



PROGRAM CATALOG

YOUR PARTNER FOR SUCCESS.



Glatfelter
INSURANCE GROUP®
An  company



Glatfelter

INSURANCE GROUP[®]

An  company

At Glatfelter Insurance Group, we partner closely with agents to help win and retain business, and provide consistent support with a wealth of resources and information designed to boost success. We're committed to educating our agent partners on the new markets they wish to enter—allowing them to specialize and truly shine in the eyes of their clients. We offer quality, thorough coverages that clients can depend on, specialty benefits that go above and beyond, responsive service, proactive risk consulting and renowned claims handling.

Our programs speak volumes about our difference, many of them boasting retention level percentages in the 90s, with some reaching as high as 98 percent. We recognize the work of our loyal agents by offering a Most Valuable Producer program with added benefits, rewards and incentives. Since 1951, our focus has been on building lasting relationships and always doing the right thing. These combined efforts have helped us to grow into one of the largest managing general agencies in the U.S. and a leader in specialized commercial insurance for niche markets.

With more than 500 associates across the country, we work with a distribution network of more than 4,500 independent brokers, serving over 30,000 clients in industries as diverse as fire and emergency service, senior healthcare, religion, commercial ambulance, and public entities such as municipalities, water entities and schools. We value the partnerships we create with our agents, and hope to form one with you.

TOGETHER, WE CAN ACHIEVE MORE.

“ Insurance is a relationship business. It just doesn't work without first establishing a strong foundation. We know it is critical to develop an in-depth understanding of those we partner with—from outstanding agents and brokers across the country to the clients we work with together to serve. At Glatfelter, that's our focus. This enables us to deliver customized service and be there

IN THE MOMENTS THAT MATTER MOST.

ERIN FRY, PRESIDENT

HOSPICE | HOME HEALTHCARE | SENIOR LIVING

RELIGIOUS ORGANIZATIONS

MUNICIPALITIES

WATER ENTITIES

EMERGENCY SERVICE ORGANIZATIONS

COMMERCIAL AMBULANCE

EDUCATIONAL INSTITUTIONS

INDEPENDENT SCHOOL BUS CONTRACTORS

SPECIALTY BENEFITS

YOUR PARTNER FOR SUCCESS.

Glatfelter is a specialty provider of premier property, casualty, life, accident and health insurance programs. In addition, we're a proud provider of risk management consulting, education and training services that help keep your clients safe and safety-minded.

Our programs are tailored to the specific needs of niche industries, where you can truly specialize. Unlike many other insurance providers, our sales, underwriting and claims departments work hand-in-hand with our agents to produce outcomes that promote lasting client relationships. Our associates manage underwriting, policy administration, product and program management, loss control, claims administration, actuarial services and reinsurance. They are dedicated to the individual fields they serve and are incredibly well-versed in their markets.

We offer new agent partners a tailored onboarding program, complete with a year's worth of valuable resources, tips and information. In addition, our in-house marketing team helps support the agencies we work with, producing fresh, engaging content for agents to share with their clients on a regular basis.

From unmatched claims handling to a corporate office where the phone never goes unanswered...we have everything you need to succeed in today's insurance industry.

“ GLATFELTER INSURANCE GROUP OFFERS

specialized solutions to those who serve our communities because we are proud members of those communities, ourselves. We have a rich history of associates working for the organizations we service. As a result, our underwriting, risk control, sales and claims associates are able to provide a unique perspective to the way we approach risk. We do not simply provide insurance—we partner with our clients to provide tailored solutions to their challenges.

TROY MARKEL, HEAD OF GLATFELTER DISTRIBUTION



Glatfelter Healthcare specializes in the senior healthcare industry, insuring more than 3,700 hospices, home healthcare agencies and senior living facilities across the country. Launched in 2001, Glatfelter Healthcare covers both for-profit and not-for-profit healthcare facilities with property and casualty and workers' compensation coverages. This nationwide program includes an underwriting team who work only on healthcare industry accounts, so that they can better speak the language of your clients and risk control specialists with an average of over 30 years of clinical healthcare experience.

"We take great pride in caring for the caregivers. Our coverages are designed to meet their unique needs and challenges, and to allow them to focus on their patients and residents while we focus on keeping them as safe as possible."

