



A Message from Mitchell S. Rosenzweig

Vice President, Claims

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Mitchell S. Rosenzweig
Vice President, Claims

Dear Agents, Brokers and Friends,

As we have described in previous newsletters, we continue to make many positive changes at AE, and one very important area of focus has been in claims. We appreciate that in our business claims is where "the rubber meets the road," and that claims have a big impact on people's lives. We are always mindful of the fact that ultimately it is because of claims that people buy insurance.

During the first two quarters of 2011 we continued to make improvements. For example, we have substantially reduced the average time a claim is open by making prompt and aggressive claim handling a priority among our staff. In recent months, we have consolidated our department from two locations into one. All claim personnel now work out of our Cherry Hill, NJ, facility. This will improve communication and supervision, as well as help foster a consistent culture.

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AE Offers Agents Free Continuing Education Seminar

On July 21, from 2–5 PM, AE will sponsor a free continuing-education course for its independent New Jersey agents. The three-credit course, entitled "A Simple Approach to Business Ethics," will help agents fulfill their mandatory continuing-education requirement.

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Product Upgrades: Our BOP Offers Increased Liability Limits and Identity Recovery Coverage

AE has added two new features to its Businessowners Program (BOP): a new option to increase the insured's liability limits to \$2 million per occurrence and \$4 million in aggregate, and Identity Recovery Coverage with an aggregate limit of \$15,000.

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"Waterfall" or "Agile"? AE's VP Addresses Conference on Project Management

Fred Tursi, VP, Finance, also heads up AE's IT department. Wearing his IT supervisory hat, Fred spoke at the IASA Conference in June to accounting and information technology professionals on the topic of project management.

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AE's CUO Joins HSB Regional Company Advisory Board

Vivalde Couto, AE's Chief Underwriting Officer, has joined the Hartford Steam Boiler's Regional Advisory Board, whose input helps HSB's senior management, product managers and others forge HSB's strategic direction. For AE, it's an honor and recognizes our growing presence in the industry.

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Conferences Recap

We just returned from the PIANJ & PIANY 2011 Annual Conference at the Taj Mahal Casino Resort in Atlantic City, and it was a great experience. Thank you to everyone who stopped by our booth and said hello.

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CONTACT US

AE Insurance Group, Inc.

ADMINISTRATION

800-222-3058

compliance@aeinsurance.com

CUSTOMER SERVICE

888-925-7100

customerservice@aeinsurance.com

CLAIMS

800-222-3058

claimsdepartment@aeinsurance.com

MARKETING

800-222-3058

marketing@aeinsurance.com

UNDERWRITING

888-925-7100

uwdepartment@aeinsurance.com and

A FOCUS ON PEOPLE



Meet Mary Ellen Lowman, AE's New Territory Manager for Maryland

AE's new Maryland Territory Manager, Mary Ellen Lowman, is right at home in her native Maryland. Her extensive background – including

four years of agency experience – helps her understand the challenges agents face and how she can help them succeed.

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newbusiness@aeiginsurance.com

INDUSTRY ISSUES



Why Agents Choose Carriers: Survey Results

A survey of more than 1,500 agencies across all 50 states has produced some valuable new findings. According to the survey, how well a carrier handles claims is more important than anything else – including compensation – in determining why an agent will choose a carrier.

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AE INSURANCE GROUP MISSION

To be the *Best in Class Provider* by providing our Agents with competitively priced, comprehensive insurance products and ease of doing business through agency interface, quality service and unparalleled responsiveness.

To be the *Best in Class Provider* by providing our insureds with fair pricing, and effective claim and loss control services on a broad array of insurance products.

To be the *Best in Class Provider* by providing our employees with a fulfilling work environment, a sense of community and the necessary tools for career success.