



To PCCYFS members,

I am pleased to write the following letter of recommendation endorsing the services of Brown & Brown of Lehigh Valley.

In 2019 our organization went through a very difficult liability insurance renewal. Many PCCYFS members have faced similar difficulties over the last two years. Our long-term insurance company exited the market and left us with very few viable choices. Those choices involved significantly increased premium, drastic reductions in coverage and worst of all, we would have faced large gaps in coverage for services provided over the last two decades.

Late in 2019, in order to make State lawmakers and regulators aware of this growing crisis, I attended a number of meetings in Harrisburg as part of a team of PCCYFS member executives. John Ehresman from Brown & Brown Insurance also attended these meetings at the request of PCCYFS. His role was to translate, in plain English, the root cause of the insurance challenges and advocate on behalf of child welfare providers for a solution.

Through this introduction, John and his team at Brown & Brown became familiar with Pinebrook's insurance program and offered to step in and work on a solution for our own particular challenges. When our 2020 renewal arrived, Brown & Brown was able to reverse all of the coverage deficits from our previous renewal including the restoration of our retroactive coverage and full abuse and molestation coverage.

If you are interested in working with a child welfare insurance specialist that understands your operations and can help you successfully navigate the challenging insurance market, please do not hesitate to contact John Ehresman at Brown & Brown for a unique perspective.

Sincerely,

William Vogler, Ph.D.
CEO
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