JOE MYERS, SALES EXECUTIVE

INSURING CAREGIVING ORGANIZATIONS

TERRITORY:

Hospice/Home Health: Countrywide

Senior Living: Countrywide except certain venues in AK, CA, DC, FL, HI, NJ, NM, NY, NV, PA, WV

WHO IS ELIGIBLE:

Not for profit & For Profit:

- Hospice
- Home Healthcare Agencies
- Senior Living:
 - Skilled Nursing Facilities (Not for profit only)
 - Assisted Living Facilities
 - Independent Living Facilities
 - Continuing Care Retirement Communities
 - Short Term Rehabilitation Facilities (Not for profit only)

COVERAGES:

Full Commercial Lines Package including:

- Healthcare Professional Liability
- General Liability
- Property
- Earthquake and Flood
- Crime
- Commercial Automobile – For Owned Autos and/or Hired Non-Owned Autos
- Sexual Abuse Liability – Subject To Loss Control Review
- Excess Liability
- Management Liability – Available for Hospice/Home Health/Home Aide

Plus

- Workers' Compensation
- Volunteer Accident Coverage

SPECIAL FEATURES:

- Coverage for flood and earthquake
- Unique coverage for theft from patient's home
- Flexible options for high-value property
- Unique time element coverages
- Option to cover hospice physicians for both administrative and clinical duties on behalf of organization

ADVANTAGES:

- Responsive claims service
- Underwritten by an A.M. Best "A" (Excellent) XV Rated carrier
- Underwriting, risk control and claim teams specializing in healthcare organizations
- Experienced Risk Solutions team including licensed nurse and hospice administrator


RISK MANAGEMENT SERVICES

risktools.glatfelters.com

- Loss prevention
- Loss reduction
- Risk improvement
- Client educational products
- Free access to HR help line
- Free access to learning management system

SUBMISSION REQUESTS:

- Glatfelter Healthcare supplemental application, which can be found at glatfelterhealthcare.com/agents/applications
- Applicable ACORD applications including Statement of Values
- 5 years' currently valued loss runs
- Current Financials
- Current State Inspection(s)



Glatfelter Ministry Care got its start providing insurance to some of the largest churches in the Southwest. Since then Glatfelter has grown nationwide to include specialized religious coverages for many faiths including Christian, Jewish, Muslim, Hindu and Buddhist. Our products cover a wide range of ministry from daycare centers and schools to camps and missionary travel.

"We're here to insure the mission of religious organizations across the nation. They help support the community every day, and we work hand-in-hand with agents to help support them with coverages that speak to their unique aspects and needs."

ROB KUHN, SALES EXECUTIVE

INSURING YOUR MISSION

TERRITORY:

Countrywide except HI

WHO IS ELIGIBLE:

- Churches
- Synagogues
- Mosques
- Temples
- Schools, Daycares and Camps owned and operated by any of the above types of houses of worship

COVERAGES:

- General Liability
- Religious Counseling Liability
- Sexual Abuse Liability
- Security Enforcement Liability
- Property
- Commercial Auto
- Excess Liability
- Management Liability
- Broadcasting Liability
- Foreign Liability
- Missionary Travel & Accident
- Workers' Compensation

SPECIAL FEATURES:

- Coverage for day care, schools and camps
- Missionary Travel & Accident Coverage
- Property options available
 - Agreed amount
 - Blanket insurance

ADVANTAGES:

- Responsive claims service
- Underwritten by an A.M. Best "A" (Excellent) XV Rated carrier
- Underwriters specializing in religious accounts
- No punitive damage exclusions

RISK MANAGEMENT SERVICES

risktools.glatfelters.com

- Loss prevention
- Loss reduction
- Risk improvement
- Client educational products
- Free access to HR help line
- Free access to learning management system

SUBMISSION REQUESTS:

- Glatfelter Ministry Care supplemental application, which can be found at glatfeltermistrycare.com/agents/applications
- Applicable ACORD applications including Statement of Values
- 5 years' currently valued loss runs



MUNICIPALITIES

Glatfelter Public Entities's robust municipal program focuses on municipalities with populations of up to 30,000. As leaders in public entity insurance, we offer broad and proprietary insurance coverage, experienced risk control and responsive claims service. Our program is national, our underwriters are specialized and our team brings decades of experience to the table.

