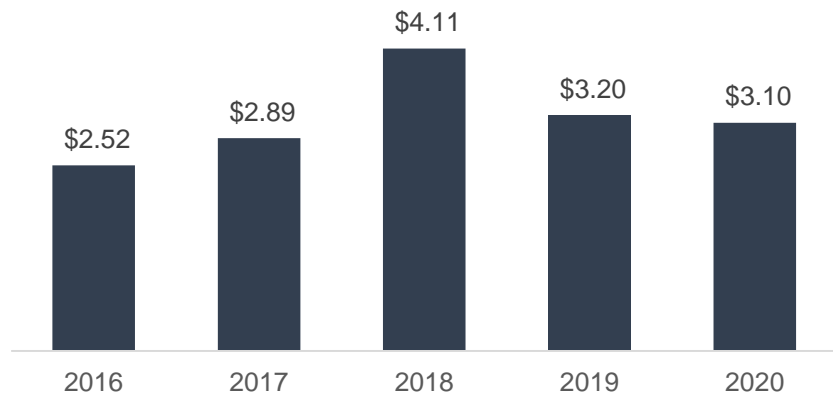


A man with short, graying hair, wearing a maroon polo shirt, is looking intently at a large sheet of paper he is holding. He is standing in a factory or industrial setting, with various pieces of machinery and equipment visible in the background. The lighting is bright, and the overall atmosphere is one of focused work.

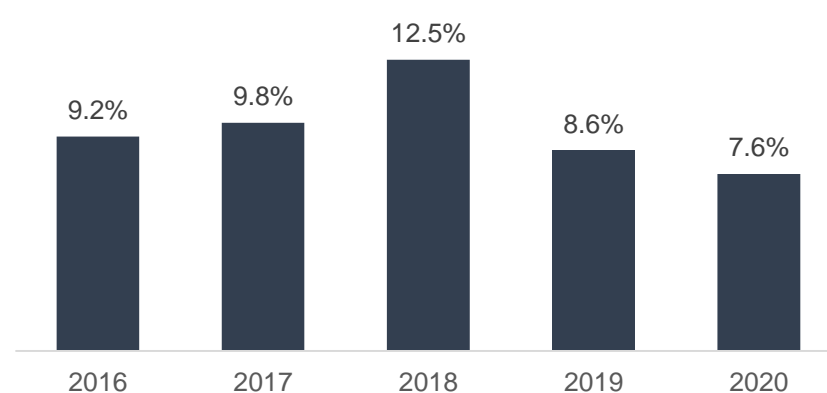
FINANCIAL PERFORMANCE

Five-Year Financial Performance

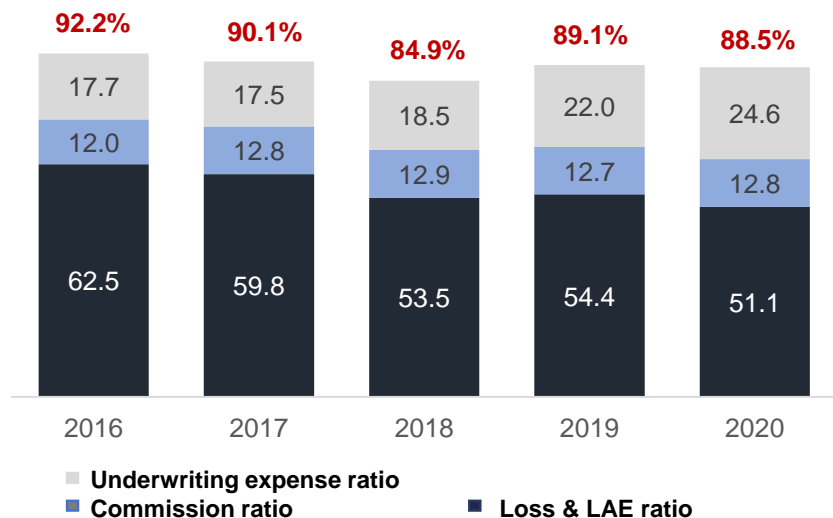
Adjusted EPS (Diluted)



