



RESPONDING FOR LIFE

Written by Lindsey Elias

This book was brought together with the support of

PAST AND PRESENT GLATFELTER ASSOCIATES

VFIS REGIONAL DIRECTORS

MVP AGENTS AND PARTNERS

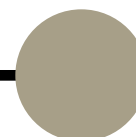
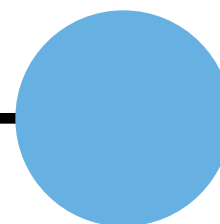
Photography

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Published 2019
Printed in Pennsylvania

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"The cause and the mission we have is a very noble one..."

**HALF A CENTURY AGO,
ARTHUR J. GLATFELTER
HAD A VISION.**

Recognizing a critical need for first responders to have adequate insurance, Mr. Glatfelter launched the first-ever specialized coverage for volunteer firefighters, bringing innovative solutions to the market. Today, VFIS has grown to insure thousands and lead the industry in providing protection for those who serve our communities.

Every day, emergency responders put the lives of others before their own – safeguarding our families, communities and ultimately our futures. There are few professions more deserving of gratitude and support.

Serving our emergency responders requires an in-depth knowledge of their daily reality. Many VFIS associates are active or former emergency responders, which enables our organization to have an unmatched understanding of the challenges and concerns they face. Our first-hand experience makes those we serve more than clients. They are our family.

Emergency responders see their work as a calling. They do not seek honor or glory in striving to serve their communities. When a tragedy falls within their ranks, even the strongest among them can require assistance. VFIS sees this as our opportunity to help by offering insurance to cover injuries, repair damages, replace critical equipment and help families restore their lives. It is how we fulfill our duty to serve those who serve us.

When he created VFIS, Mr. Glatfelter also created a philosophy and culture that transcends time. He emphasized the importance of building genuine relationships, going above and beyond to offer support and understanding the lives and needs of those in the emergency services industry. VFIS has come to represent not just what we do, but also who we are.

After 50 years of incredible stories and successes, we have created this tribute to commemorate the most significant moments in VFIS' history, preserve memories of the milestones that have shaped our growth and deeply thank the many people who have made it all possible. Our past accomplishments are an incredible testament to our abilities and offer a renewed focus for the future. We look forward to the next 50 years with one goal in mind: to continue providing innovation to the industry with the same dedication and commitment seen every day in emergency responders.

***Join us as we look back on
the last 50 years of VFIS
and plan for the great
things to come.***



HISTORY

HISTORY OF VFIS: FRIENDSHIP THAT LAUNCHED A LEGACY

“Most of us are fortunate if once during our lifetime we meet that unusual person we can look upon as a good friend and confidant who also exemplifies the true human being.”

ARTHUR J. GLATFELTER
on Bob Little

I t could be said that exceptional friendships inspired the launch of VFIS, and that, over the last 50 years, the strength of formed relationships has remained the driving force behind all of our successes and accomplishments.

When it came to deeply connecting with people and understanding their needs, Mr. Glatfelter was a natural. He spent months sitting with York Fire Chief Bob Little, wrapped up in countless hours of frank discussion about how the fire service worked and operated.

Art immersed himself in their conversations, learning all he could, asking questions and sharing concerns. In meeting the other members of Chief Little's department, he realized that emergency responders' deep commitment to helping others was truly rare. Day after day, he looked into the tired but determined eyes of people who had jumped out of bed at 2am or ran head-on into burning, crumbling buildings to put out fires and save lives, and he felt inspired—and increasingly motivated to do *something* to provide them with better protections.

“Art Glatfelter was a unique individual. He was a leader in every sense of the word...he was a very genuine human being; a very selfless human being. He cared about people and society and did everything he could to improve the lives of those around him.”

TONY CAMPISI
President & CEO, Glatfelter Insurance Group

*1969

“The thing that Mr. Glatfelter taught me is: it’s all about relationships...it’s not always about insurance. It’s about seeing how people are doing and what kinds of challenges they are facing.”

WIATT WONG
VFIS of Arizona

As a former Marine, Art thoroughly understood what it meant to give your all for others.

When he discovered people at home who were motivated to do the same, he connected with them effortlessly. Working within the insurance business, he had written four policies for fire departments, and had become increasingly frustrated with their lack of quality coverage options.

He spent his days doing what he called “homework,”

He spent his days doing what he called “homework,” asking questions in a tiny fire department in York, PA and learning. Listening closely and watching. Eventually, he knew he had developed a better understanding of the fire service than anyone else in the insurance industry. He knew, too, that he could put together the protections that volunteer firefighters were in such dire need of.

“When you work in a space that you’re passionate about—and VFIS is clearly passionate about this segment—it comes through, and that’s really unique.”

ED GUMBRECHT
VFIS of Southern New England (Connecticut, Massachusetts & Rhode Island)



In 1967, Art’s tireless drive to help the people he had connected with so deeply birthed the design of an innovative Accident and Sickness policy that could provide far greater benefits to the individual firefighter than anything else available at the time.

He began offering specialized insurance products designed for emergency service organizations and worked to turn his vision into a reality.

Art accepted the first application for his Accident and Sickness policy from the Fayetteville Volunteer Fire

Company on October 11, 1968. The products he was now able to offer, backed by his passionate advocacy, quickly became the industry standard and led to **the incorporation of Volunteer Firemen’s Insurance Services on September 8, 1969.**

“Art wanted to make a difference and serve people in every way he could. Not just by selling them a policy, but by making sure that he understood their motivations, their aspirations, their needs—and then, he saw it as his responsibility to help them achieve those things by managing the risks that they were going to be taking along the way.”

TONY CAMPISI
President & CEO, Glatfelter Insurance Group

“VFIS has figured out how to make a difference to the people they serve—the agents, brokers, and the clients. And for me and my team, being involved with VFIS has made me feel like I’m a part of that; that I’m making a difference as well.

JOHN HAMER
The Horton Group (Wisconsin)



Bob Little presents Volunteer Firemen's Insurance Services products in 1970.

SEPTEMBER 8, 1969

ART'S GOALS GREW...

“Mr. Glatfelter has made me proud to be an insurance man and salesman. That’s all I want on my card - I don’t want regional director - I want salesman. I am a salesman. And I am so proud to work for VFIS.”

STEVE FROST

The Steve Frost Agency (Central and Western Tennessee)

Art’s goals grew as he established new relationships with emergency responders and visited new fire stations. He wanted to develop innovative insurance that spoke to the special needs of their organizations and their people, and to focus on improving the lives of these community heroes far and wide. These friendships, combined with his dedication, began a movement that would never slow.

Art took to the road, visiting hundreds of fire departments in person to speak with their

personnel and learn about their needs. In just one year, he met with every county association in the state of Pennsylvania.

Fueled by his desire to help new friends and do right by them, Art clocked over 60,000 miles each year on the road during many of the early years. The connections he made would soon pave the way for VFIS to have an immeasurable impact on future generations of emergency responders across the nation.





Arthur J. Glatfelter

“

I spent
about nine
months
with a
calculator
and yellow pad...

working late at night and weekends putting a policy together and a new rating system, totally new rating system. They used to rate this based on the number of pieces of firefighting equipment and I designed one based on population because it didn't make any sense that the little community of 800 people with 3 pieces of equipment paid the same as a community of 15,000 with 3 pieces of equipment. That was generally the picture. I designed this thing based on population and went to the State Association Meeting and asked if I could tell them about it.”

ARTHUR J. GLATFELTER



Firsts seemed commonplace under Art's vision, and VFIS continued to be a trailblazing branch of Glatfelter Insurance Group. The organization had been infused with strong beliefs and established on authentic relationships and trust—founding values that continue to be proudly upheld today.

“

“VFIS is really special to the clients because of their engagement - on so many levels, whether it's coverage, service, or community service. They're engaged in the community they serve. And, that's so unusual - specifically in the insurance industry.”

JON JENSEN
Correll Insurance Group (South Carolina)

*1970s



“When we first started, we were effectively the only program designed specifically for volunteer fire departments. As fire departments around the country expanded their roles, we became the main [resource] for all emergency services. Everything that encompassed fire and emergency medical services, we were able to handle. From a formation perspective, we were the first to develop products that nobody else offered.”

MARK SCHMIDT
retired Chief Underwriting Officer, Glatfelter Programs
President, Insurance Company Operations

As he traveled more, it became abundantly clear to Art that coverages available to protect emergency services buildings, apparatus and equipment were also significantly lacking.

No one else in the insurance industry seemed to recognize that these facilities had unique and important needs that weren't being met.

With this discovery, Art continued his never-ending quest to understand and support all fire service needs. In 1972, he began offering a property and casualty program and specialized coverages for “portable equipment”—another truly innovative move.

He partnered with early associates Bernie Bowman (1966), Glen Longenecker (1970), Ted Taylor (1971), Mark Schmidt (1973), Lee Bainbridge (1976), Bob Little (1976), Bruce Williams (1977) and Howard Payton (1977) to increase his outreach and continue to visit emergency service organization leaders across the state of Pennsylvania.

Throughout the next quarter of a century, Art and his team went on to produce premiere coverages and pay claims through VFIS. During this time, they formed a strong relationship with a company now known as Cigna to help develop expanded coverage options. VFIS created over 40 coverage enhancements to the standard Property and Casualty insurance policies, all specifically designed for emergency service organizations. To this day, our policies provide some of the most comprehensive forms of coverage ever written on equipment for ESOs.

Like its founder, the VFIS approach to serving the market was very relationship-focused. Uniquely, it never attempted to bypass local insurance agents who served fire departments. Instead, VFIS worked to connect and partner with them to provide clients with the most thorough coverage and quality educational services possible.

In doing business this way, VFIS has developed a relationship with over 2,900 agents. A relationship that was founded on friendship, built on trust and has never faltered.

over
2,900
agents

“I just remember the first time I went to York, PA to inquire about the VFIS business... I was immediately struck with the culture of the organization, the authenticity of the management and the passion for the fire service. It came through from Tony and Troy that they understood the business and they developed something really unique.”

ED GUMBRECHT

VFIS of Southern New England (Connecticut, Massachusetts & Rhode Island)

“The only reason we are here is to pay a claim and pay it as fast as we can and as fairly as we can. I tell the people here...the day we forget about why we’re here—to pay claims—we’re in big trouble...”

ARTHUR J. GLATFELTER



“Mr. Glatfelter taught us to ask questions. To participate. What’s the most important thing for VFIS? The RD system. Mr. Glatfelter saw that he needed people out there to immerse themselves in emergency services. And, they would interact and be that person to the association or station. And we have to teach that to the next generation. If we don’t, we won’t be successful.”

MARK BOWERY
J. Mark Bowery Insurance (East Tennessee & Western Virginia)

“If I were to prioritize in my mind what I think is the most impactful thing in the history of VFIS, I would have to say that it is the relationships that we’ve built. First and foremost, with our key distributors, our regional directors and our MVPs. We’d be nowhere near as successful as we are today if it weren’t for the relationships that were built in those early days.”

TONY CAMPISI
President and CEO, Glatfelter Insurance Group



In 1973 and 1974, it was apparent that VFIS operations and resources could and should expand beyond Pennsylvania. Art knew he couldn’t handle this extent of travel alone, but he didn’t like the idea of traditional satellite offices being opened by people he didn’t know. For him, it always came back to relationships. He wanted to send people throughout the country who would share his sincere concern for emergency services professionals and who could truly connect with them one state at a time.

The idea of a Regional Director program was eventually born from this desire. Across the United States, Art took great care in selecting and appointing VFIS state administrators who shared his passion. He welcomed them into the program—in true Art form—with handshake agreements. Anyone who knew Art knew that a handshake was as good as a contract.

On October 23, 1973, Timothy R. Downey was appointed as the very first VFIS state administrator of Indiana. State by state, additional advocates were

named, including Robert E. Hogg for Ohio, Gerald W. Grupe for Illinois and Carl T. Ernststrom for New York. At this time, Mark Schmidt also stepped up to become an underwriter for the rapidly expanding organization.

Today, VFIS is proudly represented internationally and nationally by 20 dedicated Regional Directors. Without the support of these outstanding individuals, the incredible growth of VFIS would have never been possible.



*1975

“It’s actually firefighters insuring firefighters. That’s what it boils down to. And EMS insuring EMS.”

JIM STOKELY
Brown & Brown Insurance Agency of VA, Inc. (Virginia)

In 1974, focused on doing even more to give back to firefighters, VFIS began sponsoring and distributing Fire Prevention Awards for the Firemen’s Association of the State of Pennsylvania. Art proudly noted that the scholarship was to be granted to fire service personnel or their offspring for the purpose of furthering their education, and indicated that the fund was available because of VFIS’ deep appreciation of the fire service of Pennsylvania.

At this time, VFIS also established a relationship with the International Association of Fire Chiefs, Eastern Division. These connections allowed us to continue to understand the lives and needs of emergency responders like no one else in the insurance industry could.

VFIS associates have not only thoroughly understood the emergency response industry; they have lived it, serving as firefighters and first responders themselves. These insights allowed us to continue our unique approach at providing specialized insurance protections for the market better than anyone else was able to, and people took notice.

1975 presented explosive growth for VFIS when we doubled our business by writing an account for Montgomery County, MD that included 27 fire departments. Always looking to give back as we grew, our organization formed a relationship with Reliance Insurance Company to broaden our A&S coverage and include a lump-sum benefit for loss of life and total permanent disability, total partial disability, impairment or disfigurement.

As the day-to-day risks of emergency responders continued to come to light, it became further apparent that more needed to be done to protect them. The men and women serving in these fields were uniquely exposed to risks that everyday people just didn’t face. **Art maintained that these individuals deserved to have the very best protections...even ones that extended outside of insurance itself.**

“We’ve never looked back after that first year, and it’s been nothing but successful.”

MARK SCHMIDT
retired Chief Underwriting Officer, Glatfelter Programs
President, Insurance Company Operations



Chief Bob Little

In 1976, Bob Little retired as Fire Chief to join VFIS as the Director of Safety & Education, Conference Coordinator and agency liaison. Partnering with Art, he introduced safety and risk management programs and materials into VFIS offerings, including the first Emergency Vehicle Driver Training (EVDT) program. His state-of-the-art contributions, which soon became industry gold standards, have aided in saving countless lives, and have helped establish VFIS as much more than an insurance provider.



I ALWAYS KNEW I COULD COUNT ON BOB LITTLE

heavily and that he would give every ounce of his strength doing whatever task was laid before him... This world would be far better off if we had a million Bob Littles."

ARTHUR J. GLATFELTER

"One thing I love now when I teach driver training courses, a lot of our clients don't refer to our emergency driver training as EVDT. They refer to it as VFIS...that, to me, says it all. They think that we're not just offering an insurance policy, we're helping them keep each other safe, and that's an awesome responsibility."

WIATT WONG
VFIS of Arizona

Bob's safety initiatives spurred the development of a robust safety and education department, which included underwriting, related loss control, safety services and safety tool kits as well as client education and training opportunities.

In the late 1970s, as Art continued his pursuit of helping additional fire departments with Bob's support, VFIS expanded beyond the world of volunteer firefighting to offer coverages and services to combination and career fire departments



“WE’RE THE FRONT GUYS— BUT

the associates in underwriting, claims, loss control - they back us up. I have been educated and re-educated by so many people at Glatfelter. And I’m so happy that they answer my questions.”

STEVE FROST
The Steve Frost Agency
(Central and Western Tennessee)

as well. The expansion brought on an official name change from “Volunteer Firemen’s Insurance Services” to simply “VFIS,” which would be all-inclusive as the organization grew.

