

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). The companies within the Erie Insurance Group are not licensed to operate in all states. Go to erieinsurance.com for company licensure information.

The insurance products and rates, if applicable, described in this brochure are in effect as of September 2013 and may be changed at any time.

Insurance products are subject to terms, conditions and exclusions not described in this brochure. The policy contains the specific details of the coverages, terms, conditions, and exclusions.

The insurance products and services described in this brochure are not offered in all states. ERIE life insurance and annuity products are not available in New York.

Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time.

Your ERIE Agent can offer you practical guidance and answer questions you may have before you buy.

Support for a safe work place Risk Control Services



Above all in sERvIcESM

Auto • Home • Business • Life

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Is your business
as safe as it can be?
Are you sure?



As a business owner, it's crucial to keep your business safe. When you insure your business with Erie Insurance, you get a team of experts to help you do just that. We provide comprehensive risk control and claims services at no additional cost. ERIE provides:

- **Risk control service plan, specific to your business.**
- **Dedicated team of ERIE Employees—risk control consultant and claims handlers.**
- **Local Agent**
- **Safety program development and training.**
- **Around-the-clock claims service.**
- **Emergency response team for catastrophic losses.**
- **Small business expertise—workers' compensation, property, general and products liability, business auto and more.**
- **Loss evaluation and prevention.**

Why control risks? Because minimizing losses and claims is the key factor in keeping your business safe and reducing the overall insurance costs. Our well-qualified professionals can assist you by supplementing your present risk control procedures with proven tools and techniques.

Walk the Talk

At Erie Insurance, we don't just talk about controlling risks. We get in there and help you identify, evaluate and manage hazards that could lead to an accident. Our goal is to help you reduce expenses, increase revenue and comply with industry and government regulations. Through ERIE's risk control approach, your business will receive:

- **Customized service—identifying exposures and risk control opportunities for your business.**
- **Service plans—creating a plan to achieve specific objectives that might include disaster planning, safe lifting or defensive driver training.**
- **Single point of contact—make only one call to have your questions answered.**
- **Practical solutions—addressing the cause of a loss with practical, cost-effective solutions.**

While it's your responsibility to correct problem areas, we're here to help you develop a plan to maintain a safe work place and manage your insurance costs in the process.

Erie Insurance has been protecting Customers since we opened our doors in 1925. And, working together with your ERIE Agent, we can help protect yours.

Call or e-mail an ERIE Agent today and ask about risk control services from Erie Insurance.