PROGRAMS
BUSINESS
WHOLESALE
PRODUCTS

PROGRAM CATALOG

& wholesale options

YOUR PARTNER FOR SUCCESS.

Glatfelter
INSURANCE GROUP®
An AIG company

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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, 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 serve together. 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 & CEO

Glatfelter® HEALTHCARE

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 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."

BRANDON PARKER | UNDERWRITING

INSURING CAREGIVING ORGANIZATIONS

TERRITORY:

Countrywide with some state jurisdictional limitations

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
- 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

- Volunteer Accident Coverage

SPECIAL FEATURES:

- 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 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

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 coverages for religious institutions of 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."

SHAWNA CURETON | UNDERWRITING

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

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 glatfelterministrycare.com/agents/applications
- 5 years’ currently valued loss runs

Glatfelter®
PUBLIC ENTITIES

MUNICIPALITIES

Glatfelter Public Entities' 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."

LISA MARSALIS | UNDERWRITING

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:

- 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
- Underwriting, risk control and teams specializing in public entities

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

Glatfelter®
PUBLIC ENTITIES

WATER ENTITIES

Glatfelter Public Entities' 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 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."

MATTHEW OLPHIN | RISK CONTROL & EDUCATION

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
- 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
- Underwriting, risk control and teams specializing in public entities