“When you look at what we do today...we insure paid companies, volunteer companies, advanced life support, ambulance services, EMS, municipal fire departments, fire districts...whatever the structure of the emergency organization, we have the products to fit them.”

MARK SCHMIDT
retired Chief Underwriting Officer for Glatfelter Programs
and President of Insurance Company Operations

At the start of 1977, VFIS hosted our first producer training class over an immersive four days, bringing agents together from across the country to discuss P&C, A&S, the National Civic Worker Insurance and Benefit Trust Program. We used the occasion to introduce a new insurance portfolio along with safety-focused products: the first emergency vehicle maintenance forms and safety kits. Attendees discussed the critical importance of safety initiatives within emergency services and ways to help protect their clients more completely.

By 1978, VFIS had become a well-known program, a safety resource and a partner to top fire associations across 24 United States states. Over the next few years, we proudly introduced new expansions, including an Errors & Omissions policy, a Catastrophe Liability program, the Free Film Library, INA’s Automobile Physical Damage Inspection and Appraisal program, and a traveling conference and



“People in business look at this program and in their eyes, this program is the epitome—a shining example of what everyone strives to be in their particular program of business. And that is a tremendous honor...to think that VFIS has risen to such a level in our business that others try to emulate us in whatever way they can.”

TONY CAMPISI
President and CEO of Glatfelter Insurance Group



Ray Hawkins, Bob Drescher and Don Conley

VFIS could bring more to the table in terms of quality and protections than anyone else could, and this was becoming widely recognized. Competitors sometimes imitated elements of our organization, but none seemed able to understand the industry the way that we did, and none worked within the field the way that we did.

Despite our significant efforts, those working within fire and emergency services were still met with industry-related challenges on a daily basis. From volunteer recruitment to significantly increased chances of injury, they faced unique but substantial risks.

One of the largest problems facing the fire industry was retention. Departments were finding it difficult to hold on to crew members—specifically volunteers. In an effort to help combat this critical issue, VFIS established a Length of Service Award Program (LOSAP) in 1980. To date, this cutting-edge program offers emergency responders additional benefits based on the length of time they have provided active service within their organizations. In helping to do this, it has also helped to significantly lessen the financial and time commitment that departments were spending on training volunteers only to have them leave.



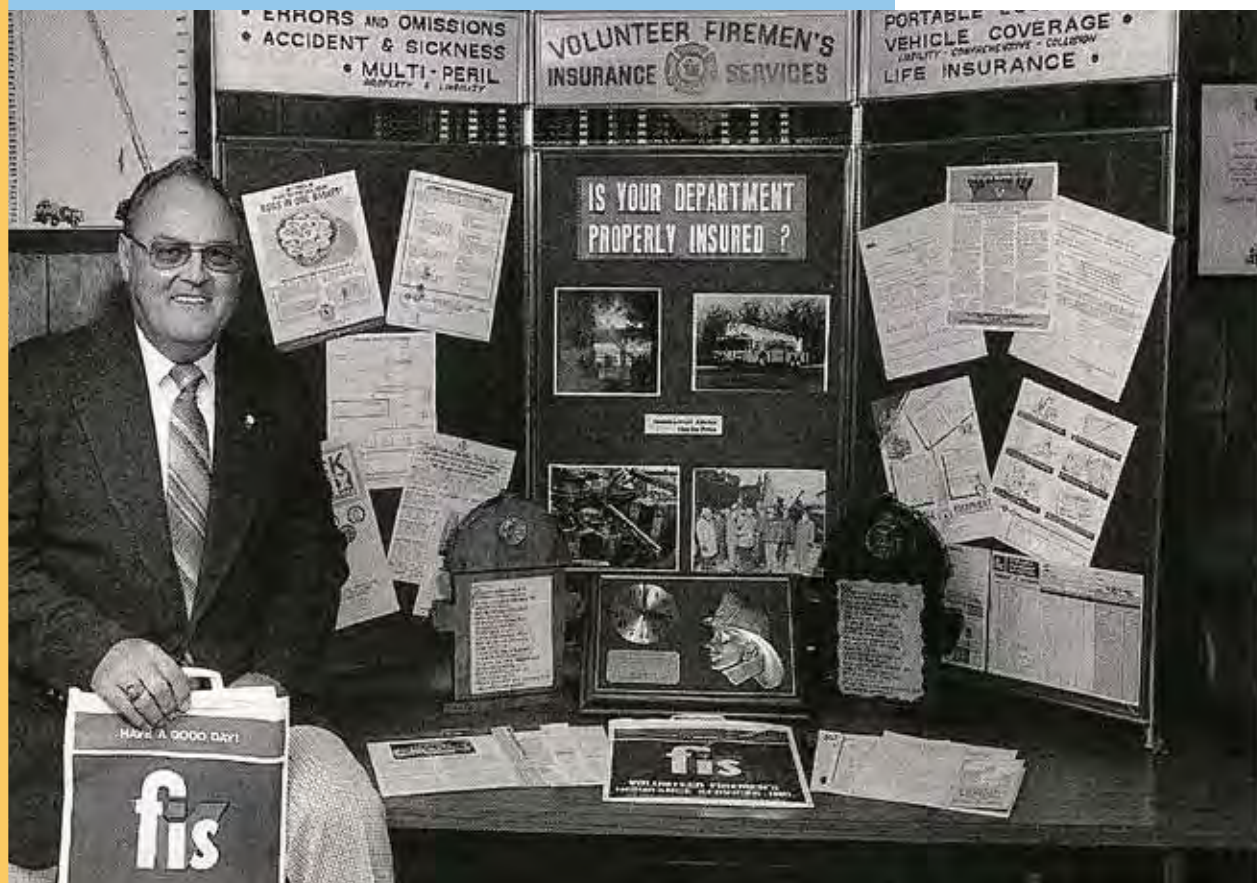
“Without VFIS, there are a whole bunch of things that the fire service would not have now. Benefits, training, equipment. The influence and the work that they do - not in insurance - but in the other areas, makes a huge difference.”

CLOYCE ANDERS
VFIS of North Carolina

INSPIRING CHANGE

OUR LENGTH OF SERVICE AWARDS PROGRAM

When Chief Bob Little was heading the VFIS Client Education and Training Services (CETS) program in the late 1970s, he attended state and national conferences so that he could speak with volunteer fire services personnel face-to-face. He wanted to continue learning about their challenges and needs and soon realized that the greatest concern of these individuals was attracting and retaining volunteer firefighters. Departments across the United States shared this obstacle, reporting that it was incredibly difficult to find people willing and able to volunteer.



Bob took his findings to Mr. Glatfelter, who was, at the time, sitting on the board of the International Association of Fire Chiefs Foundation. Art quickly developed a survey to determine the depth and breadth of the issue, and gave it over the course of a year to collect a higher volume of feedback. The survey asked departments about their struggles with recruitment and retention, their specific retention rates and what techniques they were using in an attempt to remedy the problem.

A SPOTLIGHT ON THE PROBLEM

As survey feedback came in, the results were jarring. On average, 70% of volunteer firefighters left within five years of joining their departments. Of the remaining 30%, half of them left within 10 years. They gave many reasons for their departures: from financial struggles to unfulfilled expectations of the role and increasing familial commitments.

These losses were significantly impacting the fire departments. They were spending an incredible amount of time, energy and money to train volunteers—only to later lose them. The surveys continually highlighted an important discovery, though: many of the volunteers who quit had wished to remain active, but could no longer afford the time they were required to spend at the station without more tangible financial benefits.

CRAFTING A SOLUTION

When word of the study results spread, a group of firefighters arranged a summit where participants and administrators could discuss their common interests and challenges. The summit led to the incorporation of the National Fire and Police Pension Fund Association (NFPPFA). It was discovered that more than 15 states currently had some form of Length of Service Award Program (LOSAP) in place for their volunteers, either funded by the state or a local municipality, and another 20 had some form of enabling legislation that authorized LOSAPs at the local level.

After noting these findings, VFIS got to work. Over time, we served as technical support for those interested in creating LOSAP legislation and we began the process of deciding how to best address the tax code for volunteer pension-like benefits. As more time passed, we started to provide the legal support necessary for these associations to secure state and IRS rulings. To do so in the best way possible, we contracted with a benefits consulting firm and a national law firm.

LOSAP development was led by David Wyrwas, former VFIS and Glatfelter Specialty Benefits President. We partnered with our consultants and the National Volunteer Fire Council to draft required LOSAP legislation. When passed, it

was designed to provide LOSAPs with better tax benefits. If the LOSAPs were properly set up, for example, then no taxes were due when people made contributions on behalf of volunteers. Instead, taxes would be due when the benefits were actually received.

Over time, the VFIS LOSAP program grew and morphed. Mr. Glatfelter was incredibly proud of the benefits it provided. Ultimately, it allowed volunteers who were dedicated to serving their communities to continue to do so. It afforded them the opportunity to follow their true passion—a passion that many considered their calling.

Although it is difficult to measure the depth of the impact that these movements had, there is no doubt that the program not only changed lives, but allowed for many communities to be supported by more firefighters and better firefighters.



“I am proud to have been charged with developing and promoting Mr. Glatfelter’s vision of establishing a viable program to help retain volunteer firefighters. When I began working on the program, the number one reason that members volunteered was obvious—and it still holds true today—the desire to serve their communities.”

DAVE WYRWAS

former VP of Life Insurance, Glatfelter Specialty Benefits President, VFIS President & LOSAP Founder

The 1980s brought with them another period of significant growth. For the first time, VFIS was able to offer package policies. Timothy Downey, the Indiana Regional Director, helped to simplify the policies and Underwriting Manager Mark Schmidt announced the addition of two new coverages to the VFIS portfolio.



Tim Downey

*1980s

“It’s nice when you go to a convention to have people come up to us and say, ‘We’re doing business with you, we just wanted to say hello and wanted you to know that we’re happy with what’s going on.’”

ARTHUR J. GLATFELTER

As the newly appointed President of the International Association of Fire Chiefs Foundation, Mr. Glatfelter was as immersed in emergency service culture as ever. VFIS had also become a member of the National Fire Protection Association’s Technical Committee. The VFIS voice was growing and was being heard by more people than ever before. This new, larger audience presented a pressing responsibility: to serve as an advocate for emergency responders and promote safety and education far and wide.

In 1982, efforts momentarily paused when Bob Little passed away from cancer. His death had a deep impact on the staff of VFIS as well





“Bob never looked upon difficulties as problems. I think he thoroughly enjoyed all the challenges he faced in the fire service. He was full of ideas and was one of those rare individuals who, once he conceived an idea, never let go of it. He would either succeed, or, upon finding that the idea would not work, he would abandon it and go on to new challenges. It was a great pleasure for me to have known Bob for more than 30 years, to watch him progress in the fire service with all the enthusiasm that he could muster.”

ARTHUR J. GLATFELTER

as thousands of volunteer fire service members, all who later lined the roads in huge numbers to pay their respects. In Bob’s memory, Art established the Chief Bob Little Humanitarian Award, which went on to be presented each year through the International Association of Fire Chiefs Foundation. The award honors a select firefighter or friend of the fire service who has distinguished him or herself in service to a fire company or community, exemplifying all of the rare and incredible aspects of Bob himself.

Bob would have been proud to see the years that followed. VFIS education and training efforts expanded rapidly through new programs tackling driver training, heart disease and other important issues, and establishing loss control information. In 1988, VFIS held our first national teleconference on the National Fire Protection Association’s Firefighter Safety Standard – NFPA 1500. We were now connected with key congressional leaders and were making positive change on an unprecedented level.



Bob Little



“This new business model was an opportunity for VFIS to become more of a risk taker in our corporation and to do more for the clients we served. It allowed the industry to become more than just a niche market.”

LOUIE KLEIN
retired former VFIS President

The 1990s brought new opportunities for VFIS. We became international with the launch of our first A&S policy in Canada, and Kip Cosgrove established our first Canada-based office in Toronto. Over 40 enhancements were made to our P&C product during this time, including automatic flood and earthquake coverages.

Amid such tremendous growth, VFIS was able to plan a separation from Cigna. This momentous transition offered us a chance at increased independence and control as we planned for the future, which would understandably come with increased responsibility to cover losses. The move seemed risky and took long deliberation but, as is often heard, with great risk comes great reward.

*1990s





Mark and Wendy Bowery



Roy Adamson

The move seemed risky and took long deliberation but, as is often heard, with great risk comes great reward.

Because leaving Cigna meant a significant loss in revenue, we had to depend heavily on our foundation for survival. A company with any instability may have cracked, but VFIS' infrastructure was built on relationships that were not only powerful, but lasting.

This transition required us, for the first time ever, to build our infrastructure from scratch, to develop our own product offerings rather than using those of another insurance company, and to build systems to support policy issues and policy ratings.

With sheer determination to continue pushing forward, VFIS associates carried our company through this difficult time and

into successful licensure as a managing general agent (MGA). We developed a robust and thorough claims department and risk control department that could properly support our new initiatives.

Throughout the process, VFIS kept strong partnerships with American Alternative Insurance Corporation (AAIC) and American International Group (AIG). Our longest running relationship, one with AIG, is still in existence today. Suddenly, we were fully in charge of our own destiny. The new model diversified Glatfelter Insurance Group, and made our future that much brighter.

"To witness and be a part of the amazing development of VFIS, the relationships that were built with the emergency services community, our distribution system of incredible Regional Directors and our agents has been a true gift. All of our associates and all departments of Glatfelter Insurance Group lent the support necessary to make the success of the VFIS program in its totality possible. Having a front-row seat to witness VFIS' transformation from an MGA to a risk-taking corporation was nothing short of miraculous. I met my wife Barbara at Glatfelter Insurance Group, who became Vice President of Underwriting Services. She was truly one of the leaders of that remarkable journey. Although she passed away in 2016 after a long battle with Leukemia, I'll always remember her dedication while embarking on that exciting journey. I look forward to seeing a renewed focus for VFIS as we begin the next 50 years with AIG."

LOUIE KLEIN
retired former VFIS President



Jim Stokely, Troy Markel and Mary Stokely

It was one of the most memorable and notable moments in VFIS history. As coverage enhancements continued to occur regularly and growth skyrocketed, it became apparent that our organization could truly get its wings, and that a separation from Cigna was integral in our path to continued success. This heartfelt mission, aptly named “project independence” was risky and difficult—but, ultimately, incredibly rewarding as well.

VFIS associates were tasked with building our own product offerings for the first time ever, and with full accountability and passion to do so, they pushed forward. It is on the backs of these individuals that VFIS was carried into licensure as a managing general agent (MGA). We were able to develop robust claims and risk control departments who could truly respond to the expanding needs of our clients. We were able to do more and meet more needs.

“Project Independence was a remarkable and groundbreaking opportunity for us to get out there and chart our own course. We could eat our own cooking, so to speak, by establishing our own reinsurance company and taking risks. What we were able to do during the 12-18 months before launching it in June of 1996 was truly impressive. It was all-hands-on-deck for everyone here—and together, along with Munich Re, we did it.”

TROY MARKEL
VFIS President



PROJECT INDEPENDENCE



Brian Wallace, Kate Anderson, Bill Gillespie, Justin Eberly

“

“We basically had to take all of the insurance operations that Cigna was performing for us and bring them in-house—or at least contract with a partner to do some of those things. We had to take all of our existing forms and change them, and then get them filed and approved in all 49 states within about 12 months so that we would be able to issue policies within the systems. It was a fascinating time. I remember Mark Schmidt saying, ‘You know what Troy...we really bet the farm on this. If we’re unsuccessful, we’ll really have difficulty maintaining what we’re trying to do.’ Everything was on the line—but everyone ultimately believed in the overall mission—and that’s what got us there.”