Adjusted ROE



Combined Ratio – Employers Segment



Book Value per Share including Deferred Gain



Adjusted Net Income

\$ in millions	Three Months ended March 31,	
	2021	2020
Net investment income	\$ 18.4	\$ 19.9
Underwriting income (CAY ex LPT)	(9.0)	(6.1)
Underwriting income (PAY devel. on vol. business)	13.4	3.0
Other operating items	<u>(5.3)</u>	<u>(3.4)</u>
Adjusted income (pretax)	17.5	13.4
Income taxes	<u>(2.8)</u>	<u>(2.4)</u>
Adjusted net income	<u>\$ 14.7</u>	<u>\$ 11.0</u>

CAY = Current Accident Year

PAY = Prior Accident Year

LPT – see pages 30-31

* - See Slides 29-30 on LPT

1Q21 Highlights (YoY)

NON-GAAP

UP
34%

Adjusted Net Income
\$14.7 million

UP
1.1
ppts

Annualized Adjusted ROE
4.8%

DOWN
1.3% QTD
including
dividends

Book Value per Share
Including Deferred Gain
\$46.00

VS
-\$37.3M

Net Income before the LPT*
\$21.0 million

GAAP

Net Income
\$23.1 million

VS
-\$34.9M

Annualized ROE
7.7%

VS
-12.6%

Book Value per Share
\$41.67

DOWN
1.3% QTD
including
dividends

Effective Income Tax Rate
16.3%

VS
23.0%

* - See Slides 29-30 on LPT

Adjusted Net Income

\$ in millions	Years ended December 31,				
	2020	2019	2018	2017	2016
Net investment income	\$ 76.3	\$ 88.1	\$ 81.2	\$ 74.6	\$ 73.2
Underwriting income (CAY ex LPT)	(25.7)	(17.6)	39.2	53.3	37.6
Underwriting income (PAY devel.)	80.2	77.5	65.5	17.4	17.0
Other operating items	<u>(13.2)</u>	<u>(18.0)</u>	<u>(17.7)</u>	<u>(14.6)</u>	<u>(14.5)</u>
Adjusted income (pretax)	117.6	130.0	168.2	130.7	113.3
Income taxes	<u>(24.1)</u>	<u>(26.0)</u>	<u>(31.4)</u>	<u>(35.2)</u>	<u>(30.3)</u>
Adjusted net income	<u>\$ 93.5</u>	<u>\$ 104.0</u>	<u>\$ 136.8</u>	<u>\$ 95.5</u>	<u>\$ 83.0</u>