RISK MANAGEMENT SERVICES

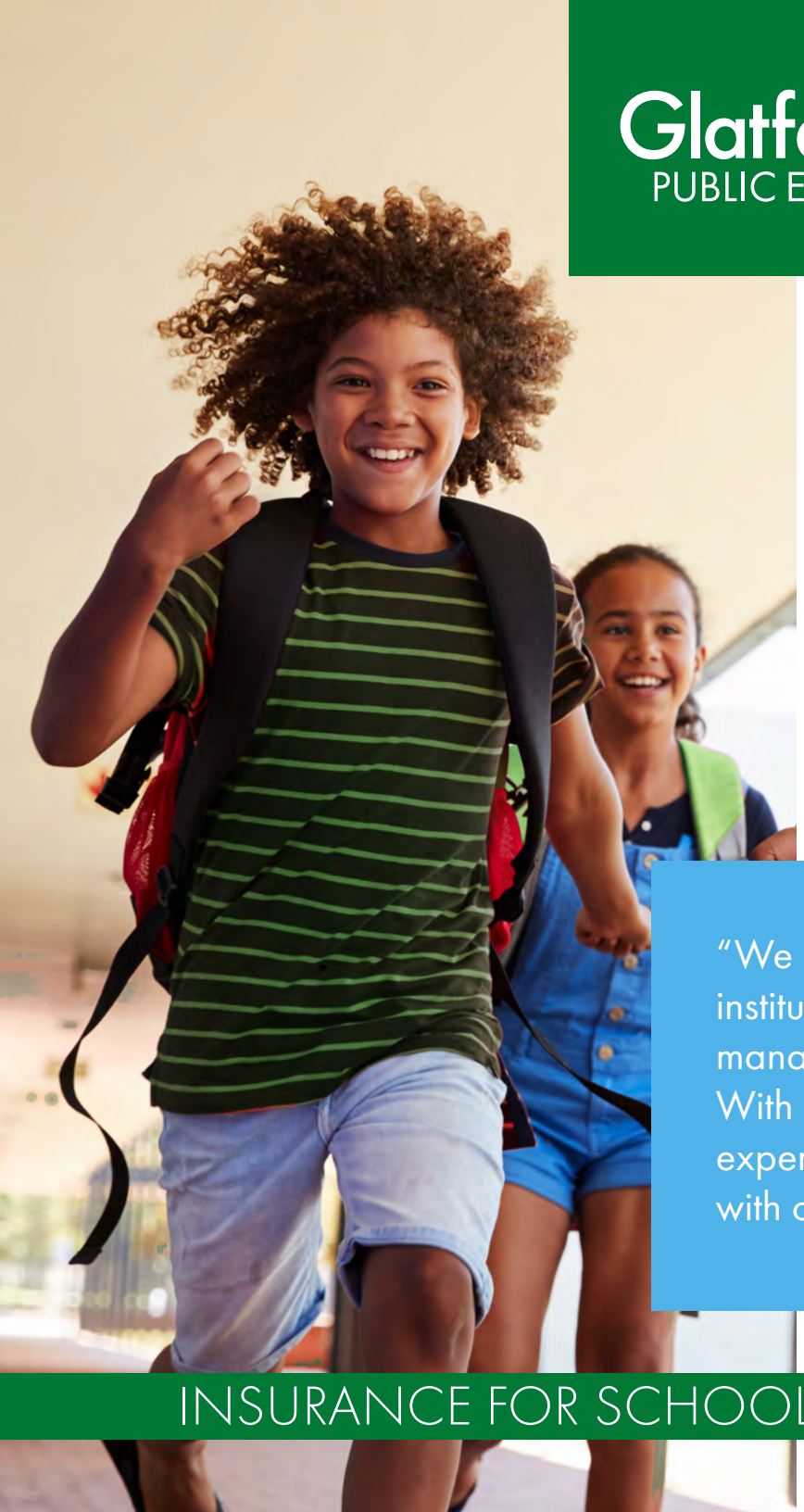
risktools.glatfelters.com

- 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



Glatfelter®
PUBLIC ENTITIES

EDUCATIONAL INSTITUTIONS

Glatfelter Public Entities' 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."

ROB DELEON | DISTRIBUTION

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
- 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 distribution team to assist agents with selling and retaining business
- Agent friendly, efficient renewal process
- Underwriting, risk control and teams specializing in public entities

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)

Glatfelter®
PUBLIC ENTITIES

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."

RYAN SANCHEZ | DISTRIBUTION

INSURANCE FOR SCHOOL BUS CONTRACTORS

TERRITORY:

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

WHO IS ELIGIBLE:

Independent School Bus Contractors with up to 200 units

COVERAGES:

- Property
- Automobile
- Equipment Breakdown
- Crime
- Inland Marine
- 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
- Underwriting, risk control and teams specializing in public entities

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

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."

CHRISTINE EINOLF | UNDERWRITING

AMERICA'S LEADING INSURANCE PROVIDER FOR EMERGENCY ORAGNIZATIONS

TERRITORY:

Countrywide, except DC and HI

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
- Underwriting, risk control and teams specializing in Emergency Organizations
- 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 vfisu.com