TROY MARKEL
VFIS President

“

In the moment, those working hard to accomplish the transition may not have been able to truly appreciate it. They had their heads down—making frequent updates and changes. Lots of work and lots of time was dedicatedly given to reach the goal. As everyone hit the finish line, they finally realized what they had truly accomplished and what it meant, and they celebrated.

“So we became free agents—we were independent at that point. I think in a way it turned out exactly the way we planned it. I can remember the worked-up projections at the time. We knew that the first year we would lose money, but that around year five it would just take off...and that’s exactly what happened. And that was the beginning of an amazing run.”

RAY FIDLER
former Glatfelter Insurance Group General Counsel



Renee Wagman, Kate Anderson, Diane Gentzler, Suzette Ness



“When you get real tough claims, VFIS comes through when no one else does. Also, when you need someone to do a professional class, no one beats VFIS.”

CLOYCE ANDERS
VFIS of North Carolina

“We are perhaps the most unique insurance organization in the country. Built on the four very distinct and unifying elements. First, an approach to emergency service coverage that understands the realities of the field. We are proud to be recognized as the standard on which all who enter this market are judged. Proud of having been first, prouder still of remaining first; and from the beginning we have never taken that position for granted. We’ve always focused on the people we serve; we’ve listened and responded.”

ARTHUR J. GLATFELTER

The start of the 2000s brought with it great sadness. The tragedy of September 11, 2001 continues to stand out as the deadliest day in history for New York City firefighters, and a day when many other firefighters died as well. On this clear summer day, terrorists attacked the United States, causing 2,996 people to perish, 343 of which were firefighters.

As often happens during moments of chaos and tragedy, heroes and helpers emerged from the dust. Their efforts made a difference during a moment that mattered so much, and the impacts of their bravery can still be felt today.

“9/11 was such a tragedy that it put the emergency services community back at the forefront of everyone’s heart and mind, reminded everyone about what they really do for the rest of the country, and showcased their heroism. We’ve known these people as heroes all along, but there was a new awareness about what the emergency community does so selflessly. They’re the ones running into the building while everyone else is running out.”

TROY MARKEL
President of VFIS

✱ 2000s



Kevin Bourdon and Kim Cyr

The occurrence of 9/11 helped to shine a light on additional needs of emergency responders. VFIS worked to create new coverages and programs to fill the gaps that had been exposed. EMS workers were at the forefront of our minds as we added coverage for new types of equipment, gear, protective clothing and sensors and coupled these efforts with new training requirements.

As was tradition, VFIS sought out ways to provide coverage rather than deny it. We also continued to increase our consulting and emergency training services. We focused on newly emerging issues and developed more coverages for EMS-related programs and 911 call centers—all who had played such a critical role in helping America rebuild and recover. Expanded coverages included equipment, gear, protective clothing and sensors, while new training requirements included a terrorism and incident management system.

“There wasn’t much of a financial impact, but certainly the impact to the fire service was felt, and that had a meaningful impact on our organization. Our company’s involvement in various industry organizations around the fire service had been intertwined with VFIS. It was a big industry shift for fire service personnel.”

STEVE McCONAGHY
President of Glatfelter
Claims Management

The difficulties seen during 9/11 also cemented the importance of VFIS’ Good Samaritan Coverage, an original part of our 1969 A&S policy, which stated that when first responders completed their job off-duty (such as those who responded to the crisis during 9/11 even if they weren’t on call), they should still be protected by their insurance coverage. Throughout the multiple catastrophes we responded to in the early 2000s, including the 9/11 attacks and hurricanes Katrina and Sandy, we continued to look for ways to pay claims and to develop new protections as well.

“Consistently—we didn’t look for ways to deny coverage; we looked for ways to provide coverage.”

MARK SCHMIDT
former President of Insurance Company Operations



SEPTEMBER 11, 2001

*“It was the worst day we have ever seen,
but it brought out the best in all of us.”*

SENATOR JOHN KERRY

On Tuesday, September 11, 2001 at 8:46am, an American Airlines Boeing 767 jet (and its 20,000 gallons of fuel) came crashing into the World Trade Center's North Tower in New York City. Suddenly, where the tower's shiny 80th floor had existed just moments before there was a huge, flame-filled crater. Hundreds of people who were just beginning normal workdays in their offices instantly perished, and those on higher floors of the 110-story skyscraper devastatingly found themselves trapped.

Emergency responders immediately sprang into action. Paramedics, firefighters and police rushed to the North Tower. Battalion Chief Joseph Pfeifer directed the New York City Fire Department (FDNY) to issue a second alarm. While traveling to the scene, though, he signaled for a third alarm, calling for the response of 23 engine and ladder companies, 10 specialized units and 12 fire chiefs.

As news stations began reporting on what appeared to be a bizarre accident and tower evacuations started—just over 15 minutes after the plane had hurtled into the North Tower—a second United Airlines Boeing 767 jet appeared, rapidly turning toward the World Trade Center and hitting the South Tower. The plane's impact caused a massive explosion that decimated floors 77 through 85 of the building. Only minutes earlier, a Port Authority fire safety employee had declared the South Tower secure and informed people that they could remain in the building. Suddenly, the world

realized with horror that these incidents were far from accidents—they were outright attacks.

At 9:03am, the FDNY issued a fifth alarm for the South Tower response, which initiated the deployment of several hundred more firefighters. As citizens across America watched the tragedy unfold in utter shock, another American Airlines flight circled the downtown area of Washington, D.C. before smashing into the west side of the Pentagon's military headquarters at 9:37am. Emergency evacuations began just eight minutes later at the White House and U.S. Capitol building.

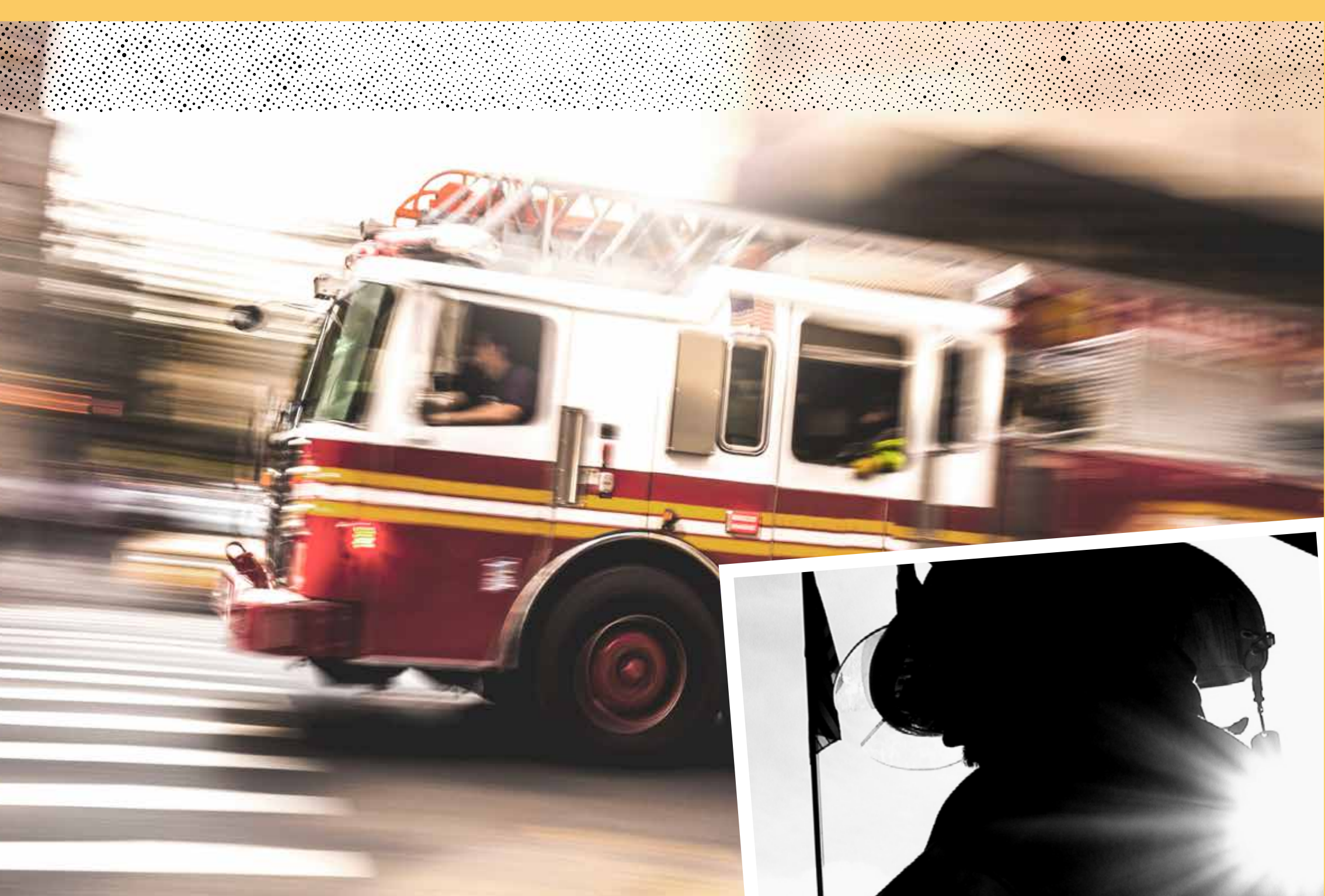
***“Fire trucks are screaming
down Seventh Avenue.”***

KELLY EDWARDS
WCBS Newsradio 880

Less than an hour after being hit by the jet, at 9:59am, the World Trade Center's South Tower fully collapsed to the ground—in just 10 seconds—with a tremendous fog of smoke, debris and dust. The North Tower followed suit at 10:28am, crumbling into a pile of rubble. Only six people who were within the towers during their collapses survived. Out of those who were fortunate enough to have escaped earlier, nearly 10,000 required treatment for injuries, many of which were severe.

In Pennsylvania, a California-bound United flight was also hijacked after leaving a New Jersey airport. The plane had been delayed, and passengers were made aware of the crashes in New York and D.C. via phone and Airphone calls. A known 37 calls were made from this flight. One of the last known calls was placed to 9-1-1 at 9:58am by passenger Edward P. Felt, who reached out with his cell phone as the plane was flying low enough to acquire cell service.

IT WAS THE WORST DAY BUT IT BROUGHT OUT



WE'VE EVER SEEN...
THE BEST IN ALL OF US

SEPTEMBER 11, 2001

WE'VE KNOWN THESE PEOPLE AS HEROES ALL ALONG

Knowing that their plane would not safely land in California, several passengers plotted to attack the hijackers. Some discussed their attack plans with loved ones and said heartfelt goodbyes. The brave actions of these passengers and crew members, who are suspected of storming the cockpit with a fire extinguisher, caused the plane to speed toward the ground, crashing into a rural field in western Pennsylvania at 10:10am. All 44 people on the flight were killed. Although the intended target of this plane was never discovered, the crash site was located just 20 minutes' flying time from Washington, D.C.



A total of 2,996 people were killed during the attacks on 9/11: 343 of these individuals were firefighters and paramedics, 23 were New York City police officers and 37 were Port Authority police officers. It is a day that will live in infamy, but a day where emergency responders rose from the dust to become heroes on an unprecedented level.

At 12:30pm that day, a group of 14 survivors (13 of them first responders) were found in the lower section of the World Trade Center's North Tower stairwell. These individuals were attempting to evacuate at the time. The first responders miraculously emerged from the debris just hours after the collapse and immediately directed rescuers to the civilians inside. The last person rescued was the 18th survivor found among the rubble, Genelle Guzman, a Port Authority employee who was discovered the afternoon of September 12.

On 9/11 and the days, weeks and months that followed it, many brave emergency responders geared up and raced into, rather than out of, the burning buildings and fallen rubble. So many of these heroes stepped up to support clean-up and search efforts and assist devastated families—without rest. These defining moments reminded our country of the lengths that our emergency responder allies go to in order to help.

As the world watched these champions help to pick up the pieces and keep the United States moving forward one step at a time, we also noticed new vulnerabilities that were not exposed before. Suddenly, on American soil, our emergency responders were responding to terrorism. This event forever transformed the ESO community, and taught us a lot about their evolving needs. We saw the enormity of what these men and women did every day and responded as we could, adding new types of coverage, including urban search and rescue, with new types of equipment protections, hazardous material protections, terrorism management and incident management.

Although the pain of 9/11 is still felt today, we're endlessly grateful to those who helped our country through some of its very darkest moments, including our very own VFIS clients who responded to the Shanksville and Pentagon incidents.

Source: [History.com/topics/9-11-attacks](https://www.history.com/topics/9-11-attacks)



WE'RE
ENDLESSLY
GRATEFUL

RESPONDING FOR LIFE



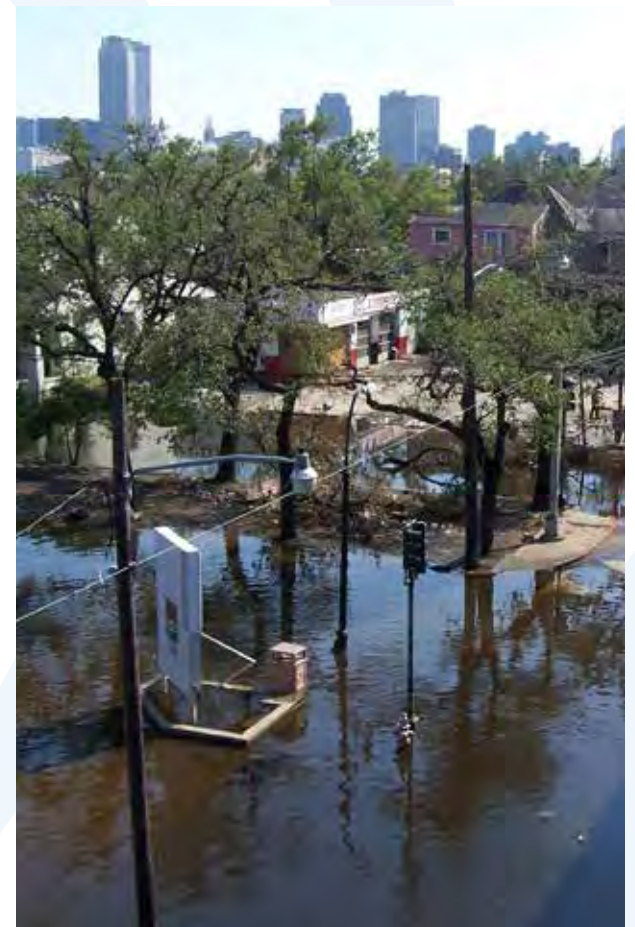
VFIS PERSONNEL
TRAVELED INTO IT
TO BETTER ASSIST
CLIENTS IN NEED.

CAT RESPONSE

Hurricane Katrina made landfall in 2005 near Grand Isle, Louisiana as a Category 3 storm with winds almost reaching 127 miles per hour.

Often and unfortunately, clients we serve don't truly get to experience the VFIS difference until they've had a major claim. Over the last 25 years, during events like 9/11, Hurricane Floyd, Hurricane Katrina and Hurricane Sandy, we've had the responsibility of responding during some very critical moments—and have proudly left a lasting impression when it truly mattered.

