

# FINDING THE PERFECT BALANCE OF RISK AND COVERAGE

A conceptual image showing a hand balancing three spheres (two white, one blue) on a curved beam, symbolizing the delicate balance of risk and coverage. The background is a dark blue gradient with a faint image of a handshake.

... for Health &  
Human Service  
Organizations



John F. Ehresman, AAI  
Senior Vice President  
(800) 634-8237 ext. 1884  
[jehresman@bbinslv.com](mailto:jehresman@bbinslv.com)

Catherine McLain, CIC, CRM  
Commercial Insurance Broker  
(800) 634-8237 ext. 1825  
[cmclain@bbinslv.com](mailto:cmclain@bbinslv.com)



# Our Company



Brown & Brown (NYSE: BRO) is one of the most experienced and respected retail brokers in the United States, and one of the top ten largest insurance intermediaries in the country.

Since 1984, Brown & Brown of Lehigh Valley has been providing risk management and insurance services for the Health and Human Service industry, pioneering many practices that have become industry standards. We provide a complete range of risk financing programs and are committed to developing innovative and cost-effective risk solutions for our clients in this industry.



Our team of professional advisors consists not only of innovative and experienced insurance experts, but also human service professionals including a clinical psychologist. We find and educate the insurance companies to underwrite this class of business on a large scale, and to provide value-added consulting to our insurance clients in the form of risk management and loss control services.

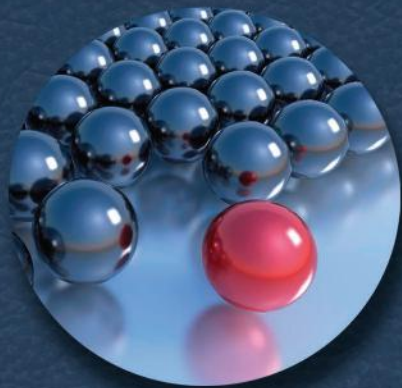
Through this holistic approach, we have developed strategic relationships with leading insurance markets who have products and services customized for this market segment. Our risk management professionals are state certified as Accident & Illness Prevention Service Providers, and specialize in risk improvement and compliance/accreditation services for health and human service clients. Team members also serve on many commissions to develop industry standards and are very active in providing educational services through seminars and publications.

"Brown & Brown has provided insurance brokerage services to the Florida Sheriffs Youth Ranches for 26 years. They have provided us with excellent coverage choices, competitive pricing, proactive risk management services, and the highest level of customer service. We highly recommend Brown & Brown for your insurance needs!"

– Janet Bass, Vice President of Operations  
Florida Sheriffs Youth Ranches  
Boys Ranch, Florida