CAY = Current Accident Year
 PAY = Prior Accident Year
 LPT – see pages 30-31

* - See Slides 29-30 on LPT

2020 Highlights (YoY)

NON-GAAP

DOWN
10%

Adjusted Net Income
\$93.5 million

DOWN
1.0
ppts

Adjusted ROE
7.6%

UP
15%
including
dividends

**Book Value per Share
Including Deferred Gain**
\$46.85

DOWN
25%

Net Income before the LPT*
\$107.9 million

GAAP

DOWN
24%

Net Income
\$119.8 million

DOWN
4.3
ppts

ROE
10.1%

UP
17%
including
dividends

Book Value per Share
\$42.46

VS
18.9%

Effective Income Tax Rate
18.9 %

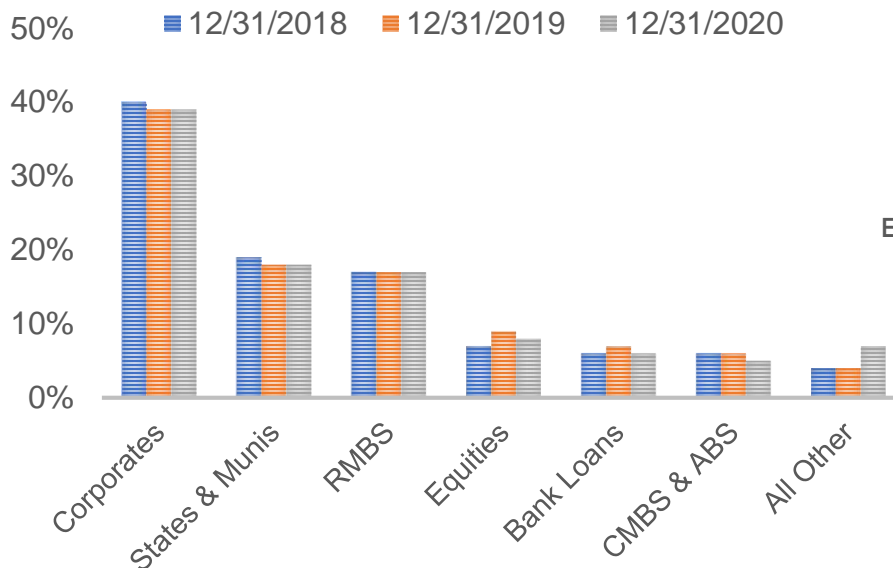
* - See Slides 29-30 on LPT

2021: \$2.8 billion fair market value (\$2.9 billion including cash)

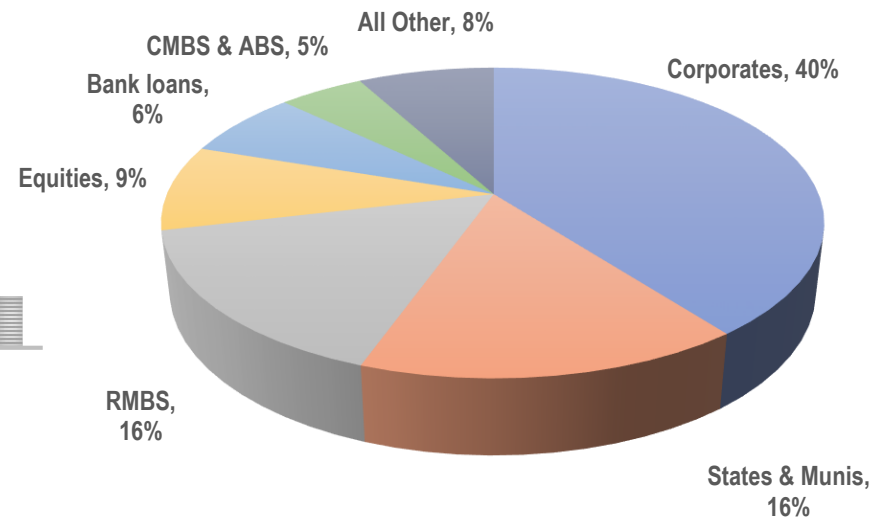
- High quality (average credit quality of A+)
- Highly liquid (\$1.2 billion is unencumbered and available within 3 business days)
- Duration of 3.8
- 1Q21 total investment return of -0.6%, 2020 total investment return of 6.2%
- 3.0% average ending pre-tax book yield

Investment Portfolio Allocation

Last Three Years



At 3/31/2021



In 1999, the Nevada State Industrial Insurance System (our predecessor) entered into a retroactive 100% quota share reinsurance agreement for all losses incurred 6/30/95 and prior through a loss portfolio transfer transaction with third party reinsurers (LPT Agreement).

Upon entry into the LPT Agreement, an initial deferred reinsurance gain (Deferred Gain) was recorded as a liability on our GAAP Balance Sheets which is being periodically amortized to income as a reduction to our losses and loss adjustment expenses.



So What Does that Mean?

Pursuant to the LPT Agreement, through 2024 we are entitled to receive a contingent profit commission which is based on both actual paid results to-date and projections of expected paid losses under the LPT Agreement.

The LPT Agreement is a non-recurring transaction that provides us with no significant ongoing cash benefits.

As a result of the LPT Agreement, within each of our non-GAAP measures we include the remaining Deferred Gain in our book value calculations and exclude the current period amortization of the Deferred Gain from our operating results and underwriting ratios.