The rain and winds caused severe flooding and lasting damage to cities up and down the Gulf Coast, from New Orleans all the way to Biloxi, Mississippi. The total damage from Katrina was estimated to be about \$125 billion, and the storm left almost 1,000 casualties in her wake. As flooding and damage continued, VFIS personnel traveled into it to better assist clients in need.



“Louisiana and Mississippi were hit by the largest national disaster—Katrina. Our response was beyond belief. We had adjusters down there before anyone else could get down there. Because of my relationship, and VFIS’ relationship, we were able to get our adjusters there first. And they came with money. And for me, that was a big thing. They didn’t just come in and say, ‘you have damage.’ They got the money right away. VFIS also donated a sizable amount of money to help them get back on track. It was very hard on the adjusters, firemen and my office. I have to tip my hat to our office, because we worked 24/7. Our people were on the phone all night to find out if there was damage and to get help. The claims department is second to none—they were fantastic. They were down there, sleeping in our houses, trailers, fire department rooms—so they could do their work—because the hotel rooms were all taken by people leaving the floods. I’ll always remember what we did when the people around us had nothing.”

LYNDA VINCE
VFIS of Louisiana & Mississippi

*2000s continued...



WHAT A LIFE

“What an opportunity, what a life, that Mr. Glatfelter—and all of you guys—have given us. We will never not be appreciative of you guys.”

MARK BOWERY

J. Mark Bowery Insurance (East Tennessee & Western Virginia)

“For me personally, the most significant happening during this period was the change in focus of our risk control service team (this includes associates and external consultants who represent us). We went from a group of insurance risk control professionals to a group of emergency service professionals who work in the insurance industry. This has given us the ability to look at emergency service organizations from their point of view, and help them address the issues that are keeping them up at night. In short, the change has gone from underwriting assessments to consulting.”

SCOTT HARKINS

Senior Vice President of Risk Control Services



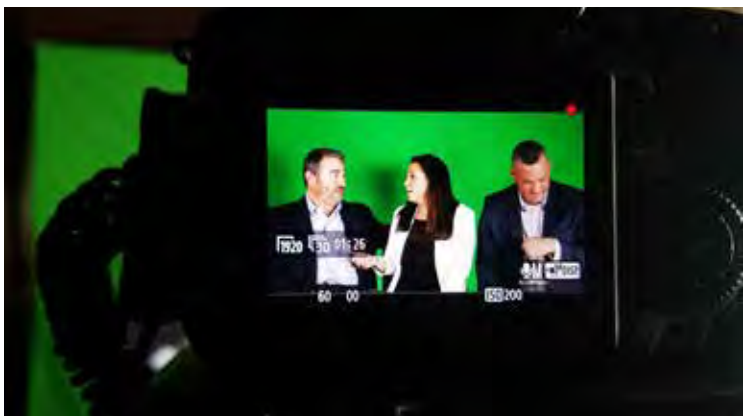
Tony Campisi, Jeff Mullaly, Robin Fetterolf-Dunckley and Troy Markel



Kory and Jerrad Coots



Ed Goth, Lisa Goth and Larissa Tosch



It was obvious that our organization and trailblazing founder *were doing something right.*

The last 25 years have brought continued growth, product expansions and new successes for VFIS. Although Mr. Glatfelter established our foundation, the more modern and current successes of VFIS have been because of those who have so passionately carried his torch.

Throughout the 2000s and 2010s, technological advancements helped to propel VFIS forward, bringing our services and educational offerings further into the 21st century. Each new technology has allowed for expanded outreach and impact. In 2008, VFIS began offering education training via distance learning in a joint venture with St. Joseph's University of Philadelphia, originally called VFIS Distance Learning, and now called VFIS University.

When it was discovered that firefighters were uniquely exposed to cancer because of the significant carcinogens within their environment, VFIS tackled the issue head-on, taking our critical illness product and including cancer coverage. We combined this effort with a new

focus on using proper equipment and cleaning equipment effectively, and formalized our education and training department by naming it Client Education and Training Services.

In 2005, Glatfelter Insurance Group was named one of the Best Places to Work in PA for the first time of many. It was obvious that our organization and our trailblazing founder were doing something right. The success of the organization could not only be felt by clients and internal associates, but by the surrounding community as well.

2005 also brought a new opportunity for VFIS Education and Training Services (ETS) to provide services to ESOs through grants that dealt with issues like vehicle safety, firefighter safety, recruitment and retention and highway safety. VFIS was strongly positioned as the leading resource for technical and training products to ESOs. As always, it was time to continue improving and growing, and further enhancements were made to the VFIS program.

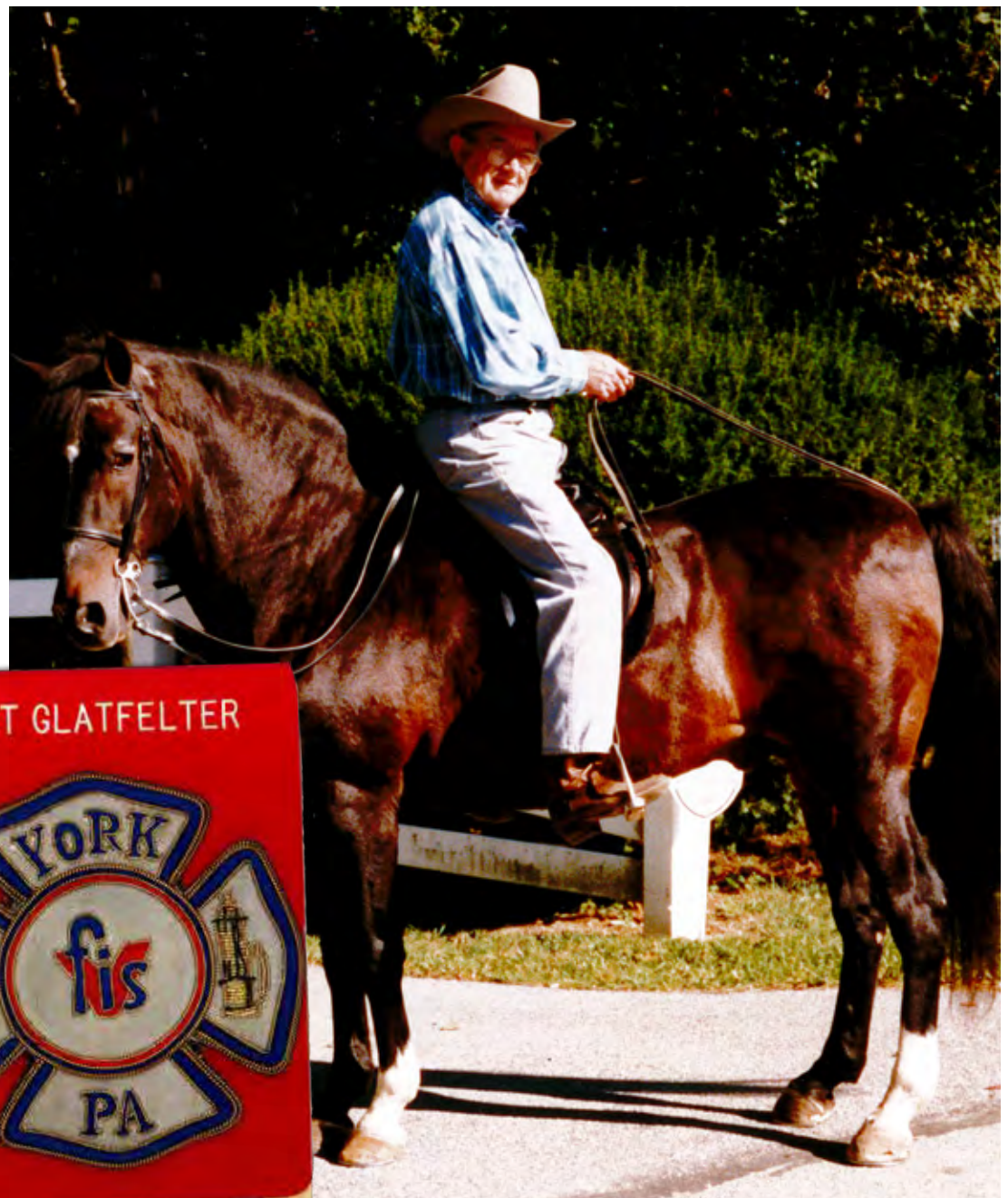


2013 brought the end of an era with the passing of Mr. Glatfelter. After more than 60 years in the insurance business, Art had successfully built one of the largest, privately and employee-owned commercial specialty and retail insurance agencies in the country. He had worked tirelessly, serving the insurance needs of so many, had been the first to think of the unique coverage needs of emergency responders, and was a distinguished leader and extraordinary humanitarian.

Despite this deep loss, those involved with VFIS felt a responsibility to carry on his incredible legacy. The Arthur J. Glatfelter Distinguished Service Award was introduced in his honor in 2015 by the National Fallen Firefighters Foundation, and served as a way to continue his support of emergency responders. Art had left behind an incredible legacy with VFIS: the story of specializing to fill a truly unique, truly important need, and of dedicating ourselves to it completely.

“If it wasn’t for Art, none of us would be here today. His ability to have vision, to bring the right types of people together, has been critical to the success of VFIS. He was instrumental in building bridges and fostering growth of the industry.”

DR. BILL JENAWAY
Executive Vice President of Education Training & Consulting (ETC)



✱ 2010s



Ed Williams, Ed and Lisa Goth

“It’s a philosophy that started years ago by Mr. Glatfelter that transcends time and stays alive. Our greatest compliment to the man that started it all is to continue the legacy...to provide the kind of service that came natural to him.”

LISA GOTH
Charles P Leach Agency (Pennsylvania)

2014 saw policy changes through enhancement filings. On the Accident and Sickness side, we added five new important benefits: safety vest, military death, dependent elder, repatriation and family bereavement and trauma counseling. Each time industry needs changed, we kept our finger on the pulse and added new coverages to best meet any exposed needs. We updated many benefit limits and improved coverage terms in multiple areas.

Under the guidance of current Glatfelter Insurance Group CEO Tony Campisi and VFIS President Troy Markel, we have continued to blaze a path unlike anyone else in the industry. This remarkable journey would not have been nearly as successful without incredible support from Mark Schmidt (former President of Insurance Company Operations), Ray Fidler (former Glatfelter Insurance Group General Counsel) and Alan Butterbaugh (former President of Glatfelter Claims Management).

As years went by, we continued to build out our ETC and Risk Control programs to provide even more value to emergency responders. We’ve collected data since the early 2000s on the biggest pain points and exposures for those who serve in this industry, and have responded to our findings by creating 20-minute programs dedicated to all high areas of loss. These efforts have had a substantial impact on the number of claims we see, and, most importantly, on the people who file them.

Becoming more proactive than ever before has required little change or maintenance—but more adaptation and continued commitment. VFIS was built on a rock-solid foundation and, from day one, was always ahead of the game. As always, we are responding to what we see as our key responsibility: finding support and solutions for the needs of emergency responders everywhere.

The emergency response industry itself has changed leaps and bounds over the years. Today, it is more of a business environment than ever before, and ESOs have new types of needs. Working to support them properly includes regular discussion with elected officials and government advocacy.

“There have been a lot of changes since the 90s, organizationally speaking, but the focus—which I find fascinating—has remained all about the clients. It’s all about how we can help our brokers and clients minimize their risk...and I think we’ve done that extremely well.”

TROY MARKEL
VFIS President

PRICELESS TRAINING

One chief's story...



"In December of 2016, I was driving at highway speed to return an apparatus from the maintenance shop when the left front steer tire blew out. The road was bending and the situation was incredibly dangerous. Before I had the chance to do anything, in my mind, I immediately heard the message that I had heard so many times before during our annual VFIS driver training and rollover prevention training, and I knew exactly what to do.

I initially held my foot on the gas to maintain speed through the curve and then looked to find a safe place to pull off the roadway. There was uneven ground and 2 bridges in front of me. When I found a safe area to pull off, I took my foot off the gas to bring the vehicle to a controlled stop and made slight corrections to the steering as I guided the apparatus to the road's shoulder.



“

My actions that day—thanks to the training I had received—saved severe damage to the apparatus, but most importantly, they saved my life—for which I’m eternally grateful to VFIS.”

STEPHEN OVERMILLER
Assistant Fire Chief
Lower Allen Fire Department
Pennsylvania

**IN MY MIND,
I IMMEDIATELY HEARD
THE MESSAGE THAT I
HAD HEARD SO MANY
TIMES BEFORE DURING
OUR ANNUAL VFIS
DRIVER TRAINING...**

“When I think of Art’s legacy, I think of a legacy of caring, a legacy of service, a legacy that says, ‘I want the best outcomes for those around me—whomever they may be—and I’m not putting myself first. I’m a servant here. And I want to leave this world better than I found it. That’s the legacy of Art Glatfelter. It has been an amazing, amazing story to watch unfold.”

TONY CAMPISI
President and CEO of Glatfelter Insurance Group

New relationships, new coverages, a dedication to clients and support for agents...these are and have been the milestones in our evolution.

Today, VFIS proudly celebrates 50 years of service and 50 years of building bridges. We celebrate half a century of being first on the scene... and we’re still responding. Together, we bring over 760 years of combined experience serving as emergency responders. We’re represented by outstanding agents from near and far. We’ve not only become the premier example of insurance service across the emergency responder industry, we’ve also become the backbone of all insurance programs offered at Glatfelter Insurance Group.

We have partnered with over 2,900 agents across the United States and have earned unwavering loyalty and trust from these partnerships just as Art taught us from the beginning.

Throughout the years, Art noted countless times that developing enduring relationships with thousands of emergency responders, insurance agents, company representatives and associates is what made him enthusiastic about coming to work each day. Today, those sentiments ring as true as ever through the relationships we’ve developed with fellow associates, agents and emergency responders.

We’ve formed extraordinary partnerships across the United States that have helped us to achieve more than we ever thought possible, and for this we feel both incredibly fortunate and incredibly proud. Together, we look forward to the next 50 years with great enthusiasm for what’s to come.