RISK MANAGEMENT SERVICES

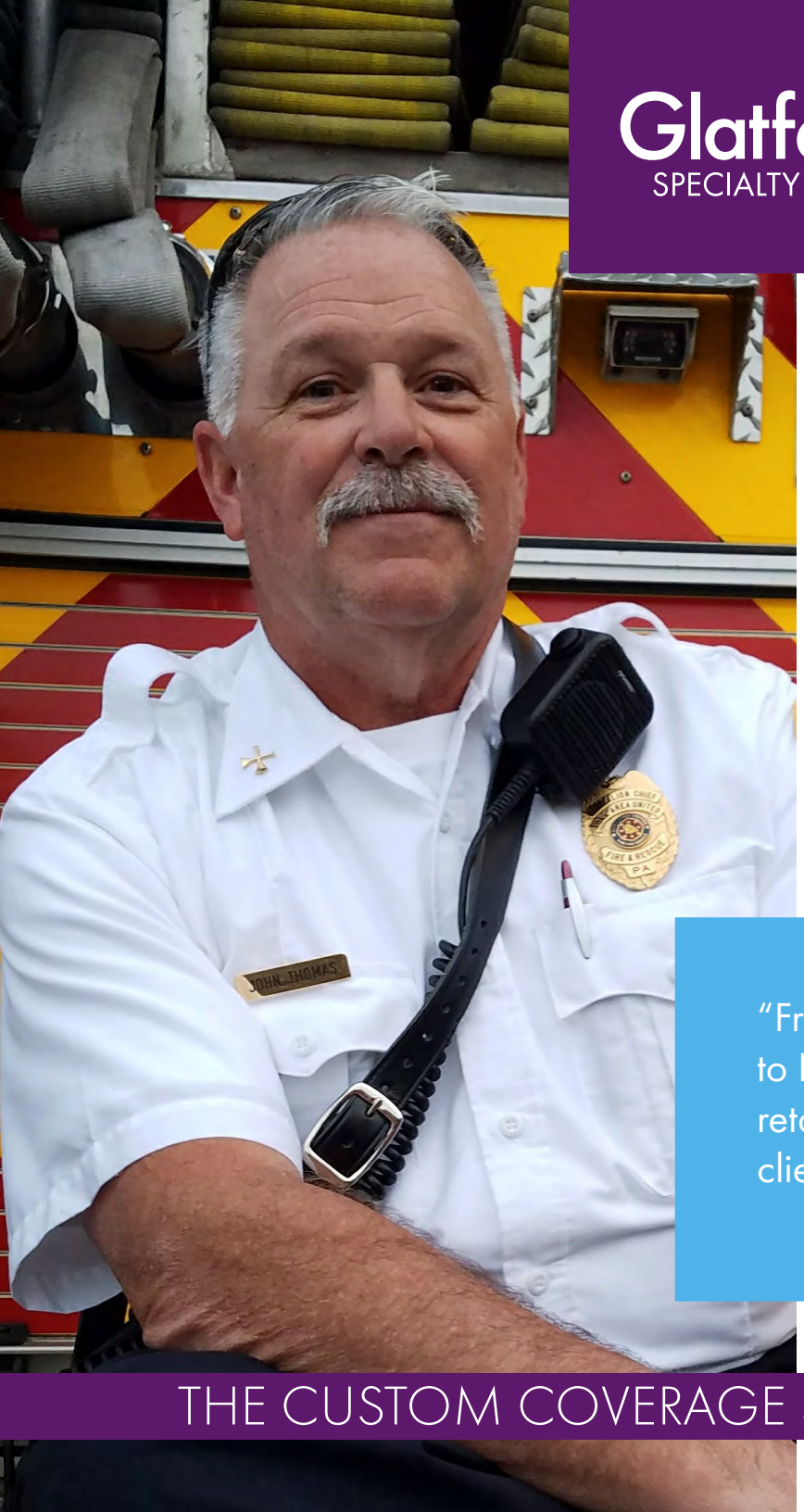
risktools.vfis.com

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

SUBMISSION REQUESTS:

vfis.com

- VFIS application
- Five years currently valued loss runs



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 service 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 and deserve."

KEITH BRANDSTEDTER | DISTRIBUTION

THE CUSTOM COVERAGE SPECIALIST

TERRITORY:

Countrywide

WHO IS ELIGIBLE:

- Emergency Service Organizations
- Non-Profits
- Other Organizations

COVERAGES:

Emergency Service Organizations

- Critical Illness
- Cancer
- 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)

SPECIALTY WHOLESALE PRODUCTS

Glatfelter®
BROKERAGE SERVICES

Glatfelter Brokerage Services* is here to serve you by providing unique streamlined access to a wide range of products. We have the capabilities to provide individual policy solutions to address a specific risk while also being able to provide a package of coverages for broader needs. We are proud to assist you in this new way and are excited to continue to launch even more products in the future to maximize our ability to add to your success.

"At Glatfelter, our focus is always on providing value to those we serve, and Glatfelter Brokerage Services is our newest opportunity to do that. Our partners across the country have relied on us to help them secure the right coverages for decades, and now we can do so in an even bigger way."

JEFF KILE | GLATFELTER BROKERAGE SERVICES

SPECIALTY WHOLESALE PRODUCTS

TERRITORY:

Countrywide, depending on the product

WHO IS ELIGIBLE:

With our breadth of products, we boast extensive eligibility. Our products are available both to Glatfelter program and non-Glatfelter program eligible accounts.

COVERAGES:

- Property
- General Liability
- Excess
- Cyber
- Management Liability
- Professional Liability
- Contractors Pollution Liability
- Watercraft (Including Pollution)
- Law Enforcement Liability
- Public Officials Liability
- Educators Legal Liability
- Accidental Death & Dismemberment
- Business Travel Accident

ADVANTAGES:

- Responsive claims service
- Streamlined underwriting experience
- Admitted and non-admitted options, depending on the product
- Agent friendly, efficient process
- Continued expansion of product availability

SUBMISSION REQUESTS:

glatfelterbrokerage.com/applications

- Click on each product to learn how to apply
- Send all submissions to: submissions@glatfelterbrokerage.com

Glatfelter
INSURANCE GROUP®
An AIG company

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.

"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.

ERIN FRY, PRESIDENT & CEO

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This brochure is intended for licensed insurance producers only as a listing of available products offered through Glatfelter Insurance Group affiliated companies. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Glatfelter products are offered through Glatfelter Underwriting Services, Inc. a/k/a Glatfelter Insurance Services in CA, MN, NV, NY, TX and UT. (CA Insurance Producer License #0B17046), or Volunteer Firemen's Insurance Services, Inc., a/k/a VFIS, a/k/a VFIS Insurance Services in CA. (CA Insurance Producer License #0B39073).

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