

KELLER• BROWN



Welcome to Keller-Brown!

It is an honor and pleasure to welcome you to Keller-Brown Insurance Services. As a customer of our friends from H. N. Fishel and Associates, Inc., you will be treated with the same personal care you have come to expect. We really mean it when we say, "We're Here For You!"

As a locally owned and family operated independent insurance agency, Keller-Brown has spent the last 118 years working hard to meet the financial needs of people just like you by offering a full range of insurance services to the communities we serve.

We realize that you might have some questions about how your relationship will transition from Fishel to Keller-Brown over the next few weeks, so we have created this Welcome Guide for your reference. In this, you will find valuable information about your current policies and how they will be converted to Keller-Brown along with important details about the many new services available to you.

On behalf of everyone at Keller-Brown, thank you for allowing us the opportunity to serve you. We look forward to building a relationship by providing you with the personal care and attention you expect and deserve along with competitive products and convenient services that will give you peace of mind as you manage this essential area of daily life.

For more information about Keller-Brown, please feel free to visit our website at www.keller-brown.com or stop in and say hello at our Shrewsbury office. After all, we want you to know that **"We're Here For You!"**

Warmest regards,

Joy Keller-Brown, CIC, President

PS: Save the date! May 18, 2017, 3:00 pm – 7:00 pm. Meet and Greet event at our Shrewsbury location. Invitation will be mailed separately.

Welcome Guide

Q & A Quick Reference

Q Why Keller-Brown?

A Fishel principals, Evans Fishel, Dave Fishel and Kim McChalicher, desired to perpetuate ownership externally with a York County-based agency that shared a similar culture. They approached the principals of Keller-Brown (Joy Keller-Brown, Jeff Brown, and Sarah Brown), whom they have known for many years, to discuss the possibility of a marriage between the two firms. Seeing a good fit, they chose to join Keller-Brown.

Q I'm not familiar with Keller-Brown. Can you tell me more about you?

A With roots back to 1899, Keller-Brown is a strong, well-respected, local, fifth-generation family-owned and operated independent insurance agency. We value our client relationships, which we work hard to build with people just like you, and our team members make it a priority to provide you with the service you expect and deserve at every touch point.

Keller-Brown is currently celebrating its 118th anniversary of providing families, farms and businesses with a full range of insurance and financial products. Our success can be attributed to the friendly, compassionate team members who will greet you by name in a warm and welcoming way when you call or visit. Our mission is to help you protect your way of life through quality insurance solutions and exceptional customer experience.

Q Will the Fishel agents be joining the Keller-Brown team?

A Evans Fishel will serve as a consultant through the transition process and then retire after a storied insurance career. Kim McChalicher will join the Keller-Brown team as a Senior Commercial Insurance Protection Analyst, keeping office hours of 8:30 am – 5:00 pm at the Red Lion location until his retirement later this year. Dave Fishel will join the Keller-Brown team as a Senior Personal Insurance Protection Analyst. He will work from the Keller-Brown office in Shrewsbury and will lend his expertise in the area of technology.

Q When does this change take effect?

A Keller-Brown and Fishel will be working as one and ready to serve you on Monday, April 3, 2017, at 8:00 am.

Q How will this transition affect my policies? Will my policy numbers change?

A Keller-Brown has contracts with all of the same insurance companies. You will be able to keep your insurance companies and your policy numbers. The only difference is your policies will show that your agent is Keller-Brown Insurance Services. That makes this transition very easy for you.



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Q How will Keller-Brown know about my policies?

A All data in the Fishel customer management system will be merged into the Keller-Brown system on April 1, 2017. Beyond data, we want to get to know you and understand the risks you face. You will be able to choose additional options now available

Q Will I continue to receive my invoices as usual?

A Yes, the only difference is that Keller-Brown will appear as your agent.

Q Where will I send my premium payments?

A If your invoice was sent to you by your insurance company, make your payment directly to the company. If you receive an invoice from the agency, send the payment to the Keller-Brown office in the enclosed pink return envelope.

Q Can I bring my direct billed premium payment to the Keller-Brown office?

A If your invoice was sent to you by your insurance company, the best way for you to pay is directly to the company using the envelope it provides or by one of its phone or online options. Your insurance company does not consider your policy paid until its billing department receives your payment.

Q What is the best method to pay my premium?

A We recommend electronic funds transfer. By having your premium automatically withdrawn from your checking, saving, or credit union account, you can save money by eliminating installment fees. Let the insurance company do the work, and you will rest assured that your payments will be made on time, and with no lapse in coverage.

