



A Message from Fred Tursi

Vice President, Finance

With three quarters of 2011 already completed, I decided to do an assessment of our accomplishments to date. . . We would also like to know what you think.



Frederick J. Tursi

Vice President, Finance

Dear Agents, Brokers and Friends,

This year continues to be a difficult time for insurance carriers in the Northeast. The economy remains weak, investment yields are anemic, the commercial insurance market is soft and Hurricane Irene wreaked havoc on East Coast writers. With that being said, we at AE are weathering the storm, so to speak, and remain focused on becoming a premier regional insurer in the markets we serve, both in product offerings and financial strength.

With three quarters of 2011 already completed, I decided to do an assessment of our accomplishments to date. I believe that we have done some things well. There are also some things we have not done as well as we would have liked. If I were filling out a report card, here is how I would have graded our performances.

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AE Adds Multiple Enhancements, Including Habitational Risk, to Businessowners Program

AE has added multiple enhancements, including Habitational Risk, to its popular Businessowners Program (BOP) in all states where it writes business, with the exception of New York. It also announced a base rate reduction for this program in New Jersey and Pennsylvania.

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Online Payment Option Successfully Launched

AE's new online payment option allows insureds to make premium payments online through the transfer of funds from a checking account. Make sure to inform your clients about this convenient new feature!

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Recapture Campaign Gives Agents – and AE – Second Chance at Missed Opportunities

By reviewing last year's quotes that agents submitted to AE but ultimately didn't bind, or bound with another carrier, AE has given agents a new shot at renewal time for business they may have missed and gives AE a chance at opportunities that may now be more attractive.

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AE Responds Smoothly and with "Grace" to Hurricane Irene's Damage and Disruption

On August 27, Hurricane Irene barreled into the Northeast, bringing destruction, flooding and power outages, but AE was well prepared and served its customers promptly. We also offered a grace period for payment on all policies affected by the storm's disruption.

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Did You See Our New Ad?

As part of our stepped-up marketing efforts to raise awareness of AE, we launched a new ad campaign which first appeared in September's PIA Magazine. Check it out! [\[click here\]](#)

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Meet Us at the Conferences

With the fall season upon us, AE is again meeting with agents and potential business partners at conferences and conventions throughout the Northeast and Mid-Atlantic. We hope to see you at one of these events!

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AE Sponsorship at PIANJ Golf Charity Event

On September 12, 2011, AE was proud to be a sponsor of the 28th Annual PIANJ Golf Classic that brought together agents, clients and insurers in support of the Special Olympics.

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A FOCUS ON PEOPLE



Focus on People: Meet the



Claims Department

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Handling claims is tough in the best of times. But Hurricane Irene took it to a new level, with the high volume of desperate calls and stressed-out policyholders. Meet the members of AE's Claims Department who rose to the challenge with compassion, courtesy and professionalism.

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Congratulations to Marianne Franken, TM for Pennsylvania, on CRM Achievement

Congratulations to Marianne L. Franken, AE's Territory Manager for Pennsylvania, upon passing Part 2 of the Certified Risk Manager exam.

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INDUSTRY ISSUES



Are Insurers Out of Touch with Small Businesses?

A recent article in *Insurance Journal* notes that some agents feel there's a disconnect between the products that carriers are providing and what small businesses need in today's economy. What's your opinion?

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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.