



PICK UP OR DELIVERY? PICK UP OR DELIVERY? PICK UP OR DELIVERY? PICK UP OR DELIVERY? PICK UP OR DELIVERY?

Cheesy for some Papa John's!

MEGGAN WERKHEISER
Marketing Coordinator

Fireman's Fund has opened the door to a new eligible risk and franchise for AFC!

The franchise's "Better Ingredients, Better Pizza" has made them infamous – but their esteemed reputation and recognized leadership practices has made them our goal! Papa John's Pizza is now eligible in AFC's national Pizza Operators Insurance Program.

Our program is written on a Business Owners Policy (BOP), which includes Business Personal Property with Tenants Improvements and Betterments, Business Real Property (if insured owns the building) and Business Liability. The BOP also includes Data Compromise, Crisis Management, Food Contamination, and Identity Recovery.

Other coverages available in most states include Non-Owned Auto, Hired Auto, Owned Auto, Excess Liability, Liquor Liability, Workers Compensation, Employee Benefits Liability, Employment Practices Liability and Pay-

ment Card Security Extra Expense!

AFC's Pizza Program is the complete package, tailored to meet the needs of pizza restaurants with or without delivery services. Our program is specifically designed to exceed all insurance expectations, while providing quality service and affordable coverages that a full-service, quality chain, such as Papa John's necessitates.

Our underwriting team is waiting for your Papa John submissions! If you have any questions or concerns, contact Margie Wicks at 877-456-5323 x1877.

FFIC Offers Safety Course

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Marketing Coordinator

According to AFC's Auto Risk Management Kit, all drivers will take a delivery driving course. This Kit is provided at each new business policy issuance, renewal and any request.

Among certain sign off sheets, the informative packet includes a summary of coverages, driver guidelines/requirements, standards for pizza owners and insured's responsibilities and actions in the event of an accident. To ensure the safety of the delivery drivers and maintain a sense of control within the program, delivery driving courses should be provided for individuals.

The Auto Risk Management Kit states: "Driver Training: All drivers will take a delivery driving course. After the driver has passed the course, the Owner/Manager certifies that the course has been completed. During the first 3-4 days of employment, the driver will be assisted by more experienced personnel for further training."

Driver Training can be a Franchise or Corporate approved Driver Course.

However, if the insured does not have this in place, AFC can provide samples offered by Fireman's Fund. Fireman's Fund's Safety Course includes information that every pizza delivery driver should know – from checking the safety of their vehicle (headlights, tires, etc.) to growing familiar with their delivery territory and simplifying routes.

The Course also includes information specific to loading the actual product into vehicles and where the safest place may be to park. Knowing the weather, speed limit and accident-prone streets are also important in being a successful delivery driver! Once the potential driver/employee has reviewed the information packet, Fireman's Fund includes a 15-question quiz to administer and grade.

These measures are taken as a preventative action and risk management technique for loss control. The Driver Training is also a program designed for safety reasons as a delivery driver should be aware and informed at all times.

For more information or to receive a copy of Fireman's Fund's Driver Course and Quiz with answers, email us at pizzainsurance@afcins.com!

Pizza Expo 2012

MEGGAN WERKHEISER
Marketing Coordinator

Grate the cheese, season the sauce and roll the dough! It's almost time for the International Pizza Expo! As the largest pizza tradeshow, this Expo has a reputation to uphold! At the 6,000-plus pizza operators and 450-plus exhibitor convention, there is not a hungry attendee left standing.

Booths dramatized as actual pizzeria kitchens and live demonstrations straight from the experts, how can a convention so dedicated to the pizza industry be anything but the topping on the pizza!

The exciting event is produced by the National Association of Pizzeria Operators (NAPO) and is scheduled for March 13-15, 2012 at the Las Vegas Convention Center in Las Vegas, Nevada.

Although located in the City of Lights, the Expo has planned their own set of spotlights with a special Power Panel called "The \$2 Million Club," which will feature specific pizza operators whose businesses average more than \$2 million per unit in revenue.

For more information on what will be new for 2012, visit www.pizzaexpo.com. Don't forget to visit Booth 427 to chat with AFC!

Welcome to AFC, Wayne!

MEGGAN WERKHEISER
Marketing Coordinator

On January 9th, AFC welcomed its newest employee — Wayne Cheng! As the newest Underwriter Assistant, Wayne illustrates a powerful sense of determination, focus and career-mindedness.

A bona fide insurance catch, Wayne's experience in the insurance industry is impressive. Wayne comes to us with three years of experience on the brokerage side including an Associate in Risk Management (ARM) designation.

He is also a graduate of Temple University with a Bachelors Degree in Business Administration with a double major in Finance and Risk Management Insurance. Wayne is currently working on his CPCU and hopes to have accomplished this designation by March 2012.

His last position was as an Account Manager/Middle-Market Broker at a Management & Professional Liability Group in New York, New York. His focus was in Executive Risk and Professional Liability insurance for not-for-profit, private and public

companies.

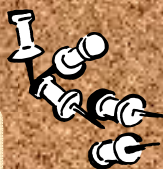
Originally born in Hong Kong, Wayne currently resides in Allentown, Pennsylvania. Aside from his career-minded spirit, Wayne enjoys running, working out, reading, biking, and traveling. He also enjoys having an awesome pet Shiba Inu!

AFC is extremely excited to include Wayne as an addition to our team. He plans to assist with growing the book of business and underwrite all lines of coverage. With such drive, Wayne is already a valuable asset to our company!



AFC Welcomes
New Employee:
Wayne Cheng

New Address:
3101 Emrick Blvd
Suite 318
Bethlehem PA 18020



AFC Program Bulletin