*“That’s our legacy...
that’s who we are...
that’s the story of
VFIS: to specialize
and do it better
than anyone
else can.”*

TONY CAMPISI
President and CEO of Glatfelter Insurance Group

Troy Markel, Steve and Clay Siereveld



2019



“**THERE’S NO QUESTION
THAT WE ARE IN
A BUSINESS OF
PAYING CLAIMS**”





VFIS
INCORPORATION
DATE

SEPTEMBER 8th

Arthur Glatfelter
founding President
of VFIS

- Started **Property and Casualty** policy
- Agency moved to **1947 Security Drive in York, PA**

Wrote Montgomery
County, MD
account, doubling
VFIS' business

First producer training class

Began handling
career fire
departments

LOSAP defined benefit and
contribution product to help
attract/retain firemen/women

- Mr. Glatfelter elected **president of the International Association of Fire Chiefs Foundation**
- Package policies introduced
- VFIS became involved with National Fire Service in developing training, education and audiovisual programs to reduce heart disease
- Louie Klein** became Director of Safety and Education for VFIS

- Errors and Omissions** policy added to civil rights coverage
- Added coverage for freezing of tanks on fire apparatus

Timothy Downey
introduced procedure to
guarantee thousands of
dollars yearly in self-
perpetuating funds for
state fire departments

First form of **Property & Casualty** coverage

Robert E. Hogg Insurance Agency of Youngstown, OH was appointed state-wide administrator

- Development of **EVDT program** - the gold standard in the industry
- Department of Safety and Education created
- Establishment of Regional Director model
- Bob Little** joined VFIS staff as Director of Safety and Education

- AIG started handling our **Accident & Sickness** product
- VFIS now operated in 24 states
- Louie Klein became first Assistant Director of Education

Introduced **Cancer and Critical Illness** product

Established a Regional Director Advisory Council

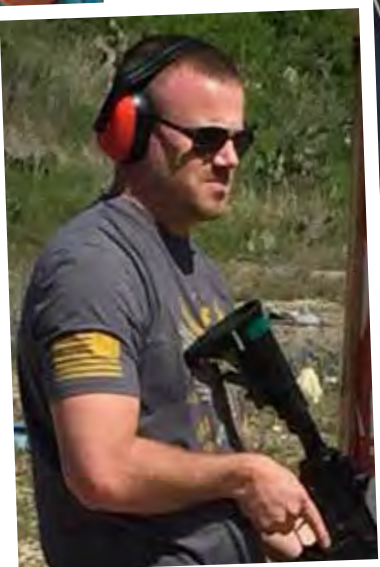
- VFIS moved headquarters to **183 Leader Heights Road**
- VFIS unveiled building valuation services

Dan McNeil becomes VFIS president

- VFIS held first national teleconference on National Fire Protection Association's Firefighter Safety Standard - NFPA 1500
- Congress incorporated **Fire Service Institute**

1969

1979



• **20th anniversary of VFIS**

- **Lee Bainbridge** becomes VFIS president
- Chet Henry, Pennsylvania's first state fire commissioner, became VFIS consultant

Arthur J. Glatfelter
Scholarship introduced

- VFIS became international
- Kip Cosgrove establishes VFIS office in Toronto
- New policy enhancements (over 40) made to property & casualty coverages

Project Independence –
VFIS broke ties with Cigna
and went from being a broker
to an insurance company
and risk bearer

- The VFIS program grew tremendously during this time, writing more EMS-related entities and 911 centers
- **Addition of expanded coverage protections** including equipment, gear, protective clothing and sensors, while new training requirements included a terrorism and incident management system

- Glatfelter named one of the Best Places to Work in PA for the first time of many
- Hurricane Katrina CAT response

- Began offering of education training via distance learning in joint venture with St. Joseph's University
- Venture was originally called VFIS Distance Learning

Mr. Glatfelter passes away

**Arthur J. Glatfelter
Distinguished Service
Award** introduced

**VFIS
50th ANNIVERSARY**

**Launch of
ResponderHelp.com**

1989

1990

1991

1992

1992-1993

1994

1996

1997

2000s

2001

2005

2006

2008

2009

2013

2014

2015

2018

2019

- VFIS announced that death and medical benefits for AIDS expenses would be payable under the terms and conditions of the optional Infectious Disease benefit
- VFIS became active with the **National Volunteer Fire Council (NVFC)**

Don Conley becomes
VFIS president

**VFIS
25th ANNIVERSARY**

Louie Klein becomes
VFIS president

David Wyrwas becomes
VFIS president

ETC evaluated the viability
of consulting services and
introduced bidding process

Troy Markel becomes
VFIS president

- VFIS policy changes through enhancement filings
- Addition of new A&S benefits: safety vest, military death, dependent elder, repatriation and family bereavement and trauma counseling
- Build out of ETC and Risk Control programs to offer more value to clients

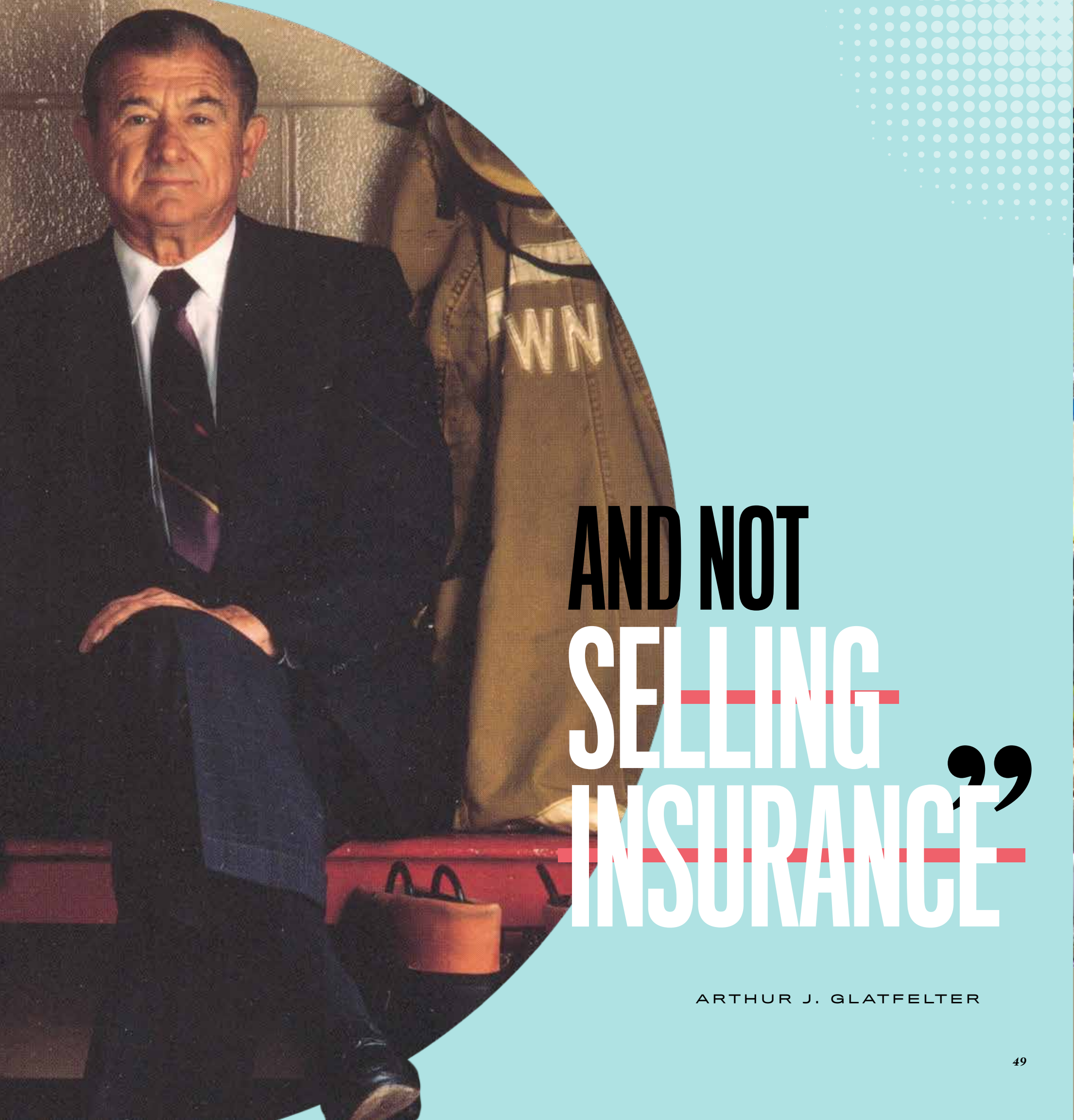
Addition of specialized
cancer coverage for
volunteer firefighters in
Georgia and New York

1989

1999

2009

2019



AND NOT SELLING INSURANCE”

ARTHUR J. GLATFELTER



IMPACT

WE’RE THERE WHEN
WE’RE NEEDED MOST

“When you get real tough claims, VFIS comes through when no one else does.”

CLOYCE ANDERS
VFIS of North Carolina

For many years, our claims department has been something of a legend. These individuals are our front-line leaders and the voice of our company during so many of our clients' hardest days. They answer important calls and respond quickly to incidents. They take special pride in gaining a solid understanding of each client's individual challenges, and then work to help solve them. We would not be where we are today without them.

"When I first started with GIG, I had no insurance knowledge and no background in emergency services. I began handling Portable Equipment claims, but I really didn't know what the equipment was or how it was used. Mr. Glatfelter offered to have associates certified to become EMTs, paid for the classes and opened our Bob Gable room for the classes. He knew there was a reduction in the number of volunteers and wanted to help the local EMS organizations by allowing employees to respond from work. I signed up, learned about the equipment and how it was used. Most importantly, I learned what Mr. Glatfelter's passion was. Our company extended a hand to many organizations by promoting people to become volunteers and I was able to pay this forward by having my son volunteer for our local hospital. Volunteering teaches you to give without expecting anything in return. To see how volunteers and emergency service organizations impact so many lives was invaluable."

RENEE WAGMAN
Glatfelter A&S Claims Supervisor



Rachel Breen and Jerry Ozog

THESE INDIVIDUALS ARE OUR FRONT-LINE LEADERS

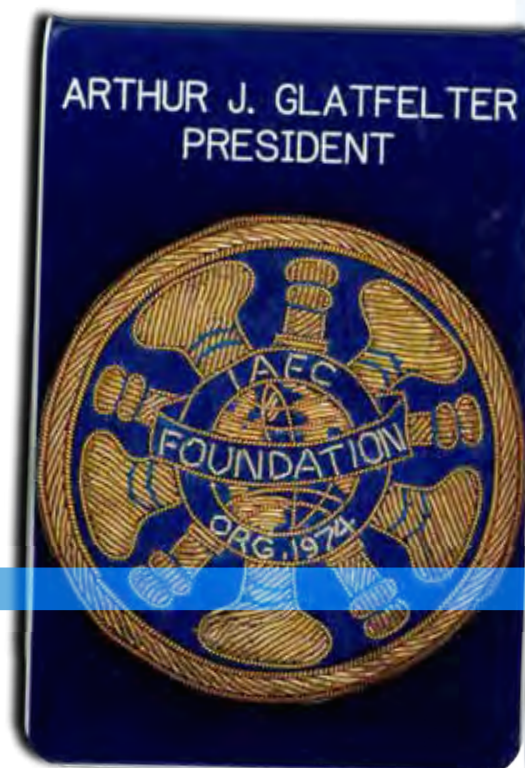
The Impact of VFIS

Over the past 50 years, VFIS has developed incredible relationships with brokers and clients across the country and in Canada.

We have made a significant impact on communities far and wide in immeasurable ways. We've grown from serving one small-town community to becoming the largest provider of specialized insurance products and services to emergency service organizations.

Together, we've forged strong partnerships with key emergency service leaders and set the industry standard with our innovative programs. Our profound understanding of the unique issues that emergency responders face originates within our own associates, many of whom proudly live the life of the courageous men and women they serve.

While it is nearly impossible to illustrate all of the areas where we have made an impact over the years, we'd like to present a few highlights that we will always hold near and dear to our hearts.



LEADING THE IAFC

In 1982, Art Glatfelter was elected as President of the International Association of Fire Chiefs Foundation. The foundation had initially been established to research industry needs and develop educational and public informational programs. Today, they represent firefighter and emergency responder leadership across the world. Their members are leading experts in firefighting, emergency medical services, terrorism response, hazardous material spills, natural disasters, search and rescue and public safety policy. They offer educational scholarships to aspiring leaders across the country to help them better prepare to face the challenges of the fire service both now and in the future. Among these scholarships, still today, is the Arthur J. Glatfelter Memorial Scholarship, one of which we are incredibly proud.

Early Detection



Saves Lives

FIGHTING BACK AGAINST HEART DISEASE

The National Fire Service released an alert regarding coronary artery disease in mid-1982 after a cardiologist noted a substantial increase in heart-related firefighter deaths. It appeared that heart disease was impacting a greater percentage of firefighters than it was the general population. These findings were significant, and VFIS joined forces with the National Fire Service in 1982 to develop training, educational and audiovisual programs that targeted the reduction of heart disease. Our aim, both then and today, was to reduce the development of heart disease among emergency responders and to educate them on best practices for heart protection while helping make them aware of important red flags that they should watch for. We are hopeful that over the years our efforts to spread awareness have helped, in even a small way, to save lives.

HONORING HUMANITARIANS

After Bob Little's passing in July of 1982, Mr. Glatfelter established the Chief Bob Little Humanitarian Award, which was presented each year through the International Association of Fire Chiefs Foundation. The award was given to a firefighter or friend of the fire service who had distinguished him or herself in service to his or her fire company or community. Feeling that this type of person most exemplified Bob Little, Art Glatfelter believed it was the perfect way to honor his memory.



GOING NATIONAL FOR NFPA

In 1988, VFIS ventured into a new avenue of outreach by hosting the first national teleconference on the National Fire Protection Association's Fire Safety Standard - NFPA 1500. We recognized the controversy and misinformation regarding this standard, and felt it was important to clear these issues by telecasting a live national forum from WITF studios in Hershey, PA. Throughout the telecast, people from across the nation could call in to ask our panelists questions regarding the standard. This became the first of a VFIS series designed to benefit those in emergency services, and only increased the connections and community that we were able to build along the way.



Arthur J. Glatfelter and Al Gore

FORMING THE CONGRESSIONAL FIRE SERVICES INSTITUTE

Due in large part to Mr. Glatfelter's tireless efforts to make a positive impact in the lives of emergency services personnel across the nation, Congress incorporated the Fire Services Institute in 1988. Art and Congressman Curt Weldon had invited key congressional leaders to join the caucus just before this, working to support their initiatives. Original members of the Congressional Fire Services Caucus were Senator Al Gore (D-TN), Senator John McCain (R-AZ), Congressman Curt Weldon (R-PA), Congressman Sherwood Boehlert (R-NY) and Congressman Doug Walgren (D-PA). Today, the Congressional Fire Services Institute (CFSI) has been networking with and educating members of Congress about key fire and life safety issues for nearly 30 years. This connection to governmental officials has paved the way for important legislation and advocacy for those serving in emergency services.

JOINING THE NVFC

In 1990, VFIS became active with the National Volunteer Fire Council (NVFC). The NVFC is the leading nonprofit membership association representing the interests of the volunteer fire, EMS and rescue services. They serve as the voice of emergency service volunteers across the nation and provide education, programs, resources and advocacy for these individuals. We still partner with this organization today and continue to work toward making a difference in the lives of those who give so much back to their communities.



SUPPORTING LOCAL STUDENTS

The Arthur J. Glatfelter Scholarship was introduced at Eastern Kentucky University's Fire and Safety Engineering Program in 1991. Today, the scholarship is given at Harrisburg Area Community College (HACC), near our corporate office in York, Pennsylvania. Now known as the Arthur J. Glatfelter Scholarship Endowment, the award is given to students who are enrolled in HACC's York Campus and who have maintained a certain GPA but have unmet financial need in order to continue their collegiate careers.

EXPANDING TO CANADA

In 1992, VFIS' impact became international with its first Accident & Sickness policy written in Canada. VFIS was now an international organization. This allowed our impact to grow from one that was felt across the nation, to one that was being felt internationally. Today, our continued presence in Canada has made a great impact for those serving the Canadian fire service.





EXPANDING EDUCATIONAL OUTREACH

In 2008, VFIS began offering education training via distance learning with St. Joseph's University. Dr. Bill Jenaway, Executive Vice President of VFIS, wanted to add the rigor of an established university program to the VFIS educational program. Not only did St. Joseph's University have a grad school in public safety where Dr. Jenaway taught, but it had students who were VFIS members. The school had a robust distance learning and safety program that Dr. Jenaway thought was perfect to enhance the educational viability of the VFIS approach and process and to help educate and protect greater numbers of emergency service members across the United States.