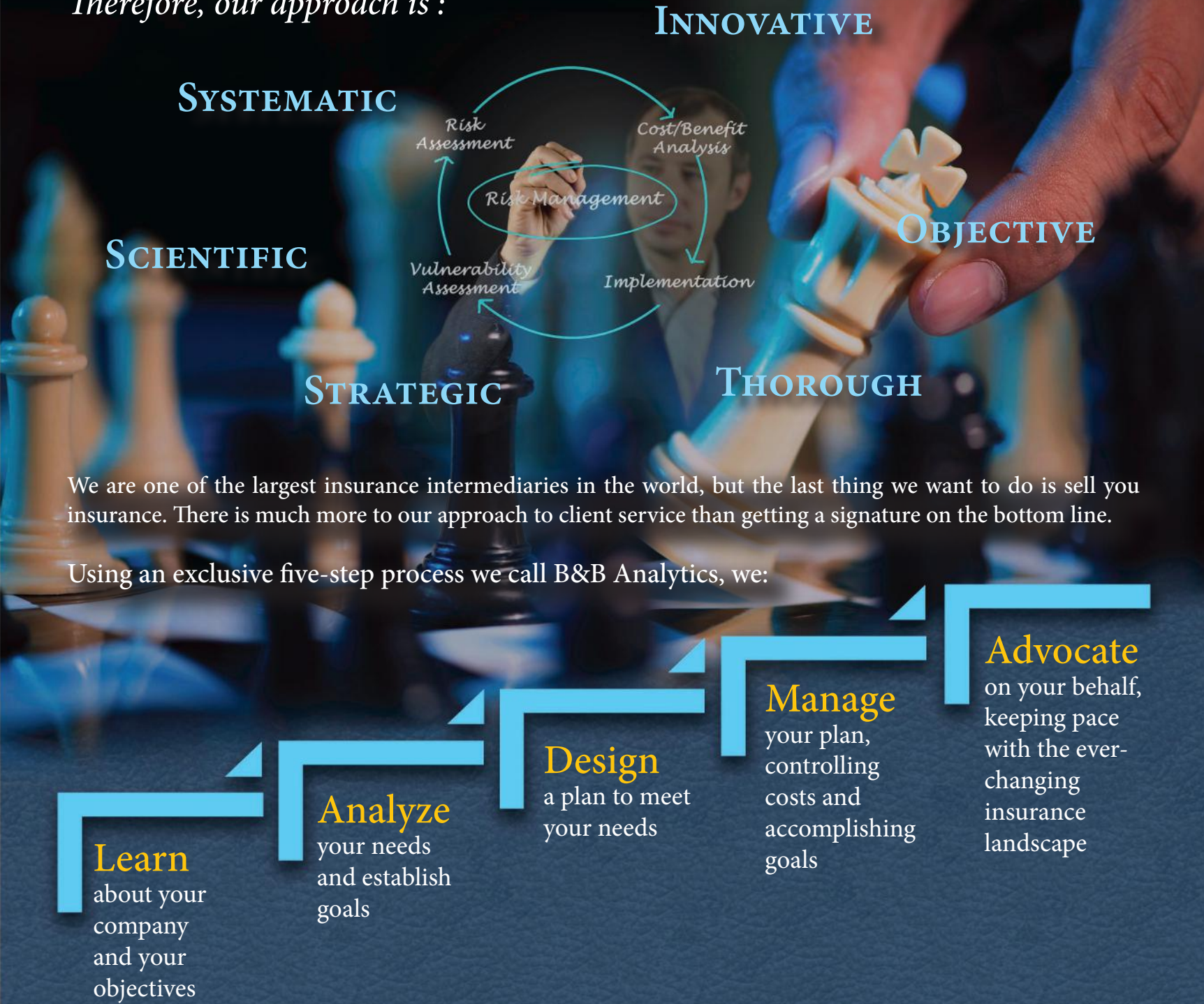
# Your organization is not like anyone else's. Your insurance advisor shouldn't be either.



In an environment that is continually changing, sometimes confusing, and inarguably complex, the development of an effective and efficient insurance strategy is an art practiced by a few, rare organizations. These companies bring a unique vision and innovation that make sure that what they offer matches the needs of their clients.

Brown & Brown is one of those companies. We operate on simple, yet profound principles. Every client is unique. Every need is individual. Every plan is customized. There is no "one size fits all" solution.

Therefore, our approach is :



We are one of the largest insurance intermediaries in the world, but the last thing we want to do is sell you insurance. There is much more to our approach to client service than getting a signature on the bottom line.

Using an exclusive five-step process we call B&B Analytics, we:





You have dedicated yourself to a life of helping others; giving your clients (and your work) your passion, your steadfastness, your heart. Here at Brown & Brown of Lehigh Valley, we also pour our hearts and souls into giving our clients the best advice tailored to their needs, and the highest level of service in the business.



## Providing Expertise Across A Full Spectrum of Services

Tremendous progress is continually being achieved in the wide range of practices to provide help to those in need. Therapeutic and scientific discoveries are reshaping the landscape of care, and, as a result, societal norms and expectations demand institutional innovation from providers.

This creates a veritable “moving target” of potential risks. That is why you need insurance Advisors with the depth, breadth and ingenuity not only to keep up with the trends, but also to anticipate them in order to provide you with adequate coverage.

Since 1990, Brown and Brown of Lehigh Valley has grown our Health and Human Service client base to more than 600 clients across 46 states. Our client mix includes a variety of resident and out-patient provider organizations, including but not limited to:

- Assisted Living
- Behavioral Health Clinics and Hospitals
- Children's Residential Programs
- Development/Intellectual Disability Programs
- Domestic Abuse Programs
- Drug & Alcohol Abuse/Recovery Programs
- Emotionally Troubled Youth Counseling & Education
- Employment Centers
- Family Services/Resource Centers
- Foster Care/Child Placement Services
- Home Health Care
- Homeless Shelters
- Juvenile Justice Programs
- Senior Citizen Living/Care Facilities and Services

“LifePath has been a client of Brown & Brown Insurance for 17 years. I am happy to state that Brown & Brown has been consistently available and has gotten to know our specialized field of business in a detailed way so that they can customize products for us and help us to manage risk. We especially appreciate some of the free consultative services which Brown & Brown includes as part of their services.”

