

The Bert Company

Personal and Business Insurance Planning

Relationships Matter.

After years of double-digit employee benefit increases, workers' compensation rate hikes and limited property and casualty markets, employers all over the country are looking to their professional agents and brokers to help hold the line on costs. But more than just solutions to the spiraling cost of coverage are required. Indeed, nothing short of a redefined relationship with an insurance broker is essential.

Enter The Bert Company and its affiliates Renshaw Insurance and Best

Insurance. To them, it's the relationship that matters. One that's built on experienced people who know and understand the unique needs of your business.

They've provided their extensive client base with employee benefit services, life insurance and multiple lines of property and casualty insurance for decades. And with more than 100 years of combined experience, they want to be your broker of choice — not just for your next renewal, but for the long term.

With skilled planning and development, The Bert Company and its affiliates offer a broad spectrum of personal and business insurance plans delivered by the industry's most reputable carriers and Third Party Administrators (TPAs). For their clients, this means dependable, comprehensive coverage at truly affordable rates.

Strong Partnerships

Renshaw Insurance, an affiliate since January 2002, wrote its first policy in 1954. Since that time, Renshaw has written thousands of personal and commercial line policies for three generations of clients.

“Our merger with Renshaw Insurance has greatly expanded the overall expertise available in all lines of insurance for the clients of both agencies,” said Doug Bert, president and co-founder of The Bert Company. “This has positioned our firm to be a true leader in the area.”

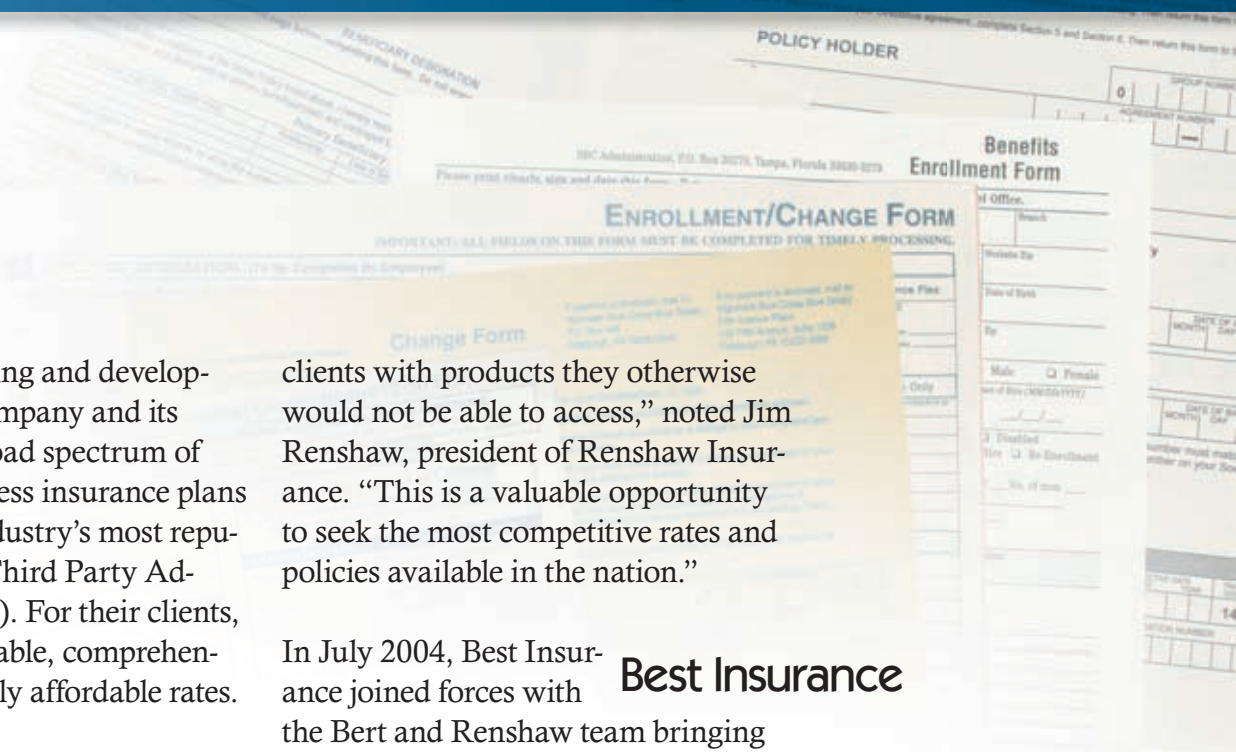
Adding to the value, in 2000 Renshaw Insurance partnered with the Keystone Insurers Group (KIG), one of the largest, privately held insurance firms in the U.S., providing them access to a much larger market of insurance carriers.