HONORING ART'S LEGACY

In 2015, following the 2013 passing of Mr. Glatfelter, the Arthur J. Glatfelter Distinguished Service Award was introduced. This award is distributed on behalf of VFIS by the National Fallen Firefighters Foundation (NFFF) in honor of Art Glatfelter's extraordinary achievements. It recognizes those who have made outstanding contributions to support and further the mission of the NFFF. It accurately notes: Art Glatfelter "...was loved by many and admired by all who served with him in any capacity. He was truly a Renaissance man—an individual of courage, wisdom and vision. He was a passionate leader and mentor who had a goal to make the world a better place. He will also be remembered as a champion of the U.S. Fire Service and as the founder of VFIS—the first insurance company of its kind..."

REMEMBERING THE FALLEN

In order to recognize the National Fallen Firefighters Memorial in Emmitsburg, MD, VFIS produced a teleconference in 1992. We felt that it was important to draw attention to this monument, which had been constructed in 1981. The 7-foot stone monument bears a sculpted Maltese Cross, the traditional symbol of the fire service. An engraved plaque on the monument bears a touching message from President Ronald W. Reagan. Most importantly, however, the plaque lists the names of the men and women of the fire service who have died in service to their communities since 1981. The bottom features an eternal flame to symbolize the eternal spirit of all who give their lives—past, present and future. The monument is an incredible sight to behold, now featuring a Wall of Honor around it with additional fallen firefighter names and a brick Walk of Honor, which winds through the beautiful campus and connects the monument site to the historic National Fallen Firefighters Memorial Chapel.



THE IMPACT OF ART GLATFELTER AND VFIS

Many recognize the tremendous impact that Art Glatfelter and his VFIS vision had on not only the emergency services industry, but on their own individual lives. This impact lives on through every associate, agent partner, most valuable producer and regional director today. These incredible men and women have helped make it possible for us to celebrate 50 years, and continue to work to support his legacy.

"I don't think in his heart of hearts Art thought that VFIS would grow into the company it is today. I think he'd be so joyful to see how much this has taken off. He's created an incredible culture here. There is absolutely no replacement for his legacy. Without him, there would be no VFIS."

TROY MARKEL
VFIS President

"What an opportunity. What a life that Mr. Glatfelter and VFIS has given us. We are appreciative. He always told us to believe in ourselves. We do believe in ourselves...and also believe in our associates and our clients."

ED GOTH
Charles P. Leach Agency, Inc.
(Pennsylvania)

"At the end of the day, this is still Art Glatfelter's company. He's not with us, but he's here. That's all there is to it. He's here."

JIM STOKELY
Brown & Brown Insurance
Agency of VA, Inc. (Virginia)

"People know when you're trying to push a commodity at them, but the beauty of this organization is that it's the opposite of that. It's a genuine service that aligns with what these people are looking for."

ED GUMBRECHT
VFIS of Southern New England
(Connecticut, Massachusetts
& Rhode Island)

in their words



Shannon and Steve Frost

A FEW ACCOLADES

"On behalf of Plum Grove Fire Department, I'd just like to say that when it's your job to have the community's back, VFIS is committed to their job of having yours."

CHIEF JOE LYNN
JOHNSON II
Plum Grove Fire Department, Texas

"VFIS has been great to work with...and they are for the fire departments."

CHIEF DAVID E. TOOMEY
Lucia Riverbend Fire Department,
North Carolina

"I think that we've made a big difference in the safety of our personnel by working with VFIS."

CHIEF RANDY
O'DONNELL
Vigilant Hose Company #1,
Shippensburg Fire Department,
Pennsylvania



“A little over a year ago, our fire company sustained a significant incident where a house exploded due to natural gas leak. The explosion subsequently burned four of our firefighters and put two of them in a burn center. It made local and national news, and was very hard on all of us. Our local VFIS rep was phenomenal. He was immediately on the phone asking how the guys were and what he could do to help, supplying paperwork and taking care of the back end so that we could take care of our guys.”

PRESIDENT STEVE LAUGHMAN
Alpha Fire Company #1 & Montgomery County Fire and Rescue, Pennsylvania

“VFIS—I have always found to be unique—because they have had an unwavering commitment to emergency services organizations.”

KEVIN BOURDON
VFIS of Vermont

“I think what makes VFIS special is the way they interact. Many of them work in the fire service. When you call to find information—from the first person up to the president—they want to make sure you get what you need.”

RON SARNICKI
Executive Director of National Fallen Firefighters Foundation

“When I think of how VFIS has impacted training—VFIS was doing risk management before risk management was cool. Thinking back on my 30-some years of dealing with VFIS, it was just something that they did.”

MARK LIGHT
Chief Executive Officer & Executive Director for the International Association of Fire Chiefs

“I think what makes VFIS special is that the people, the associates, are special people.”

JOHN HAMER
The Horton Group (Wisconsin)

“It’s a philosophy that started years ago by Mr. Glatfelter that transcends time and stays alive...our greatest compliment to the man who started it all is to continue the legacy...to provide the kind of service that came natural to him.”

LISA GOTH
Charles P. Leach Agency, Inc. (Pennsylvania)

“Mr. Glatfelter has made me glad to be an insurance man.”

STEVE FROST
The Steve Frost Agency (Central and Western Tennessee)

“That [VFIS] relationship was built on a handshake of two men who were willing to work together for a common purpose.”

BRIAN TIMMER
VFIS of Michigan

“To me, VFIS is a special company—you know everyone at VFIS. You know their names and faces—they are there to listen and be a friend. [VFIS has] a lot of different facets and they care and want to do the right thing for the fire service.”

HEATHER SCHAFER
Chief Executive Officer of the National Volunteer Fire Council

“When you get real tough claims, VFIS comes through when no one else does. When you need someone to do a professional class, no one beats VFIS.”

CLOYCE ANDERS
VFIS of North Carolina

“I think the biggest thing about VFIS that is different is the people. When we sell a product and we insure a department, we know that we can stand behind it. And when a claim happens, we will have awesome, incredible people to work with our insured... and that’s the most important thing.”

JODIE WONG
VFIS of Arizona



Jackie Ireland, Carolyn Baker and Cloyce Anders



Kory Coots, Troy Markel and Jerrad Coots



“VFIS is always an honor to be associated with. Always. People make the organization—and VFIS has great people.”

DENNIS COMPTON
Chairman, National Fallen
Firefighters Foundation

“I have never been involved with any group in the insurance industry that has become like family than I have over the past 35+ years with VFIS. The investment that VFIS made in me, my agency and the emergency services industry in Oklahoma has far surpassed anything I could have ever imagined. The success that has been achieved continues to grow to this day, and I am blessed to have been a part of it. The friendships and relationships I’ve developed go far beyond the business of insurance. I hope that all of this is passed on to the next generation, and that they achieve even more success than I have known, and establish new relationships and friendships for life just as I have.”

DAVE BURROWS
The Burrows Agency
Insurance (Oklahoma)



in their words

“VFIS has been a great partner, and I know they will continue to be a great partner because they care. I couldn’t be prouder of the philosophies of Art Glatfelter. We do what is right because we care, and it’s the right thing to do.”

RON SARNICKI
Director, National Fallen
Firefighters Foundation

“VFIS is the ‘Cadillac of insurance policies.’ They leave no stone unturned. It’s coverage top to bottom, left to right—you’re not going to find a better product out there that’s tailored to emergency services organizations.”

CLAY SIERVELD
VFIS of Kentucky

“They can get checks out within 24 hours. Because they care. That’s what makes VFIS special.”

STEVE SIERVELD
VFIS of Kentucky

“VFIS has been there since the beginning, whether it’s through the training programs, the advocacy, the support of the institutions that support the day-to-day fire and emergency services community—or whether it’s just in times of need. That’s an important role—and one that a lot of places don’t take seriously.”

MARKO BOURNE
former Deputy Administrator of the
Federal Emergency Management Agency

“It’s just the people. The people at VFIS and the RDs—all the fellow RDs. That’s what makes it such a great company.”

BARBARA MARZEAN
VFIS of Texas

“Being the brother of a first responder, I know the value and dedication that they bring to their surrounding communities. Being able to provide volunteer organizations with coverage and education through VFIS helps us feel as though we’re doing our part to go above and beyond for those who go above and beyond for us every day.”

DENNIS SALTER
New Castle Insurance (Delaware)



Kory Coots, Wendy and Mark Bowery and Larissa Tosch



“VFIS has become the fabric of our lives.”

PATRICK DOWNEY
Downey Insurance, Ideal Insurance Agency (Illinois & Indiana)



Charles Hix and Dan Naylor



“I’ve always been impressed by VFIS staff because they’re often firefighters themselves. They know the challenges we face—both in volunteer, combination and career departments. We often find ourselves speaking to someone who can help us solve our problems with safety, mitigation and prevention to make sure we can create an environment that is safe for our citizens and firefighters.”

DAN EGGLESTON
Vice President, International Association of Fire Chiefs

“CFSI was established 23 years ago, and we didn’t know where the organization would go, what our role was or how we would grow. But those seeds were planted for our organization. Art Glatfelter was there. He helped us plant those seeds—and he watched us grow. He was a part of that growing effort, and for that, CFSI is indebted to Art. Not only to Art, but to Glatfelter Insurance Group and VFIS.”

BILL WEBB
Executive Director, Congressional Fire Services Institute



Barbara Marzean, Ted Regnier and Mark Schmidt

“I think the people who Art chose to follow him are doing and will continue to do great things. I think they have the same dedication, the same will and desire and love that we all have. I think it’s going to be a great ride for my kids and your kids.”

BILL BAILEY
Bill Bailey Insurance Agency
(West Virginia)

“We congratulate VFIS on their 50th anniversary and appreciate their success, their support of the Nation’s fire service, and we thank them for their support of what we do within the USFA and NFA. We wish them another 50 years in the future.”

KEITH BRYANT
U.S. Fire Administrator

“VFIS has been a major component of revolutionizing the way we protect our volunteers and all firefighters throughout the United States. Kudos to the founding father and to those who keep us updated through technology, training, protocols, policy—VFIS has always been there. The management team has been especially dedicated to volunteer firefighters.”

KEVIN QUINN
Chairman, National Volunteer Fire Council (NVFC)

“It’s hard to improve on something as good as VFIS is. It’s really a family—it’s an extended family—it’s really good friends.”

ROY ADAMSON
VFIS of Southeast (Alabama & Georgia)



REMEMBERING AND HONORING



Arthur J. Glatfelter (1924-2013) was a friend to all who met him, a leader in the community and the insurance industry, and a champion for the rights of firefighters and emergency services personnel across the nation. In the 88 years that he was alive, he made a significant difference in the lives of countless people. We miss him dearly and continue to be inspired by fulfilling his legacy.

Born and raised in York County, PA, Art was one of six children. He proudly served his country in the U.S. Marine Corps from July 1942 through July 1946, spending 25 months in the South Pacific along with his German Shepherd, Pal. Wanting to avoid being drafted, he had decided to enlist in the Marine Corps immediately after graduating

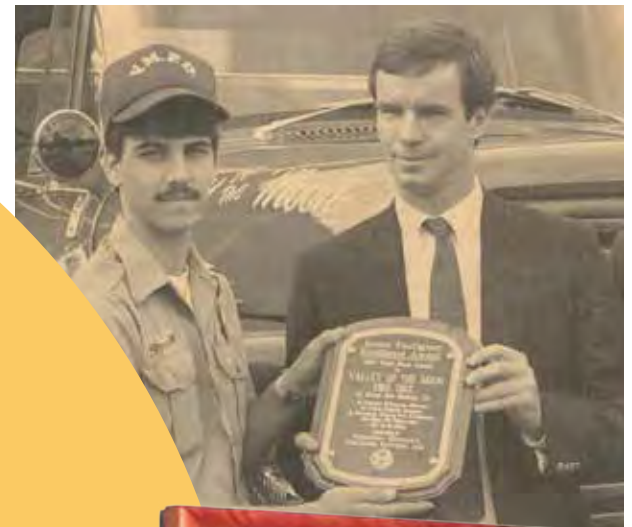
**Arthur J. Glatfelter
(1924-2013)
was a friend to all
who met him...**

high school at age 17. At this time, Art had recently lost his father and brother in a drowning accident, and was surrounded with the news of the Pearl Harbor bombing. He found himself wanting to make a difference and bravely ventured overseas. After the war ended, both Art and his dog Pal were honorably discharged by the Marine Corps with the rank of Sergeant.

In November of 1947, Art followed his true calling and entered into the insurance business as a solicitor for a local agency. By December of 1951, he had opened his own insurance agency, operating it from his home. It goes without saying that his business continued to grow tremendously, and this growth is a true testament to Art's character and determination.

THE MAN WHO STARTED IT ALL

As Art became more successful, he became increasingly involved in giving back.



HERE ARE A FEW HIGHLIGHTS OF THE INCREDIBLE EXTENT OF SOME OF THE POSITIONS HE HELD:

<i>Charter Member</i> of the Y's Men's Club of York , a YMCA Service Club	<i>President</i> of the York Association of Life Underwriters	<i>Small Business Council Member</i> of the United States Chamber of Commerce 1976-1980	<i>Board of Directors Member</i> for York Hospital for 10 years	<i>Board of Directors Member</i> for the Historical Society of York County
<i>President</i> of the Y's Men's Club of York 1954-1955	<i>President</i> of the Independent Insurance Agents Association of York County	<i>Board of Directors Member</i> for the International Association of Fire Chiefs Foundation	<i>Board of Directors Member</i> for WITF TV	<i>Chair</i> of the Civil Justice Coalition working for tort reform in Pennsylvania
<i>Chair</i> of annual YMCA Membership Drive for two consecutive years	<i>Director</i> of the Pennsylvania Independent Insurance Agents Association	<i>Board Member</i> for the National Fallen Firefighters Foundation	<i>Chairman</i> of the Board of WITF TV 1985-1988	<i>Chairman</i> of the Pennsylvania Underground Storage Tank Indemnification Fund
<i>Member</i> of the YMCA Board of Directors for 15+ years	<i>Member of Council</i> of Agents and Brokers Board of Directors 1986-1992	<i>President</i> of the International Association of Fire Chiefs Foundation	<i>Board of Directors Member</i> for the Fire Equipment Manufacturers and Service Association 1988-1993	<i>One of the Founding Directors</i> of the Congressional Fire Service Institute
<i>President</i> of the YMCA Board of Directors 1981-1982	<i>Chairman</i> of the Highway Committee of the York Area Chamber of Commerce	<i>Board of Directors Member</i> for the Margaret E. Moul Home for the Handicapped	<i>Board of Directors Member</i> for the York County Chapter of the American Red Cross	<i>Recipient</i> of a Doctor of Humane Letters from York College
<i>Chair</i> of major capital fund campaign for YMCA of York and York County	<i>President</i> of the York Area Chamber of Commerce 1976-1977	<i>Chair</i> of the Capital Fund Drive for the Building Program for the Margaret E. Moul Home	<i>Board of Directors Member</i> for the York County Industrial Farm Museum	
<i>Chair of Board of Trustees</i> for YMCA of York			<i>Board of Directors Member</i> for the York County Fire Museum	

Through decades of dedicated service, Art Glatfelter instilled a legacy of community involvement that still permeates VFIS and Glatfelter Insurance Group today.

This committment to making a positive impact has remained incredibly alive through the efforts of our associates.

A LIFELONG COMMITMENT TO LIFELONG LEARNING

VFIS has worked tirelessly to help ensure that Emergency Service Organizations are better prepared for every call, able to reduce the risk of injury or loss to those they serve, understand how to protect their property and get quality support for their most valuable asset—their team.