Q I have questions on my policy. How do I reach you by phone?

A Call us at 717-235-6891 or 800-785-7461. Each team member also has an individual direct number featured later in this Welcome Guide. If you happen to call the Fishel phone number, no worries! The Fishel phone number will be migrated to Keller-Brown, where you will be warmly welcomed.

Q What are your office hours?

A Keller-Brown Shrewsbury office is open Monday through Friday, 8:00 am to 4:30 pm. We are also available evenings and weekends by appointment. For claims you can reach us 24/7. Claims are covered in an additional section.

Q I am really busy. Do you offer online or mobile insurance services?

A Yes, indeed! KB Connect is an online web portal to your account available 24/7. Contact any team member who will register you for this unique benefit. Here you can report claims, make changes, ask questions, view auto insurance ID cards, view/issue certificates of insurance and so much more. Once registered for KB Connect, you can also download our free app from the App or Google Play Store. Convenient access to your account - anytime, anywhere!



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Q Where is the Keller-Brown office?

A Conveniently located at 9 South Main Street in Shrewsbury, we serve our customers from the historic Odd Fellows Hall. Built in 1853 and renovated in 1990, it is one of the finest examples of Greek Revival style architecture in York County. We are looking forward to meeting you personally so stop in and say hello. Our team enjoys giving tours of this restored treasure. Hopefully, you will notice the Odd Fellows' symbol, three linking rings which are above the windows. They stand for Faith, Loyalty and Trust.

Q How about parking?

A The Odd Fellows Hall has ample parking in the rear of the building with entrance from South Highland Drive, which parallels South Main Street.

Q What if I require assistance after hours or due to emergency?

A We have lots of ways for you to reach us:

- Messages left on our phone system will be converted to an email alert and retrieved remotely by one of our agents, who will respond to you.
- Online requests send email alerts to agents, who will respond to you.
- Inclement weather may close our office, but our agents work remotely from their homes to continue to serve you.
- In event of emergency, you can call principals Joy Keller-Brown, Jeff Brown, or Sarah Brown at:
 - o 717-235-7044 (Joy & Jeff - residence)
 - o 717-817-0901 (Joy – mobile)
 - o 717-817-0902 (Jeff – mobile)
 - o 717-235-3476 (Sarah – residence)
 - o 717-817-0904 (Sarah – mobile)

Q How do I report a claim during your business hours of 8:00 am – 4:30 pm?

A Call our office and one of our Claim Advocates will guide you through the claim process, discuss your coverage and deductible. They will connect you to the insurance company who will take your first notice of loss. Our Claim Advocate will follow-up with a phone call to you the next day to make sure everything is being taken care of and answer any questions you may have. A claims adjustor will contact you within 24 business hours after your claim is reported, be your main point of contact through the claim process, review progress at regular intervals, and make every effort to move your claim toward a fair and quick conclusion.

Q What is a Claims Advocate and what can they do for me?

A Accidents, acts of God and lawsuits can be a sudden, life-changing experience. Keller-Brown Claims Advocates are staff members who are dedicated to guiding you through the unfamiliar and sometimes painful process of a claim. They will walk the claims path with you and create bridges with the insurance company.



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Your Claim Advocate will communicate with, inform, and may even challenge the carrier if it denies a portion of coverage. They will stay in touch with you and make sure the experience is a good one. You will receive a survey from the Claim Advocate when your claim is closed. We want to make sure that you receive the service you deserve and a check in the correct amount after an unplanned event. Your opinion helps to improve our processes.

Q How do I report claims after hours?

A Several ways:

- Report your claim to your insurance company using the contact information featured later in this Welcome Guide. Our office will be notified of your event.
- Report your claim on our web site, www.keller-brown.com.
- Call principals Joy Keller-Brown, Jeff Brown, or Sarah Brown anytime in event of emergency at:
 - o 717-235-7044 (Joy & Jeff - residence)
 - o 717-817-0901 (Joy – mobile)
 - o 717-817-0902 (Jeff – mobile)
 - o 717-235-3476 (Sarah – residence)
 - o 717-817-0904 (Sarah – mobile)

Q I hear that auto glass losses are handled differently. What's up?

A You should report glass damage to your insurance company as soon as possible. Broken glass is generally handled under your Comprehensive Physical Damage coverage, which is usually subject to a deductible. If you have a chip or crack that is smaller than a dollar bill, it could be repairable. Benefits of repairing are your insurance company will waive your deductible and the process only takes about 30 minutes. If the glass needs to be replaced, with one call you can report the damage *and* schedule the replacement, at any location convenient to you. Discuss your policy with us – some companies waive the deductible for any glass claim.