“The real key to our association with KIG is that it allows us to provide our

clients with products they otherwise would not be able to access,” noted Jim Renshaw, president of Renshaw Insurance. “This is a valuable opportunity to seek the most competitive rates and policies available in the nation.”

In July 2004, Best Insurance joined forces with the Bert and Renshaw team bringing with it a superior knowledge of commercial lines underwriting. “Prior to merging with this organization, we interviewed several entities, looking for the perfect fit,” said Ted Best, founder of Best Insurance. “Without a doubt, we found that the philosophy in place at The Bert Company best serves our client base. Rest assured we continue to leave no one disappointed.”

Carol Donahey, HR generalist, and Art Hammond, vice president from Seneca Printing in Franklin, Pa., consult with Doug Bert, president, and Mark Louis, director of The Bert Company, on the insurance needs necessary for their unique business operations.



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— Doug Bert

Incomparable Team

To ensure the success of their clients, The Bert Company and its affiliates are strongly committed to the goals and needs of each individual — be it commercial or personal insurance. Clients are provided with extensive planning and product design to best serve their needs. The Bert Company and its staff of professionals strive to maintain a mind-set that focuses on positive solutions.

“Our staff is key,” said Boyd Bert, co-founder of The Bert Company. “I believe they have an incomparable knowledge of the insurance industry and the products which will best suit each situation. It’s the people that work here that make this company such a resource.”

Most importantly, everyone at The Bert Company works diligently to establish long-term relationships with their clients, consistently displaying reliability and integrity with all of their dealings. At The Bert Company, the expertise of their staff, coupled with the skills of knowledgeable customer service representatives and executive

assistants, enables them to deliver to their clients the best insurance vehicles available. Each member of the team strives to satisfy every client’s distinct objectives by implementing the most economical means possible.

Unique Solutions

To offer solutions that prevent the risk of exposure to a business or family, The Bert Company and its affiliates provide a full range of insurance products and services including insured, self-funded and retirement programs.

However, The Bert Company offers more than just a list of products. The staff has a strong personal interest in each individual client. Because of their experience and professional affiliations, they are able to offer unique solutions to just about any insurance or benefit situation, providing their clients with an opportunity for greater cost savings and higher profitability.

For the professionals at The Bert Company, it is truly about their relationship with and dedication to their clients. “We have to stay in tune with our clients’ current and emerging business needs, as well as their overall strategic plans,” Doug Bert said. “Only by dedicating the time and attention necessary to understand their business, culture and work force, can we determine what insurance programs and options will have the greatest impact.”

Erie Aviation President Harry Staszewski and Finance Director Pamela Henning discuss multiple property and casualty coverage options with Jim Renshaw, president of Renshaw Insurance, and Jim Laughlin, vice president of The Bert Company.





For more than a decade, The Bert Company has worked with Spectrum Control. Wendy Hodapp, director of client relations at The Bert Company, advises Spectrum Senior Vice President Bob McKenna about various employee benefits that are available.

The Bert Company's mission best describes their commitment to excellence. The goal: provide the highest quality professional life insurance, employee benefit services, property and casualty products and counsel to fulfill the unique needs and objectives of each individual served.

No matter what the needs or size of the client — company or individual, seeking a variety of general insurance programs — The Bert Company believes that relationships do matter. When you work with them, you'll find you have more than a broker, you have an ally.

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The Bert Company

Personal and Business Insurance Planning

Affiliates:

RENSHAW
INSURANCE

Best Insurance

Insured Programs

- Business, Personal Property and Casualty Insurance
- Group Life, Health and Disability
- Payroll Deduction Plans
- Life Insurance
- Disability Income Insurance
- Long-Term Care Insurance
- Estate Transfer Cost Solutions
- 125 (Cafeteria) Plans

Self-Funded Programs

- Health, Disability and Dental Benefits
- Workers' Compensation

Retirement Programs

- 401(k) and Profit Sharing
- 403(b)
- Deferred Compensation
- Defined Benefit Plans

Client Comments

"The Bert Company has been truly reliable in serving all of our insurance needs from employee benefits to property and casualty coverage. We are extremely satisfied with our relationship."

David Chivers
President

Chivers Construction Company

"We have worked with The Bert Company for almost a decade. They are as concerned about our success today as they were when we first started working together. It remains one of our most trusted and enjoyable relationships on both a personal and professional level."

Curt McBride
Vice President, Wesbury United
Methodist Community

"At Times Publishing Company, we strive to provide quality benefits for our employees at a reasonable cost. We continue to achieve this goal through the assistance and support provided by The Bert Company."

For the past 10 years, The Bert Company has provided valuable information on various insurance carriers and has recommended alternative insurance programs at competitive rates. We view The Bert Company as a valued partner in satisfying our insurance needs."

Herb Gilroy
Human Resources Director
Times Publishing Company