Since 1969, we've made it a point to provide our customers with top-notch, innovative education, training and consulting programs at little or no cost. We're proud of this committed focus on education, and the impact that it has made on countless lives since the 1970s.

“I think that we’ve made a big difference in the safety of our personnel by working with VFIS.”

CHIEF RANDY O'DONNELL
Vigilant Hose Company #1, Shippensburg Fire Department

- Introduction of **safety and risk management programs** and materials helped to establish VFIS as much more than just an insurance provider
- Integration of **Risk Control Services** into the safety and education department, which included insurance underwriting and related loss control and safety issues into client education and training
- Development of the first **VFIS safety kit**
- Development of a robust **EVDT (Emergency Vehicle Driver Training)** program that quickly became the gold standard in the industry, including the first driver training program for firefighters and the first of a series of innovative new risk management offerings
- Creation of the **Department of Safety and Education**
- Introduction of retired York City Fire Department **Chief Bob Little** as new Director of Safety and Education
- Introduction of VFIS **Emergency Vehicle Maintenance Forms** and Safety Kits
- Introduction of **Louie Klein** as first Assistant Director of Education

1970s



VEHICLE EMERGENCY VEHICLE REPORT

VEHICLE CHECKLIST

- ☐ Front Tip Indicator
- ☐ Horn
- ☐ Head Lights
- ☐ Tail Lights
- ☐ Turn Signals and 4-Way Flasher
- ☐ Reflectors
- ☐ Emergency Equipment
- ☐ Other - If Applicable
- ☐ Clearance Lights
- ☐ Emergency Warning Lights
- ☐ Side Marker Lights
- ☐ Brake Hoses
- ☐ Compartment Door Locks
- ☐ Tires - Check for Air

EMERGENCY VEHICLE MAINTENANCE RECORD CARD

MOTOR OIL & OIL FILTER RECORD

DATE	VEHICLE OIL	QUANTITY OF OIL	FILTER	REMARKS

LUBRICATION RECORD

DATE	GRADE	DATE	REMARKS

BATTERY RECORD

DATE	GRADE	DATE	REMARKS

TIME RECORD

NAME	WARRANTY (Y/N)	DATE INSTALLED	DOOMETER

PERSONNEL

MARKS:

VEHICLE DESCRIPTION _____

MANUFACTURER'S SERIAL NUMBER _____

PLATE NO. _____

MODEL YEAR _____

TIME RECORD

BATTERY RECORD

LUBRICATION RECORD

MOTOR OIL & OIL FILTER RECORD

EMERGENCY VEHICLE MAINTENANCE RECORD CARD

VEHICLE CHECKLIST

VEHICLE EMERGENCY VEHICLE REPORT

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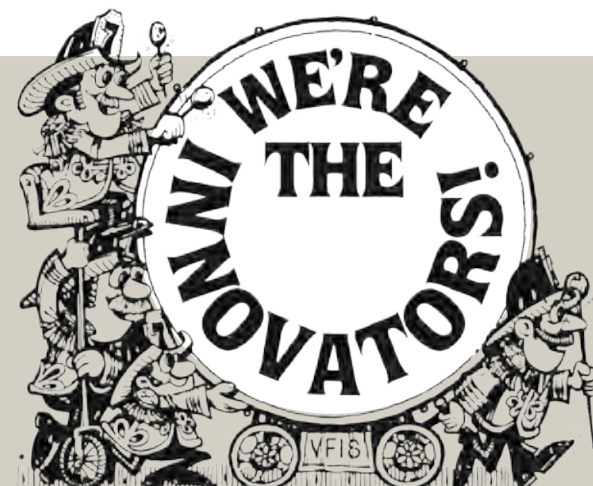
MANUFACTURER'S SERIAL NUMBER _____

PLATE NO. _____

MODEL YEAR _____

TIME RECORD

IMPACT



1980s



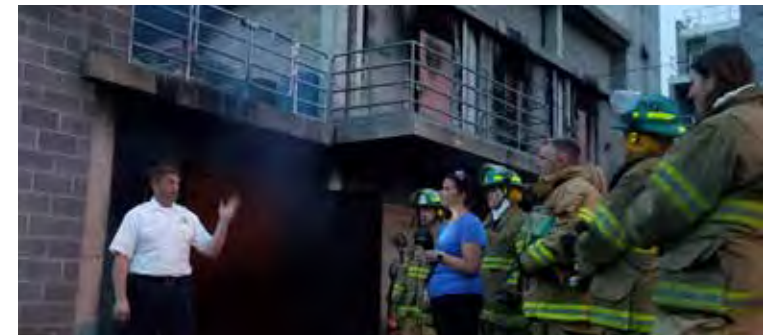
- As the Education and Training Department grew more robust, it was renamed **Client Education and Training Services**
- Production of the first VFIS **Driver Training program manual**
- Launch of **supplemental safety programs** that included film and slide presentations
- Introduction of **loss control slide presentation** for emergency service organizations, developed by the Safety and Education Department
- Completion of the **driver training instructors manual** and accompanying program, which was then distributed to ESOs



- Promotion of **Louie Klein** to Director of Safety and Education for VFIS after the passing of Bob Little
- Expansion of Safety and Education Department to **Client Support Services** with loss control developed as its own corporate department
- Introduction of the **driver training student workbook**

1990s

- Expansion of Client Support Services into **Client Education and Training Services**, and simultaneous expansion of safety and training focused offerings



2000s

- Launch of **grant services to ESOs** for further vehicle safety, firefighter safety, recruitment and retention, and highway safety education initiatives
- VFIS became the **leading provider** of technical resources for ESOs
- Introduction of education through **distance learning programs** in joint venture with St. Joseph's University

- Transition of distance learning platform to **Target Solutions**
- Launch of **VFIS University** allowed for vast expansion of educational offerings and services

2019

In conjunction with our 50th anniversary, VFIS has proudly worked to develop and launch an industry-wide resource: ResponderHelp.com.

The goal of this digital portal is to more fully serve the Emergency Service Organization community with education, training and consulting resources—both from ourselves and various organizations across the nation. It provides dedicated resources and access to subject matter experts for all who use it, from across the spectrum of fire departments, rescue squads, 911 centers, commercial ambulances and other emergency services organizations.



PEOPLE

THE FACES OF VFIS

“The people are really the history of VFIS to me.”

ALAN BUTTERBAUGH
former President of Glatfelter Claims Management

CURRENT VFIS LEADERSHIP

VFIS would not be what it is today without the people behind our organization. These trailblazing individuals have joined forces to push forward with incredible innovations, making new connections along the way that have enabled us to grow and thrive. At the top of the lengthy list of all those who have contributed to our success, we have presidents, executives, regional directors and marketing coordinators. Please join us in paying tribute to their dedicated efforts and contributions.

THE PRESIDENTS

ARTHUR J. GLATFELTER

Founding President of VFIS (1969-1984)

DAN MCNEIL

VFIS President (1985-1989)

LEE BAINBRIDGE

VFIS President (1989-1991)

DON CONLEY

VFIS President (1992-1996)

LOUIE KLEIN

VFIS President (1997-2001)

LEE BAINBRIDGE

VFIS President (2001)

DAVID WYRWAS

VFIS President (2001-2008)

TROY MARKEL

VFIS President (2009-Current)



TROY MARKEL
President, VFIS



ARTHUR SEIFERT
President, Glatfelter Program Managers



ANTHONY CAMPISI
*President and CEO,
Glatfelter Insurance Group*



JOSEPH GIORGI JR.
Regional VP Eastern Division, VFIS



DANNY NAYLOR
Regional VP Western Division, VFIS



DR. WILLIAM JENAWAY
*Executive VP, VFIS Education,
Training & Consulting*

THE EXECUTIVES

Although VFIS was born out of Art Glatfelter's inspired vision, he could not have done it alone. Art was surrounded by an incredible team of individuals. VFIS executives came in on the ground floor and were instrumental in building the strong foundation that we stand upon today. We thank them for their efforts, which have spanned the decades. They've helped to ensure that our torch has been properly carried.

Mark Schmidt

*former President of Insurance
Company Operations*

Alan Butterbaugh

*former President of Glatfelter
Claims Management*

Ray Fidler

*former Glatfelter Insurance
Group General Counsel*

REGIONAL DIRECTORS



Jon Jensen, Troy Markel, Mark Bowery and Steve McConaghy

In 1967, after designing an Accident and Sickness policy to provide benefits for volunteer firemen, Art developed a plan to use field representatives of the Selected Risks Insurance Company to help promote the program throughout Pennsylvania. Eventually, this gave birth to today's RD program model, where representatives from states from across the nation help to provide VFIS coverages to those in need.

Art spent hours on the road between 1969 and 1971 traveling with David Hawkins, Henry Dorwart, Lloyd Fike, Vincent Owens, Frank Reichard and Richard Robertson. Their main focus was to find agents across the area who were tuned in to their local fire companies. Bernie Bowman worked on marketing as these efforts expanded, and the search for representatives who truly cared was on. These partnerships expanded out of Pennsylvania and into Ohio and Indiana with Robert Hogg and Timothy Downey.

As the first official Regional Director, Timothy Downey of Indiana introduced a novel approach to helping fire departments with their funding. In January of 1986, he

used his deep knowledge of contracts to establish a procedure that both simplified the process and helped guarantee thousands of dollars each year in self-perpetuating funds for the state fire departments. He noted, "The standard homeowner's policy in Indiana provides for payment by the insurance company

of a certain fee to a fire department when that fire department is called to provide a service for any property covered by the homeowner's policy. We found that in many cases the fire department was not billing for the fee because of the lack of clerical help or understanding if the benefit was provided. In

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“Art didn’t have to set up 50 different offices in 50 different states and find real estate everywhere to keep a finger on the pulse—he was just trusting an individual in that state to run the program... and that turned out to be a real stroke of entrepreneurial genius.”

ALAN BUTTERBAUGH
former President of Glatfelter Claims Management

other cases, the fire department was reluctant to bill a homeowner who had just suffered a devastating loss.” Downey’s efforts to help channel money back to fire departments provided them with a new level of support and funding.

In 1981, in a continuing effort to improve the VFIS program and facilitate communication, VFIS established a Regional Director Advisory Council. The original RD members were chosen based on their geographical location and the concentration of business throughout the country.



Dave Burrows, Laura Vengoechea and Bill Bailey



Shannon and Steve Frost



Top Left: Clay Siereveld, Zach Stewart and Steve Siereveld
Bottom Left: Brian Knott, Paige Timmer-Knott and Brian Timmer



Top Right: Right: Joe and Zach Stewart
Bottom Right: Ted Ted Regnier and Jon Hamer



First RD Advisory Council members included Tim Downey (Indiana), John Coe (North Carolina), Robert Kaufman (New York) and Ralph Woodmansee (Rhode Island and Connecticut). Additional VFIS members included Arthur J. Glatfelter, Mark Schmidt, Lee Bainbridge and Dan McNeil. Several RDs also served as volunteer firefighters while operating their insurance agencies.

Today, our RDs are truly special people who genuinely care about the industry, are committed to our mission and are often active in passing legislation to help emergency

responders. Like our VFIS associates, many of them have become first responders, trainers and instructors themselves. For them, VFIS is not just about insurance—it is a passion and a lifestyle. Our RDs and their families have grown up in the industry, and many have passed along their passion to future generations.

Across the nation, our RDs have come together time and time again for a common cause. They have been instrumental to our success, and are not only partners, but wonderful friends.

MARKETING COORDINATORS

Dave Waldo

Field Waldo Companies (Idaho)

Chris Hindoein

Rocky Mountain Insurance Services, LLC (Montana)

Paul Cowell

Hubbinette-Cowell Associates, Inc. (New York)

Gordon MacIlvennie

MacIlvennie Associates, Inc. (Washington)

2019 REGIONAL DIRECTORS



Roy Adamson
Adamson Insurance
Agency, Inc.,
d/b/a VFIS of Southeast
(Alabama & Georgia)



Wiatt Wong
JW & Associates Insurance
Services, Inc., d/b/a VFIS of
Arizona (Arizona)



Eric Leedom
Arthur J. Gallagher Risk
Mgmt. Inc., d/b/a F&W Inc.
(Colorado)



Ed Gumbrecht
Gowrie, Barden & Brett Inc.,
d/b/a VFIS of Southern
New England (Connecticut,
Massachusetts
& Rhode Island)



Dennis Salter
New Castle Insurance LTD
(Delaware)



Patrick Downey
Public Risk Underwriters
of Illinois, LLC,
d/b/a Ideal Insurance
Agency (Illinois & Indiana)



Steve Siereveld
Kentucky Public Entity
Programs Inc., d/b/a VFIS
of Kentucky (Kentucky)



**Lynda Vince,
David Stogner**
Special Risk Insurance, Inc.,
d/b/a VFIS of Miss/Lou
(Louisiana & Mississippi)



Brian Timmer
Emergency Services
Insurance Agency, LLC
(Michigan)



Cloyce Anders
Fire & Rescue Insurance
Services, d/b/a VFIS
of North Carolina
(North Carolina)



Joe Stewart
Ohio Public Risk Insurance
Agency, d/b/a VFIS of Ohio
(Ohio)



Dave Burrows
The Burrows Agency
Insurance (Oklahoma)



Jon Jensen
Correll Insurance Group
(South Carolina)



Mark Bowery
VFIS/J. Mark Bowery
Insurance (East Tennessee &
Western Virginia)



Steve Frost
The Steve Frost Agency
(Central and Western
Tennessee)



Barbara Marzean
WinStar Insurance Group,
LLC, d/b/a VFIS of Texas
(Texas)



Kevin Bourdon
UI Insurance Services, Inc.
(Vermont)



Bill Bailey
Bill Bailey Insurance Agency,
Inc. (West Virginia)



John Hamer
The Horton Group
(Wisconsin)



MOST VALUABLE PRODUCERS

The brokers and agents who sell VFIS products are also a special breed of people. Many are very active in the industry and first responders themselves. Like us, they are passionate about providing products that help first responders across the community. Our platinum, marquis and gold MVPs serve as representatives of our organization, and shoulder this responsibility well. We are proud to have partnered with such outstanding individuals.