Q My employee got injured on the job. What do I do now?

A You should report Workers Compensation claims directly to your insurance company immediately after the injury occurs. Time is of the essence!

Q If I still have more questions, is there anyone I can talk to?

A Of course! Call, email or visit our office and anyone here can assist you. Or, you can call Dave Fishel at 717-942-5041. Dave wants to make sure this transition is as smooth as possible for you. Our mission is to provide exceptional customer service experiences in all its dimensions, every day. We're Here For You!



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Under One Roof

Keller-Brown Insurance Services offers a broad palette of protection.

CHECK US OUT!

PERSONAL INSURANCE

- Automobile
- Homeowner
- Boats
- Motorcycle
- Rental Dwelling
- Flood
- Umbrella Liability
- Recreation Vehicle

BUSINESS INSURANCE & BONDS

- Business Owners
- Farms & Agribusiness
- Municipalities & School Districts
- Nonprofits & Churches
- Emergency Services
- Workers Compensation
- Professional Liability
- Directors & Officers

FINANCIAL SERVICES

- Life
- Long Term Care
- Group Health
- Disability
- Medicare Supplement
- IRA's
- Retirement Planning
- Estate Planning
- Pension Rollovers
- Annuities & Mutual Funds

Keller-Brown offers a spectrum of financial planning services in addition to the property and casualty services you have grown accustomed to while working with Fishel. Comprehensive financial services help you improve your long-term financial success with customized programs designed to grow, protect, and conserve your wealth. Financial plans cover both investment and insurance needs for individuals and businesses.

Registered representatives of and securities offered through VOYA Financial Partners, Inc. Member SIPC. Keller-Brown Insurance Services is not a subsidiary of nor controlled by VOYA Financial Partners, Inc.

Agency Principals

With roots dating back to 1899, the Keller-Brown family has played an important role in the success of our customers and communities for five generations. Our service teams are dedicated to getting to know you, understanding your needs, and helping you succeed. We're Here For You!



Joy Keller-Brown, CIC
Principal
President & COO
717-942-5024
joykb@keller-brown.com



Jeff Brown, CIC, AFIS
Principal
CEO & VP Sales & Marketing
717-942-5025
jeffb@keller-brown.com



Sarah Brown, CIC, CRM, AFIS
Principal
Commercial Sales Consultant
717-942-5026
sarahb@keller-brown.com

Claims Team

Accidents, acts of God and lawsuits can be a sudden, life-changing experience. We will walk the unfamiliar claims path with you and create bridges with the insurance company. Claims Advocates communicate with, inform, and may even challenge the insurance company if it denies a portion of coverage. They will stay in touch with you and make sure you receive the service you expect.



Sue Deffendall, CISR
Claims Advocate
717-942-5028
sued@keller-brown.com



Angela Zingone
Claims Advocate
717-942-5040
angelaz@keller-brown.com

Administrative Team

As directors of first impressions, our administrative professionals will welcome you warmly and with a smile. They are motivated by providing exceptional customer experiences in all its dimensions, every day. The administrative team provides a solid, well-organized foundation so that our insurance counselors can focus on your insurance needs.



Gina Kratovil, CISR
Marketing Manager
Bookkeeper
717-942-5031
ginak@keller-brown.com



Shari Smith
Administrative Assistant
717-942-5034
sharis@keller-brown.com

Personal Insurance Team

Accountable for protecting the way of life of individuals and families, the number one goal of the Personal Insurance Team is to develop relationships of caring and trust with you. They are responsible for analyzing the risks you face and developing methods of transferring that risk to insurance companies. They are here to provide what you need, when you need it – policy service and insurance education.



Bonnie Bradfield, CISR Elite
Supervisor
717-942-5029
bonnieb@keller-brown.com



Dave Fishel, CIC
Senior Protection Analyst
717-942-5041
davef@keller-brown.com



Adam Grove
Protection Analyst
717-942-5033
adamg@keller-brown.com



Caitlin Thompson
Protection Analyst
717-942-5038
caitlint@keller-brown.com



Ann Frey, CISR
Assistant Protection Analyst
717-942-5030
annf@keller-brown.com

Benefits & Financial Services Team

Families and business owners worry about their financial future. The risks of death, disability, accident or sickness are real. We offer an array of financial services and thoughtful strategies to propel you toward the future you've envisioned.