"Municipalities are the backbones of our communities. We've helped to protect them since 1987, and offer the enhanced coverage options they deserve."

BRIAN RABENA, SALES EXECUTIVE

INSURANCE FOR MUNICIPALITIES

TERRITORY:

Countrywide except AK, AL, HI, KY, and LA.

Casualty Only: FL, KS, OK and TX

WHO IS ELIGIBLE:

Public Entities with populations up to 30,000 and up to 40 armed, full-time (or equivalent) Law Enforcement Officers

- Cities
- Towns
- Townships
- Boroughs
- Villages
- Miscellaneous Public Entities

COVERAGES:

- Property
- Inland Marine
- Automobile
- Crime
- General Liability
- Public Officials and Management Liability
- Employment Practices Liability
- Employee Benefits Liability
- Excess Liability

SPECIAL FEATURES:

- Coverage for flood and earthquake
- General Liability including Law Enforcement Liability
- Guaranteed replacement cost on emergency service equipment

ADVANTAGES:

- Responsive claims service
- Underwritten by an A.M. Best “A” (Excellent) XV Rated carrier
- More than 90 years rated “A” or higher
- Agent friendly, efficient renewal process

RISK MANAGEMENT SERVICES

risktools.glatfelters.com

- Loss prevention
- Loss reduction
- Risk improvement
- Free access to HR help line
- Free access to learning management system for employee training
- Client educational products:
 - 80+ technical reference bulletins
 - Self-assessment tools
 - Training videos
 - Employment practice resources

SUBMISSION REQUESTS:

glatfelterpublicentities.com

- GPE Supplemental Application
- ACORD applications
- Five years currently valued loss runs
- Current budget/financial statements
- Property Statement of Values signed by the insured
- Updated driver information



WATER ENTITIES

Glatfelter Public Entities's boasts one of the largest insurance programs for entities that treat, store or distribute water. Our program traces its roots back to 1993 and offers a broad array of specialty coverages. Our experience spans over more than 20 years and our dedicated underwriters are highly knowledgeable and experienced with rating, quoting, policy issuance and customer service and support.

"With countrywide availability and a staff that specializes in the water industry, our program makes it easy to offer your clients exactly what they need. Our special risk management services, including training videos, will help you quickly and easily keep safety at the forefront of your clients' minds."

CHERYL SMOLA, SALES RESOURCE COORDINATOR

INSURANCE FOR WATER ENTITIES

TERRITORY:

Countrywide except AK and HI

WHO IS ELIGIBLE:

- Water Entities
- Irrigation Entities
- Conservation Districts
- Public, Private and Non-Profit Utilities
- Wastewater Entities

COVERAGES:

- Property
- Inland Marine
- Automobile
- Crime
- Workers' Compensation
- General Liability
- Public Officials and Management Liability
- Employment Practices Liability
- Employee Benefits Liability
- Excess Liability

SPECIAL FEATURES:

- Total blanket limit for back-up of sewer and drain without a sub-limit
- Pollution Liability coverage for chemical application in water/wastewater system
- Failure to Supply Water Liability

ADVANTAGES:

- Responsive claims service
- Underwritten by an A.M. Best "A" (Excellent) XV Rated carrier
- More than 90 Years Rated "A" or higher
- Agent friendly, efficient renewal process

RISK MANAGEMENT SERVICES

risktools.glatfelters.com

- 66 technical reference bulletins
- Self-assessment tools
- Training videos
- Employment practice resources
- Free access to HR help line.
- Free access to learning management system for employee training

SUBMISSION REQUESTS:

glatfelterpublicentities.com

- GPE Supplemental Application
- ACORD applications
- Five years currently valued loss runs
- Current budget/financial statements
- Property Statement of Values signed by the insured
- Updated driver information



EDUCATIONAL INSTITUTIONS

Glatfelter Public Entities's educational program covers K-12 public schools, private, charter and select religious schools, community and junior colleges and vocational schools. Our education program has near nationwide availability and a history of over 30 years of dedication to educational institutions. Offer your clients more with enhanced coverages, specialized underwriting and quality risk control resources.