PLATINUM MVPs

MVPs that have attained the highest level status with us are termed “platinum.” This year’s platinum MVPs include the following:

Steve Douty

Anthony A Torsell Agency, Inc. (Lock Haven, PA)

Jean Cofield

Aon Risk Services, Inc. (Baltimore, MD)

David March

BB&T Insurance Services (Pottsville, PA)

Gailen Snyder

Billups-Snyder (Blue Spring, MO)

Rock Pickard

Central Carolina Insurance Agency, Inc. (Mooresville, NC)

Ed and Lisa Goth

Charles P Leach Agency, Inc. (New Bethlehem, PA)

Jay Howell

Code 3 Insurance Service, Inc. (Pikeville, NC)

John Coggins

Coggins Insurance Agency, Inc. (Pensacola, FL)

Greg Steffen

Compass Insurance Partners (LeRoy, IL)

Jeff Kyle

Davis Gregory & Kyle, Inc. (Factoryville, PA)

Eric Jones

Eric T Jones Insurance Agency (Rogersville, MO)

Cathy Amos

Gosnell Insurance, Inc. (Cockeysville, MD)

John Hemby

Hemby Insurance & Associates, Inc. (Indian Trail, NC)

Peter Jeffery

Acrisure (Holmdel, NJ)

Robert Hall

Keystone Volunteer Insurance Group (West Chester, PA)

Leo Ledet

Ledet Corporation (Jouma, LA)

Logan Pruitt

Louisiana Companies (Lake Charles, LA)

Richard Jenkins

Moore & Jenkins Insurance Agency, LLC (Franklinton, LA)

Mike Kneidinger

Northwest Insurance Services (Meadville, PA)

John Blair

Nottingham Agency, Inc. (Hamilton Square, NJ)

Mark Foerster

Nova Insurance Services, LLC (Monroeville, PA)

Claud Gamble

Paper Mill Insurance, Inc. (Phoenix, MD)

Jay Weinstein

Partners Insurance, Inc. (St Louis, MO)

Hershel Blanton

Patton-Chestnut-Binder, Inc. (London, KY)

Linda Flanagan

Quilty Dwyer & Larkin Insurance Agency (Kington, NY)

Sue Porter

Roeding Group Companies, Inc. (Lexington, KY)

Nicholas Salerno

Salerno Brokerage Corporation (Syosset, NY)

Sam Newton

Sam Newton Insurance Agency (Lexington, AL)

William Byrd III

Special Risk Management, Inc. (Little Rock, AR)

Dave Wager

Steck Cooper & Company (Belleville, IL)

Robin Fetterolf-Dunckley

Steely & Smith, LLC (Doylestown, PA)

Richard Trexler

Trexler Insurance and Services, Inc. (Summerfield, NC)

Walter Gardner

Warrenton Insurance Agency, Inc. (Warrenton, NC)

Bob Jones

Watkins Insurance Agency, Inc. (South Hill, VA)

Jim Stokely

Brown & Brown Insurance Agency of VA (Virginia)

Billy Horne

Wellington Associates, Inc. (Flowood, MS)

Thomas Watson

Watson Insurance Agency, Inc. (Gastonia, NC)

UNDERWRITERS

“Over the years, our coverages and products have seen many expansions, developments and changes. Small changes in our offerings occur regularly, but occasionally, like in 2014, we have large enhancement rollouts because there are new needs that we have a responsibility to respond to. New products like Cyber Liability and Privacy Crisis Management Expense, Crisis Incident Response Coverage, Drone Coverage and Computer Fraud work to insure new risk exposures and provide more complete coverage protections to those working as emergency responders.”

ED WILLIAMS
Senior Vice President, ESO Underwriting

VFIS Underwriting’s mission statement speaks strongly to an important, overall focus: VFIS underwriting is committed to providing a premier insurance product for the fire and emergency service community and to forge a lasting reputation for fairness, underwriting skill and customer service.

The quality of our service is our principal focus. We are problem solvers. As insurance professionals, we balance the needs of our clients with departmental goals to achieve superior underwriting results. We pride ourselves on being ready to work at our best every day.

As new underwriting associates come on board, they are each presented with their very own mission statement “monuments” to proudly adorn their desks. These symbolic pieces serve as an important reminder of our focus and the standards that our underwriting department operates under.

Over the last 15 years, like those in other departments, several VFIS underwriters have also been employed as EMTs. They’ve served on active duty, part-time or have since retired. Most recently, VFIS underwriters Teresa Bohlen, Kate Anderson and Rachel Breen passed their EMT testing. In addition, several underwriters and underwriting assistants chose to use the year to participate in Civilian’s Fire Academy. Our recent academy graduates include Rachel, Marcela, Biljana, Emily, Jen, Nancy, Peggy and Selina. These moments and accomplishments help us to be better at serving our end clients and understanding their needs, and we take them very seriously.



Bill Byrd, Eric and Michelle Jones



Walter and Mishew Gardner



RISK CONTROL

VFIS takes Risk Control to a new level by working hand-in-hand with industry professionals to teach them the insurance side of things. Through a partnership with underwriting, our Risk Control team provides thorough resources with true dedication—resources and insight that helps keep people safe time and time again.

“Our industry-specific knowledge is what really makes us stand out. The person with 25 years of emergency service experience who works for VFIS has an automatic connection to the fire chief when they walk into the station—they can speak their language. People who have served in the field and who have done the job have an unmatched passion for it. I served 25 years in EMS and started at age 15. At this point, when I visit an emergency service organization, if there’s anything I can do to make their day safer—I’m all in.”

MIKE BAKER
Director of VFIS Risk Control

For VFIS Risk Control, it’s about much more than providing the proper coverage. It’s about fellowship and service. About finding a way to reach as many as possible to provide help to an industry that is so deserving. Risk Control is all about staying ahead of the game—making proactive choices to assist and protect before a claim ever occurs.

Often, our Risk Control personnel are the only faces of VFIS that a client ever sees. As the face of VFIS, these individuals expertly manage their responsibility of responding to the needs of the industry. From staff retention techniques to properly protecting the EMS organizations—the overreaching goal is (and always has been) to serve those who spend their days serving others.

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“I love the time I get to spend with clients. I love walking in, discussing their needs and solutions to those needs—and then seeing their faces light up—you can almost hear their sigh of relief. Emergency services leaders have so much day-to-day stress. Administrative worries shouldn’t add to that...and that’s where we come in.”

MIKE BAKER
Director of VFIS Risk Control

Bill Niehenke



Scott Harkins, Mike Baker and Paul Cowell





Above: Amber Defabio and Joe Giorgi

Below: Barbara Marzean and Roxann Harrell



CLAIMS

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“The only reason we are here is to pay a claim and pay it as fast as we can and as fairly as we can. I tell the people here, the day we forget about why we’re here—to pay claims—we’re in big trouble.”

ARTHUR J. GLATFELTER

Our claims personnel are truly special individuals. True to Art Glatfelter’s mantra, they serve our clients by actively looking for ways to pay their claims. While many in the industry seem to seek out loopholes and ways to avoid paying claims, VFIS’ dedication to getting clients paid is truly refreshing. Over the years, countless stories have been told that illustrate this commitment time and time again, and each new story is as touching as the one before it. We’re proud to have been a part of each of these stories, and even prouder to have maintained focus on this critical purpose.

Dan Naylor and DJ Copeland

“

Every successful person **gives something back to** *the community.*

ARTHUR J. GLATFELTER



YOU



A tremendous number of individuals have been a part of the VFIS success story, and you are one of them. Today, the legacy of Art Glatfelter and VFIS lives on through you. You have stepped up to follow in some very special footsteps, and have done so with ease. Together, you have paved the way for our continued success and accomplishments, and have propelled us forward. You have focused on forming real relationships and providing valuable support. You genuinely care about the industry you serve and are dedicated to making a difference. This dedication makes all the difference for VFIS, and we thank you.

CITIZENS' ACADEMY

Living our difference

For several years, associates at Glatfelter Insurance Group's corporate office have participated in the York Area United Fire and Rescue Citizens' Fire Academy in an attempt to get a better understanding of the needs and demands of firefighters. Through the eight-week program, they truly get to experience "a day in the life of a firefighter."

The Academy is free of charge, but to many of our associates, its rewards are priceless. Those who choose to train get an overview of the fire service, including instruction on ventilation and hoses, searches and ladders, vehicle extraction, 911 center operations, fire apparatus operations and the opportunity for "live fire" experience, where they enter a burning building to put out a fire. The experience is always an eye-opening one that leaves a deep and lasting impression.



"The Citizens' Fire Academy is a great way to learn about the fire and EMS profession and what it is truly like to be a firefighter. In our line of work, we must know what our clients are facing and be able to understand their language and their culture—it's a big point of difference for VFIS."

RYAN PIETZSCH
VFIS Director of Education, Training & Consulting



Jen Sultner and Selina Zuch



THE ACADEMY IS
FREE OF CHARGE,
BUT TO MANY OF
OUR ASSOCIATES,
ITS REWARDS ARE
PRICELESS.



VFIS
50
years

of logo design



2019



1968-1971



1971-1979



1979-1983



1983-1994



25th Anniversary



... a subsidiary of the
Glatfelter Insurance Group

1994-1999



1999-2002



2002-2018



FUTURE

THE FUTURE OF VFIS

*“Thank you and congrats VFIS! Let it be said
50 years from now - you’re first on the scene...
still responding.”*

JOHN HAMER
The Horton Group (Wisconsin)

“Like many industries and professions, the voluntary and paid fire and emergency service will see enormous change over the next fifty years. As volunteers contract every year, our ESOs are being asked to do more with less. The successful integration of technology into ESOs is critical. From robots and drones to driverless vehicles, the way that an ESO provider responds to a call will look very different in 2069. And just as VFIS has been first on scene and still responding for the last fifty years, we will still be first on the scene in 2069. The types of coverage we will be providing to all manner of new exposures is anyone’s guess—but I do know VFIS will have innovated to respond to the new challenges and opportunities the future presents, just like we have for the past fifty years.”

ART SEIFERT
President, Glatfelter Program Managers

Yes, it could be said that exceptional friendships launched VFIS, and that, over the last 50 years, the strength of our formed relationships has remained the driving force behind our successes and accomplishments. It is these relationships that are our most important component, and these relationships that will undoubtedly pave the path for our future success.

The business of insurance has always been about relationships. We sell a service that is a promise to respond when unforeseen things happen in people’s lives. We work—as much as possible—to make people whole again when they’re in need of help to get back on their feet. Insurance is a very personal industry, but not everyone who offers it understands that. VFIS has always been tapped into true sincerity when responding to clients and agents, and that’s what takes our relationships to a whole other level.

FIRST ON THE SCENE IN 2069

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“As I think about the future, I look to the past

and see that we’re standing on the shoulders of those who went before us—starting with our founder and all of the associates who have walked the halls and helped to strengthen relationships over the decades. They’ve paved the way and created a path for us that’s very clear in my mind in terms of values and the importance of those values and the outcomes that result from adhering to those values.

The cause and the mission we have is a very noble one, and we do it with such passion and sincerity that our clients know we genuinely care about them—and I think that makes all the difference in the world—and that’s not going to change.”

TONY CAMPISI
President and CEO, Glatfelter Insurance Group

Our formed relationships are based on trust—and the values that we’ve built ourselves on will carry us confidently into the future.

It’s the little things that make a big difference. For us, “little things” means helping to support emergency responders day after day, in all sorts of ways. The vision of our founder has

It’s the little
things that make
a big difference.

certainly been passed on to future generations. Each succeeding generation will now pick up the mantle and carry it. That’s what will continue the impact of VFIS. It’s all about working as a team and remembering the foundational elements that got us here—that first crafted this amazing story—the success that we proudly call VFIS.

“Every successful person gives something back to the community. I’ve done a lot to help—at least in this organization—to develop some of the next generation.

We have a lot of people within this organization [who are] involved and [who have] a presence in various nonprofits or service clubs. I feel that I’ve done my part personally to help develop the next generation... which is extremely important to this society.”


ARTHUR J. GLATFELTER

There is no doubt that the accomplishments of our past will continue to propel us into the future, and we look forward to each and every moment that is to come. To continue living out the legacy of Art Glatfelter and VFIS is a true honor, as is being able to protect those who protect our communities and our people every day.

We look ahead with so much hope, as new generations of individuals who genuinely care and are dedicated

to making a difference step up to follow in some very special footsteps. Thank you to our VFIS associates, educational trainers, underwriters, claims and risk control personnel, regional directors, MVPs, marketing coordinators, brokers and so many others who perfectly pave the way for continued success and accomplishments. Our foundation is strong, and our future is bright.

**TO 50 MORE YEARS
OF BEING FIRST ON
THE SCENE...AND
STILL RESPONDING.**



in your
words

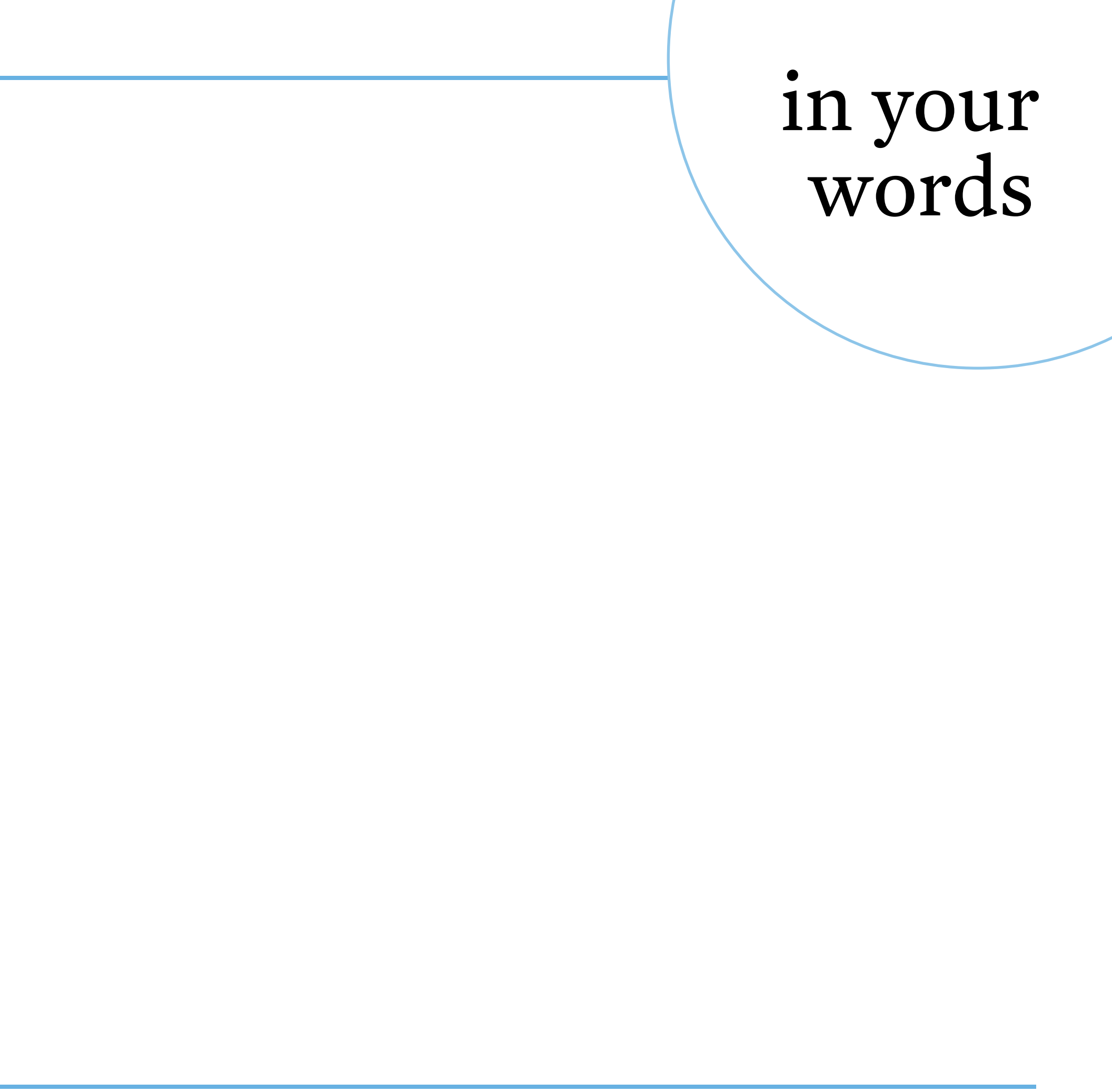
SIGNATURES





SIGNATURES





in your
words

SIGNATURES

IFE • RESPONDING FOR LIFE • RESPONDING FOR LIFE • RESPONDING FOR LIFE

50 Years



F VFIS • FIFTY YEARS OF VFIS • FIFTY YEARS OF VFIS • FIFTY YEARS OF VFIS

of VFIS