Len Kaplan, LUTCF
Sales Consultant
717-942-5036
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Drew Gress
Sales Consultant
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drewg@keller-brown.com



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Commercial Insurance Team

Complicated matters made simple – that is our ultimate goal. The Commercial Team will share knowledge and help you make the best insurance decisions for your business, farm, municipality, emergency service department, school, church, or non-profit organization. Committed to be your single point of all things insurance, the commercial team will be your professional worrier so you don't have to.



Kevin Greif
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Sue McCoy, CIC
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Kim McChalicher, CIC
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Erin Gladfelter, CIC
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Brandy Law
Protection Analyst
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Katie Baker
Protection Analyst
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Lori Bookhultz
Assistant Protection Analyst
717-942-5032
lorib@keller-brown.com



Michele Kresch, CISR
Assistant Protection Analyst
717-235-6891
michelek@keller-brown.com

Insurance Company Claim Contacts

Insurance Company	Online Claim Reporting	Claim Phone Number	Windshield Loss Phone Number
Aegis Security Insurance Co.	www.aegisinsurance.com	800-233-2160	
American Bankers Ins. Co. of FL	www.aba.com	800-226-5377	
American Collectors	www.americancollectors.com	800-360-2277	
American Modern Home	www.amig.com/fileaclaim	800-375-2075	
Brethren Mutual Insurance Co.	https://www.bmic.com/claims	800-621-4264	866-638-4527
Condon and Skelly	Email condonskelly@yorkrsg.com	877-371-9774	
Donegal Insurance Group	www.donegalgroup.com	800-877-9006	866-439-4527
Erie Insurance	www.erieinsurance.com	800-367-3743	800-552-3743
Farmers Fire Insurance Co.	Not Available	Report to Keller-Brown	
First Comp	www.markelinsurance.com	888-500-3344	
Foremost (Personal Auto only)	www.foremost.com/claims	800-274-7865	
Foremost (Other than auto)	www.foremost.com/claims	800-527-3907	
Foremost (Business only)	www.foremost.com/claims	800-435-7764	
Frederick Mutual Insurance Co.	www.fredmut.com/claims	800-544-8737	
Nationwide/Harleysville Insurance	www.nationwide.com	800-892-8877	
Infinity Insurance	www.infinityauto.com	800-334-1661	
J.C. Taylor Insurance	www.jctaylor.com	800-272-6764	
Lackawanna Casualty Co.	www.ligins.com/claims-management	888-280-5225	
Liberty Mutual Insurance Co.	www.libertymutual.com/claims-insurance	800-225-2467	800-567-5568
Miller's Capital Insurance Co.	www.millersmutualgroup.com	800-745-4555	
Penn National Insurance Co.	www.pennnationalinsurance.com	800-766-2245	
PIRMA	www.pirma.org/fileclaim.htm	800-362-1011	
PMA Insurance Group	http://www.pmacompanies.com/generic_reportaclaim.html	888-476-2669	
Progressive Insurance	www.progressiveagent.com	800-274-4499	
Safeco Insurance	www.safeco.com	800-332-3226	
Selective Insurance	www.selective.com	866-455-9969	800-638-8961
Selective Insurance - Flood	www.myselectiveflood.com	877-348-0552	
Westfield Insurance	www.westfieldinsurance.com	866-937-2663	800-810-3665



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SPREAD THE WORD

“Spread The Word” and you could be our monthly winner!

We have built our agency by taking care of our clients. Word of mouth is the best recommendation and we'd like to reward you for telling your friends and family how happy you are to be our customer. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you.

Here's how our program works

Tell a friend, colleague, relative, acquaintance....whomever...about us. When they contact us for a quote and tell us you sent them (don't worry, we ask), you'll automatically be entered into our monthly drawing. The first week of every month we randomly draw a winner from all of the prior month's entries. **If your name is pulled you'll win a \$50 gift certificate to a local place of business or charity and a shout out in our KB newsletter.**

Program Rules

- There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the amount of friends and family you refer.
- You get one entry for every prospect you refer.
- This program is open to anyone who makes a referral to our agency.
- Your referral does not have to become a Keller-Brown customer.
- You do not have to be a current customer of Keller-Brown.

**We believe word of mouth is the best way to grow our business
and we're looking to you for help!
BE A WINNER...TELL A FRIEND AND SPREAD THE WORD**



Keller-Brown Insurance Services
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