

Spring 2011

AFC PROGRAM

AFC Insurance Newsletter



FOCUS on Nonprofits

WHO IS ELIGIBLE?

- Community Social Services
- Adult Day Care & Adult Foster Care
- Home Health Care
- ARCs
- Alcohol & Substance Abuse Programs
- Special Schools
- Hospice
- Group Homes
- Developmentally Disabled Facilities
- Training Programs
- Home Medical Equipment Dealers
- Sheltered Workshops
- Many more eligible classes available!

COVERAGE OPTIONS:

- General & Professional Liability
- Accident & Health
- Workers Compensation
- Directors & Officers
- Coverage Enhancements Available
- Umbrella
- Property
- Auto

Some restrictions apply

AFC Insurance, Inc. publishes "The AFC Program". The content and opinions expressed in "The AFC Program" are strictly for informative and illustrative purposes from sources who are presumed accurate. AFC Insurance does not assume responsibility for any misguided information and no guarantees are implied.

AFC Insurance is an Underwriting Manager for Health and Human Service, Paratransit, Home Healthcare Insurance, Commercial Child Care and Pizza & Deli products with a mission to provide "Performance, Not Promises."

WHEN IT COMES TO AFC..

LORI ANN PURNELL
 Business Development Leader

July 1st is the biggest renewal date for social service organizations simply because many social service agencies like to run their insurance policies concurrent with their fiscal year.

It has been our experience, however, that few organizations have all their policies on the same date. Perhaps the organization was gifted a van in December, and the board finally got around to adding D&O in April. Now, they are renewing policies three times a year! Why not target social service organizations and offer the convenience of one concurrent renewal for all their staggered policies?

With our complete package of products for the social services agencies, the AFC Insurance team will help turn your efforts into successes!

At AFC Insurance, we have a combined staff experience with social service insurance of over 100 years. Our program is available nationally, and targets both for-profit and not-for-profit health and human service organizations. Working with us is easy, because we care.

Once a policy is issued with AFC Insurance, we even have a streamlined process for receiving all endorsements to our policies! (See Ease of Endorsements article)

AFC Insurance offers performance through exceptional service, an experienced staff, a full range of products, an aggressive program appetite, an intricate knowledge of the health and human service industry, convenient pay options, and most of all, an unmatched desire to help our agents succeed.

Call today and let us partner with you on niche marketing to any one of our specialty programs: Health and Human Services, Home Health Care, Home Medical Equipment, Paratransit, Non-Emergency Fleets, Commercial Child Care Centers and Pizza/Deli Shops with Delivery.



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NON-PROFIT Q&A

WELCOME LORI ANN!

LORI ANN PURNELL
Business Development Leader

Below is a list of frequently asked questions with regards to our Health & Human Services program. Maybe there is a question on our list that you've thought of asking, but never did. Or maybe there's a question you see that you have not thought of asking, but now you don't have to.

We're always here to answer your calls and your emails. Please never hesitate to contact us!

Q: Can AFC Insurance offer coverage for for-profit agencies as well as not-for profit organizations?

A: Yes, our program has a broad appetite for both the for-profit AND not-for-profit entities! We do ask that agents include financials with their for-profit health and human service agency submissions.

Q: Can AFC insure a new or start up health and human service risk?

A: We also look at new ventures on a case by case basis, but yes, we can insure a start up. We ask that our agents submit a resume for the director, and if they have a business plan, website or brochures, we'd love to see those too!

Q: Is the AFC program limited to only specific types of social services?

A: As you know, Health and Human Service agencies generally have a wide outreach and our staff has an extensive background working with these risks. We are always excited to receive new business submissions and we review each risk on its own merit.

Q: Can you offer sexual molestation and professional liability coverage?

A: Yes, we can offer general liability, professional liability, and sexual molestation coverage.

Q: Do you have any other Health and Human Service type of programs?

A: Yes, we have a Home Health Care Program, a Home Medical Equipment Program and a Paratransit, non-emergency fleet Program.

Q: Can you offer all lines of coverage?

A: Yes, we have a complete package program, as well as workers compensation, special events coverage, liquor liability coverage, directors and officers, and accident and health to cover the volunteers that serve Health and Human Services accounts.

To learn more about AFC Insurance and all our programs, visit us at www.afcins.com or contact Lori Ann Purnell at loriann.purnell@afcins.com or 610 814-2192.



Above: Lori Ann coached an "Insurance 101" lesson on Bring Your Child to Work Day!

MEGGAN WERKHEISER
Assistant Communications
Coordinator

A bright and bubbly personality has found its way into our office! AFC would like to welcome our newest employee and Business Development Leader, Lori Ann Purnell! With a skillful mind and powerful, positive energy, Lori Ann has thrown her efforts into building a stronger book of business for AFC with new marketing tactics, an open mind and communication!

Our new Business Development Leader comes to us with a Bachelors Degree in English and Writing from the University of Pittsburgh (Bradford Campus) and roughly 15 years experience in insurance with a specialization in non-profits. Lori Ann has insured more than 400 nonprofits and has a strong desire to help those who help others.

Prior to accepting her position with AFC, Lori Ann was an Insurance Consultant at Sterner Insurance in Co-

persburg. She has also worked at Church Mutual Insurance in Kentucky as a Regional Sales Representative and at Tidewater in Virginia as a broker. Making her way along the East coast, we are thrilled to have her supporting all of our programs with her wide range of knowledge from different perspectives!

Lori Ann is currently living in Allentown, PA. with her husband of 15 years, Jake, her two sons, Jacob and Josh, and her dogs, Max and Charlie. Dedicated to her work, Lori Ann's pups are both rescue animals from shelters that she had insured at one time.

In her spare time, Lori Ann enjoys crafts, fishing and running 15 to 20 miles per week, along with participating in multiple races during the year. She is even contemplating training for a half marathon! With a husband who has coached high school football for 22 years and two sons who both play the sport, she is also truly an active spectator and fan for her football men!

EASE OF ACCESS FOR ENDORSEMENT REQUESTS

LORI ANN PURNELL
Business Development Leader

nature of our business is constant change.

For this reason, we have streamlined our process for handling endorsements on all AFC Insurance business.

Email your request to endorsement@afcins.com, and

your request will be handled by a member of our team promptly upon arrival.

No hassle, no fuss, just consistent great service by an experienced team of professionals happy to serve you and your clients.

At AFC Insurance, we understand our agents are busy. We also understand that the

AFC Program Bulletin

We are AFC Insurance; an Underwriting Manager offering Performance, not Promises with over 100 years of combined staff experience insuring For-Profit and Not-For Profit Health and Human Services, Home Health Care, Home Medical Equipment, Paratransit/Non-Emergency Transportation, Commercial Child Care, and Pizza & Deli with delivery. Our complete program offers all lines of coverage, including property, auto, workers compensation, general liability, professional liability, abuse and molestation, liquor liability, crime, accident & health, D&O, EPLI, and special events coverage with an expansive appetite. Contact us today for more information about any of our specialty programs and for niche marketing opportunities. With exceptional service through an experienced team, AFC Insurance delivers performance.