"We proudly support a broad variety of educational institutions across the country, offering a robust library of risk management resources to accompany our dedicated program. With an underwriting team that averages more than 25 years' experience in education, you can offer our coverages with confidence."

DAVID GREENE, SALES EXECUTIVE

INSURANCE FOR SCHOOLS

TERRITORY:

- Public Schools - Countrywide except AK, DE, HI, KY MS, NY, TX and WV. (Casualty lines only in AR, IA, FL, KS, MO, NE and OK. Limited coverage available in NC and PA.)
- Private and Select Religious Schools - Countrywide except AK, HI, KY, and OK
- Charter Schools - Countrywide except AK, HI, IA, KS, KY, MT, ND, NE, OK, SD, VA, VT and WV

WHO IS ELIGIBLE:

- Public Schools K-12
- Community and Junior Colleges (without dormitories)
- Not-for-Profit Vocational Schools
- Independent Private and Select Religious Schools (without dormitories)
- Charter Schools K-12 (without dormitories)

COVERAGES:

- Property
- Automobile
- Crime
- Inland Marine
- Workers' Compensation
- General Liability
- Educator's Legal Liability (School Board Legal) including Employment Practices Liability
- Limited Pollution Liability
- Excess Liability
- Abuse and Molestation Liability
- Law Enforcement Liability

SPECIAL FEATURES:

- School Violent Events
- Student Accident Insurance
- Unmanned Aircraft
- Professional Healthcare Liability

ADVANTAGES:

- Responsive claims service
- Underwritten by an A.M. Best "A" (Excellent) XV Rated carrier
- More than 90 years Rated "A" or higher
- Experienced and specialized underwriting team averaging more than 25 years in the insurance industry
- Experienced and specialized sales executives assist agents with selling and retaining business
- Agent friendly, efficient renewal process

RISK MANAGEMENT SERVICES

risktools.glatfelters.com

- Loss prevention
- 116+ technical reference bulletins
- Self-assessment tools
- Training videos
- Free access to HR help line
- Free access to learning management system for employee training

SUBMISSION REQUESTS:

glatfelterpublicentities.com

- ACORD applications
- GPE Supplemental Applications and questionnaires
- Property Appraisals (if available), or Fixed Asset Inventory (if available)
- Statement of Values
- Five years currently valued loss runs
- Financial statements and/or budgets
- Course catalog (private schools and community college)

INDEPENDENT SCHOOL BUS CONTRACTORS

Glatfelter Public Entities offers coverage for independent school bus contractors. Our independent school bus contractor program traces its roots to 1998. Underwriting for our program is conducted by experienced staff with over 40 years' experience in the industry.

"We have years of dedicated experience working with independent school bus contractors, making it easy for agents to sell our coverages and demonstrate the deep value of our program. We are here to work hand-in-hand with you."

SOPHIA SCHWEMLEY, SALES RESOURCE COORDINATOR

TERRITORY:

Available in all states except: AK, HI, KS and OK

WHO IS ELIGIBLE:

Independent School Bus Contractors with up to 300 units

COVERAGES:

- Property
- Automobile
- Equipment Breakdown
- Crime
- Inland Marine
- Workers' Compensation
- General Liability
- Employee Benefits Liability
- Excess Liability

SPECIAL FEATURES:

- Garagekeepers Legal Liability
- Abuse and Molestation coverage for drivers
- Physical Damage Comprehensive Coverage;
Per Any One Cause (Deductible varies by risk)
- Replacement cost available – 'total loss'

ADVANTAGES:

- Responsive claims service
- Underwritten by an A.M. Best "A" (Excellent) XV Rated carrier
- More than 90 years Rated "A" or higher
- Agent friendly, efficient renewal process

RISK MANAGEMENT SERVICES


risktools.glatfelters.com

- Loss prevention
- Loss reduction
- Risk improvement
- Free access to HR help line
- Free access to learning management system
for employee training

SUBMISSION REQUESTS:

glatfelterpublicentities.com

- ACORD applications
- GPE Supplemental School Bus Contractor Application
- Statement of Values
- Five years currently valued loss runs
- Financial statements
- Fleet schedule including full VINs
- Driver list including date of birth and license numbers



VFIS is the largest provider of insurance to fire and emergency services organizations (ESOs) in the country. Founded in 1969, VFIS quickly became the gold standard in coverage, training and risk management for the industry. And our associates don't just specialize in fire and emergency services, many of them live it—serving as firefighters, chiefs, EMTs, dispatchers, rescue squad members and more. Our program pioneered the first tailored insurance package for ESOs and boasts a huge history of time-tested education, training and consulting services designed to keep your clients as safe as possible. We are proud to insure more emergency service organizations than any other provider.