– *Paul Coleman, CEO  
LifePath  
Bethlehem, Pennsylvania*

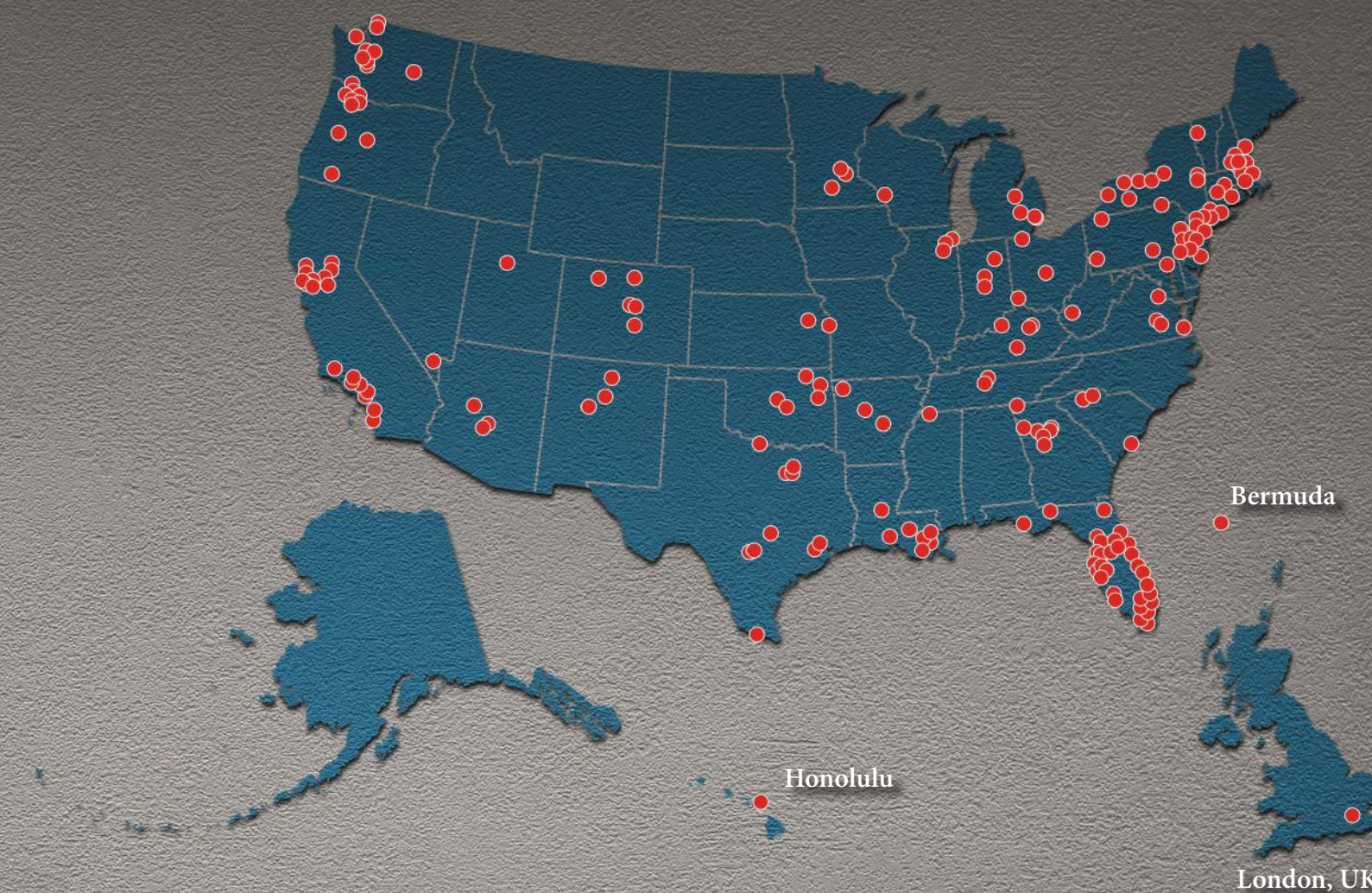




Many state and national behavioral healthcare and child welfare associations currently endorse Brown & Brown as their preferred or exclusive insurance broker. Associations such as:

- Alliance for Strong Families and Communities
- Council of Family and Child Caring Agencies (NY)
- The New Jersey Association of Mental Health and Addictions Agencies
- The Ohio Council of Behavioral Health & Family Services Providers
- Rehabilitation and Community Providers Association (PA)
- And many more!