Retroactive 100% quota share reinsurance coverage for all losses 6/30/95 and prior



Gain booked as statutory surplus; deferred & amortized under GAAP



Non-recurring transaction
No significant ongoing cash benefits



Gain includes ITD adjustments to LPT reserves and a contingent profit commission



Collateralized: largely cash/short-term securities, US Treasuries, and equities



3 Reinsurers:
Chubb (ACE), Berkshire (NICO), XL Group

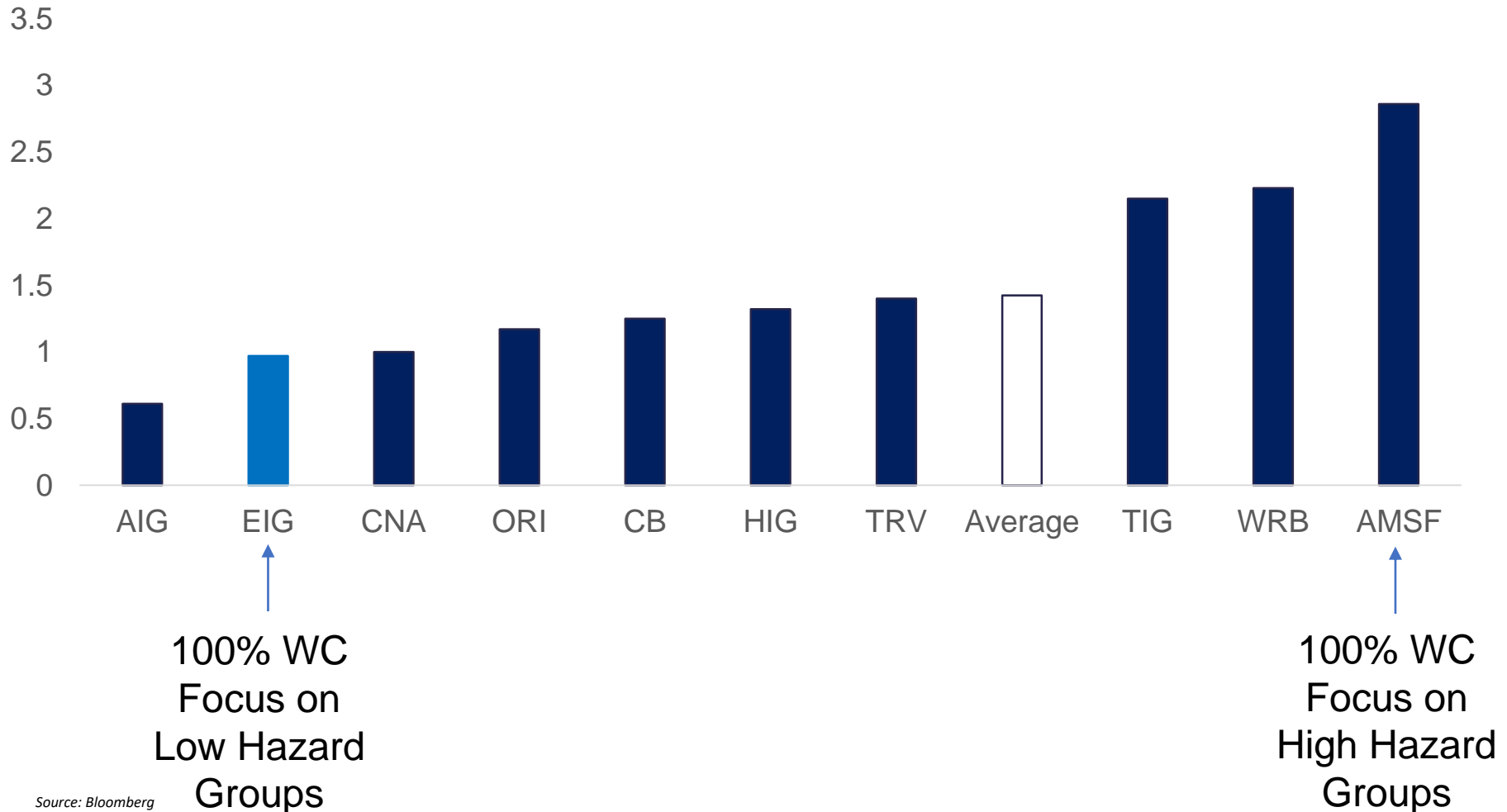
\$349M
remaining liabilities

1,655
open claims

THE LPT AGREEMENT	(\$ million)
Total coverage	\$2,000
Original LPT reserves (liabilities) transferred	1,525
Consideration	<u>775</u>
STAT LPT gain recognized at June 30, 1999	750
Subsequent LPT reserve adjustments	(352)
Subsequent LPT contingent commission adjustments (profit sharing)	69
Cumulative LPT amortization to-date	(344)
GAAP LPT gain remaining at March 31, 2021	\$ 123

Valuation and Comparing Public Comps

Price to Book ratios as of 4/21/2021 for top 10 publicly-held workers' compensation writers
(EIG and AMSF are the only pure play publicly traded workers' compensation writers)
(based on 3/31/2021 GAAP book value)



Source: Bloomberg



Kathy Antonello

President and
Chief Executive Officer

Mike Paquette

Executive Vice
President,
Chief Financial Officer

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EMPLOYERS[®] and *America's small business insurance specialist[®]* are registered trademarks of EIG Services, Inc. Employers Holdings, Inc. is a holding company with subsidiaries that are specialty providers of workers' compensation insurance and services focused on select, small businesses engaged in low-to-medium hazard industries. The Company operates throughout the United States, with the exception of four states that are served exclusively by their state funds. Insurance is offered through Employers Insurance Company of Nevada, Employers Compensation Insurance Company, Employers Preferred Insurance Company, Employers Assurance Company and Cerity Insurance Company, all rated A- (Excellent) by the A.M. Best Company. Not all companies do business in all jurisdictions. See www.employers.com and www.cerity.com for coverage availability.