"VFIS was the first on the scene...and we're still responding. We're proud to have been the premier insurance for those in the emergency services industry and to have upheld our gold standard service since 1969."

TROY MARKEL, HEAD OF GLATFELTER DISTRIBUTION

AMERICA'S LEADING INSURANCE PROVIDER FOR EMERGENCY ORGANIZATIONS

TERRITORY:

Countrywide

WHO IS ELIGIBLE:

Emergency Service Organizations

- Volunteer, Career & Combination Fire Departments
- Search & Rescue Teams
- Hazmat Teams
- Training Schools
- 911 Dispatch Centers
- Non-Profit Ambulance & EMS Departments
- County, State, Regional and National (Emergency Service) Associations

COVERAGES:

- Property
- Crime
- Portable Equipment
- Automobile
- General Liability
- Management Liability
- Excess Liability
- Accident & Sickness

SPECIAL FEATURES:

P&C

- Guaranteed Replacement Cost
- Search and Rescue Dogs
- Professional Healthcare Liability
- Unmanned Aircraft Liability
- Crisis Incident Response Coverage

A&S

- Medical Benefits
- Death Benefits
- Lump Sum Living Benefits
- Total Disability Benefits

ADVANTAGES:

- Responsive claims service
- Insure more Emergency Service Organizations in North America than any other provider
- Over 96% retention rate for the past 10+ years
- Training programs available:
 - Full library of training materials, kits and videos
 - On-site education and training classes
 - Seminars with experienced education specialists
 - 500+ online classes with vfishu.com

RISK MANAGEMENT SERVICES

risktools.vfish.com

- On-site consulting
- Complimentary training
- Free risk assessment self-evaluation tools
- A wide array of free risk management resources available on vfish.com, vfishu.com and ResponderHelp.com
- *Don't Risk It!* podcast
- Free access to HR help line

SUBMISSION REQUESTS:

vfish.com

- VFIS application
- Five years currently valued loss runs



Glatfelter Commercial Ambulance was created to bring the same comprehensive products and industry expertise that VFIS provides to emergency services to the growing number of private ambulance services. These entities include commercial emergency and non-emergency ambulance services, as well as paratransit and other non-medical transport. We're dedicated to serving the unique insurance and safety needs of ambulance services while helping protect these facilities with broad insurance coverage, experienced risk control and responsive claims services.

"The Glatfelter Commercial Ambulance Program is backed by an organization that truly understands ambulance providers. Each member of the Glatfelter team is dedicated to delivering a program that fits the unique needs of our clients."

JOE GIORGI, REGIONAL VP SALES

INSURANCE FOR COMMERCIAL AMBULANCE SERVICES

TERRITORY:

Eligible states include AL, AZ, CO, GA, IL, KY, MA, MD, MI, NJ, NY, OH, PA, TX, VA and WI

WHO IS ELIGIBLE:

- Commercial Emergency Medical Ambulance Operations
- Commercial Non-emergency Medical Ambulance Operations
- Paratransit/Non-medical Transport Operations (not to exceed 60% of total call volume)

COVERAGES:

- Property
- Portable Equipment Coverage
- Automobile
- General Liability
- Professional Healthcare Liability
- Management Liability
- Excess Liability

SPECIAL FEATURES:

- “Good Samaritan” Liability
- Guaranteed replacement cost for property
- Unlimited defense cost for general liability

ADVANTAGES:

- Responsive claims service
- Underwritten through an A.M. Best “A” (Excellent) XV Rated carrier
- Filed and available on an admitted basis
- Free access to HR help line
- Training programs available:
 - Driver training
 - On-site education or online EMS training courses
- Wide array of risk resources at risktools.vfis.com