In the past 25 years, Brown & Brown of Lehigh Valley has given back more than \$3 *million* to support the health and human service community.



**John F. Ehresman, AAI**  
Senior Vice President

3001 Emrick Blvd. Suite 120  
Bethlehem, PA 18020  
Direct: 610/694-1884  
Fax: 610/974-9791  
Toll Free: 800/634-8237 ext. 1984  
Cell: 610/417-2017  
Email: [jehresman@bbinslv.com](mailto:jehresman@bbinslv.com)  
[www.bbinslv.com](http://www.bbinslv.com)





# Client Testimonials

"Brown & Brown has been an invaluable resource to Family Services of Western PA. They have guided and continue to support me through all aspects of implementing a structured Enterprise Risk Management process and plan. I could never have successfully implemented ERM without their knowledge, skill, and guidance!"

– **Karen Brannon, Ph.D.**  
*Chief Research and Organizational  
Development Officer*  
Pittsburgh, Pennsylvania

"Brown & Brown has provided many years of service for Hillside Family of Agencies. Their wide range of knowledge and services specific to our type of organization truly sets them apart. Brown & Brown has the tools and professional staff to meet the needs of any customer. We are proud of our continuing business relationship with them."

– **Dennis Richardson, President**  
*Hillside Family of Agencies*  
Rochester, New York

"We have always received the best service from Brown & Brown. We have worked with them over 10 years because they pay attention to details, make us feel like a priority and are very responsive to our requests and needs. Their team is professional and have proven to be creative in problem resolution, reliable in commitments and overall consistent in exceeding our expectations."

– **Tanieka Griffin**  
*Lead Benefits Coordinator*  
*Community Development Institute*  
Denver, Colorado

"It gives me great pleasure to write this letter of recommendation for the insurance professionals at Brown & Brown. With often near daily contact with their staff, they are responsive and take time to listen to our needs. They not only understand and possess extensive experience in Health and Human Service but they have taken the time to understand our management and operational needs. Their extensive access to regional and national markets provides CSG an array of carrier options and assistance in developing strategies and programs that help reduce CSG's cost of risk and consequently lower our premiums. You would be hard pressed to find (anywhere else) the extraordinary personal customer service of the insurance professionals at Brown & Brown."

– **Susan Blue**  
*Chief Executive Officer*  
*Community Services Group*  
Mountville, Pennsylvania

"Brown & Brown has been our broker for many years. We have been pleased with the thoroughness of them in evaluating our risks and how to manage them through not just insurance but also through programmatic revisions. Questions and claims are handled in a quick and efficient manner. The staff of B&B approaches their jobs as true professionals and works hard to obtain competitive pricing and to allow the agency to put more money into children and families instead of in insurance premiums."

– **Russell Martin, President**  
*Missouri Baptist Children's Home*  
St. Louis, Missouri

"Brown & Brown has been a trusted partner of the Alliance for Strong Families and Communities for many years. The Brown & Brown team has provided the Alliance and many members of our network with affordable insurance solutions. Just as importantly they have consulted with our network organizations in need of risk assessment, mitigation support and/or other advice."

– **Susan Dreyfus, President & CEO**  
*Alliance for Strong Families  
and Communities*  
Milwaukee, Wisconsin

"Bravo to Brown & Brown on another successful year supporting Coleman Professional Services. The true test of an insurance company is how they respond with an insurance issue. B&B's response rate has just been wonderful, professional and informative. Brown & Brown has truly been a "working partner" with Coleman in serving people with mental health and addiction challenges."

– **Nelson W. Burns**  
*President and Chief Officer*  
*Coleman Professional Services, Inc.*  
Kent, Ohio

"Brown & Brown has been a trusted insurance advisor to our company for over a decade and a half, providing top-flight customer service and risk management. Most important, because of its size and relationship with various insurance carriers they have access to very difficult insurance markets. I value our relationship with Brown & Brown and consider it vital to help our company achieve success in the future."

– **Carmen P. Flitt, CEO/CFO**  
*CareGivers Health Services*  
Tonawanda, New York



**Brown & Brown of Lehigh Valley, LP.**

3001 Emrick Blvd, Suite 120, Bethlehem, PA 18020 | Toll-free: (800) 634-8237 | Ph: (610) 974-9490

[www.bbinslv.com](http://www.bbinslv.com)