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Financial Results and Supplement for First Quarter Ended March 31, 2021

Employers Holdings, Inc. Reports First Quarter 2021 Results; Declares Second Quarter 2021 Cash Dividend of \$0.25 per Share

April 22, 2021 at 4:15 PM EDT
Company to Host Conference Call on Friday, April 23, 2021, at 11:00 a.m.
Eastern Daylight Time

RENO, Nev.--(BUSINESS WIRE)--Apr. 22, 2021-- Employers Holdings, Inc. (the "Company") (NYSE:EIG), a holding company with subsidiaries that are specialty providers of workers' compensation insurance and services focused on select, small businesses engaged in low-to-medium hazard industries, today reported financial results for its first quarter ended March 31, 2021.

Financial Highlights

- Record number of ending policies in-force (104,772), up 3.3% year-over-year and up 1.2% since year-end;
- Net income of \$231 million, or \$0.80 per diluted share;
- Adjusted net income of \$14.7 million, or \$0.51 per diluted share;
- Net pretax realized and unrealized gains on investments recorded through the income statement of \$10.9 million;
- Net investment income of \$18.4 million, down 8% year-over-year;
- Net premiums earned of \$133.9 million, down 20% year-over-year;
- Favorable prior year loss reserve development on voluntary business of \$13.4 million, versus \$30 million a year ago.

Form 10Q for the Quarter Ended March 31, 2021

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 10-Q

QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934
For the Quarterly Period Ended March 31, 2021

OR

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE

ACT OF 1934

For the transition period from ____ to ____

Commission file number: 001-33245

EMPLOYERS HOLDINGS, INC.
(Exact name of registrant as specified in its charter)

Nevada
(State or other jurisdiction
of incorporation or organization)

04-3850065
(I.R.S. Employer
Identification Number)

10375 Professional Circle
Reno, Nevada 89521

(Address of principal executive offices and zip code)

(888) 682-6671

(Registrant's telephone number, including area code)