SUBMISSION REQUESTS:

glatfeltercommercialambulance.com

- Emergency and non-emergency medical calls
- Paratransit/non-medical calls
 - Wheelchair calls (wheelchair transportation)
 - Other transportation services (buses, fly cars or unmodified vans)
 - Services other than transport calls (social services, community paramedicine)
- Start-up programs are ineligible; a minimum of four years, preferably five years operational experience (same ownership)
- Minimum of four years, preferably five years exposure information (vehicle count and call volume)
- Currently valued, credible, hard copy carrier loss information – minimum four years (plus current)
- Favorable review of Glatfelter Commercial Ambulance application
- Favorable engineering survey within 21 days of binding
- Favorable review of most recent prepared financial statement (audited, review or compilation preferred)
- Liability deductibles will be considered with sufficient collateral
- Minimum premium of \$50,000 and up for account
- Driver eligibility guidelines must be found acceptable by Risk Control
- Aircraft liability and aircraft hull coverage ineligible
- Risk must be domiciled in eligible state
- Multi-state risks subject to underwriting consideration



Glatfelter®

SPECIALTY BENEFITS

From cancer and critical illness benefits to group term life, travel and accident protection and our length of service awards program, Glatfelter Specialty Benefits fills the gaps found in traditional insurance policies. Our products mainly support fire, ambulance and emergency services organizations, but our accident and travel products can be used to fill a vast myriad of needs in any industry from mud runs and mission trips to youth camps and independent contractors. There's a reason that 98% of our customers stay with us. Join us to experience the Glatfelter difference.

"From critical illness products that better protect firefighters to Length of Service Award Programs designed to recruit and retain quality volunteers, we have the coverage your clients need."

KEITH BRANDSTEDTER, SALES PRESIDENT

THE CUSTOM COVERAGE SPECIALIST

TERRITORY:

Countrywide

WHO IS ELIGIBLE:

- Emergency Service Organizations
- Non-Profits
- Other Organizations

COVERAGES:

Emergency Service Organizations

- Critical Illness
- Group Term Life
- Length of Service Awards Program
- Special Risk / Accident Coverage

All other eligible groups

- Critical Illness
- Occupational Accident and Business Travel Accident
- Special Risk / Accident Coverage
- Student Accident
- Missionary Travel Accident
- Independent Contractor

SPECIAL FEATURES:

- 24-hour coverage
- Board member coverages
- Line-of-duty coverage
- Coverage for non-profit organizations

ADVANTAGES:

- Responsive claims service
- Underwritten by carriers that are rated “Excellent” and “Superior” by A.M. Best
- Guarantee Issue (for select programs)
- Simplified administration
- Wide array of risk resources at risktools.vfis.com

SUBMISSION REQUESTS:

glatfelterspecialtybenefits.com

- Factfinders available online
- Census reflecting names and dates of birth (for selected programs)



YOUR PARTNER FOR SUCCESS.



LOCATIONS:

GLATFELTER INSURANCE GROUP

(Main Office - Executive, Underwriting & Claims)

183 Leader Heights Road | York, PA 17402

800.233.1957

GLATFELTER PUBLIC ENTITIES

690 Stockton Drive, Suite 110 | Exton, PA 19341

888.855.4782

CLAIMS HANDLING:

All of Glatfelter's Program claims handling is done by Glatfelter Claims Management, Inc., with the exception of:

Glatfelter Specialty Benefits – Claims processed by the insurance carrier; claims review and assistance provided by in-house claims specialists and consultant.

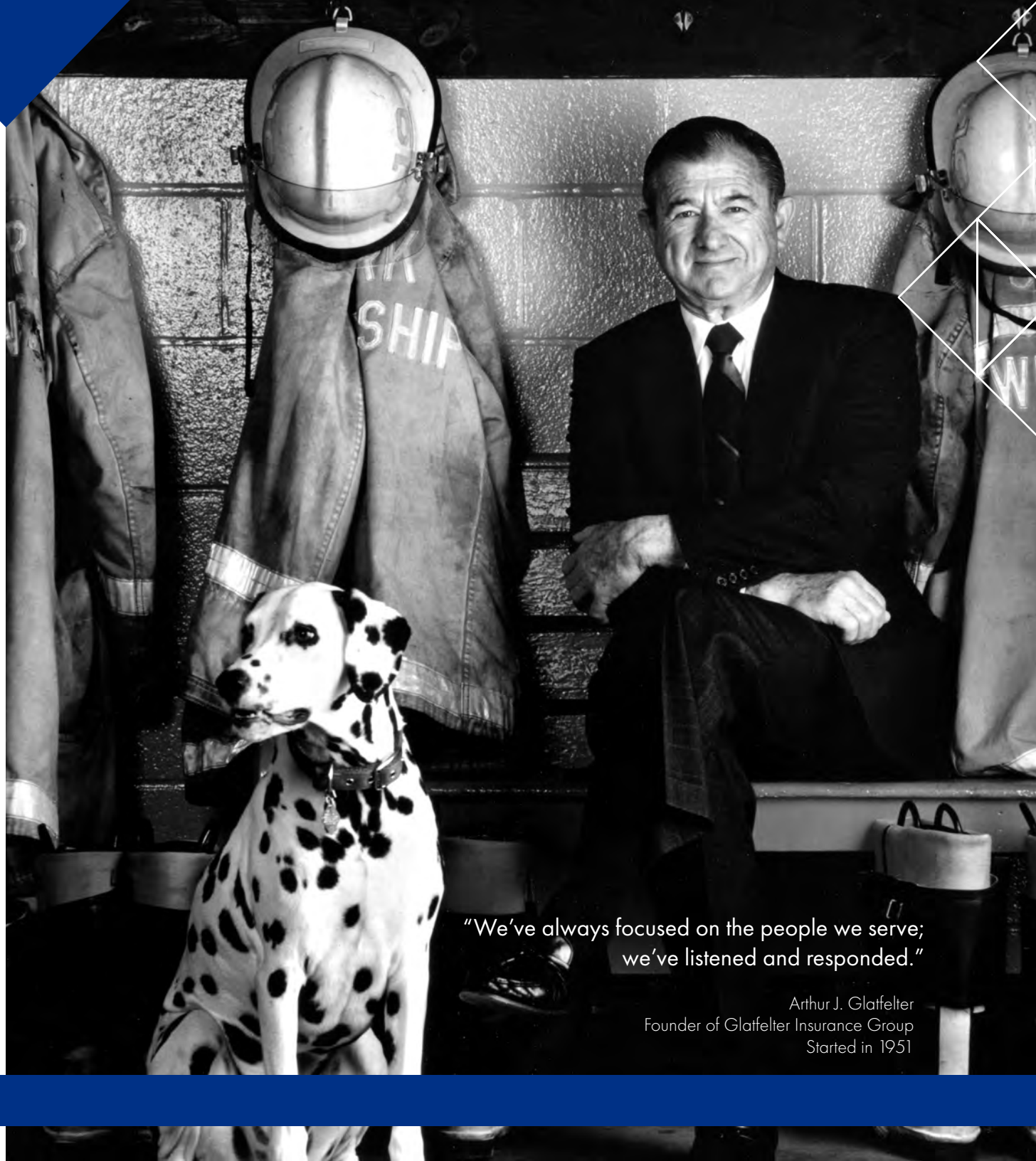


“ THE FOCUS HERE IS DIFFERENT

and always will be. We see it as our job to be caretakers. And to be great caretakers, we have to be specialists in the industries we support. We have to truly understand them—and understand our clients—while having a firm grasp of their risk issues and needs. Then, we have to arm our agents and brokers with this knowledge so they can go out into the world, provide remarkable service and experience equally remarkable success.

ERIN FRY, PRESIDENT





"We've always focused on the people we serve;
we've listened and responded."

Arthur J. Glatfelter
Founder of Glatfelter Insurance Group
Started in 1951

“ AT GLATFELTER, WE’RE PROUDLY

community-based and focused, serving caretakers who do imperative jobs within their neighborhoods. We tailor our insurance products to meet the unique needs of their industries, allowing us to better care for and protect them. It’s easy to be passionate about that. Collectively with our incredible distribution partners, we work to be the go-to organization for specialized commercial insurance, the first call when needs arise and an innovative solutions provider who regularly exceeds expectations.

CHRISTOPHER J. FLATT, CEO

glatfelters.com

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