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Bryan Nester



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Bryan Nester, President of Nester Insurance, is as personable and friendly an individual as you'd ever want to meet, and he is equally knowledgeable about the insurance industry. He has cultivated a reputation for superior service, and his agency has grown organically, largely on referrals from satisfied clients. Nester Insurance specializes in Group Health Insurance/ Employee Benefits (health, dental and vision insurance, short and long-term disability insurance, selective executive plans, incentive plans and voluntary products); Medicare Supplement Plans; and Term and Permanent Life Insurance.

Nester Insurance works with a network of brokers, financial advisors, and agencies that can provide whatever insurance or financial services their clients may need. As a broker with a collective 35 years of experience, Nester Insurance represents more than one hundred different insurance companies, and they cover Berks, Chester, Bucks, Montgomery, Delaware, and Philadelphia counties in Pennsylvania, along with parts of New Jersey and Delaware, and beyond.

Kim Swoyer



PHOTOS ON THIS PAGE BY STYLISH IMAGES PHOTOGRAPHY



John Young

Right from the beginning, Nester focused on providing the best possible customer service as a means of distinguishing himself from other agencies, establishing the tag line — “big agency solutions with small agency attention,” — applying a personal touch while solving big issues for employers, employees, and individuals. His strategy worked. Bryan has built a stellar reputation throughout the region for helping clients wherever and whenever they need it, providing his personal cell phone number along with an invitation to call anytime an insurance issue arises. As a result, his client list has increased steadily, to the point where he recently added two new account executives, John Young and Kari Lazaro, to handle the increased workload and to help the agency grow even further. Their primary function is to service clients and build their book for themselves and for the company.

Maintaining the highest level of customer service has always been Nester’s mantra. “My whole goal of building this office is to make sure that everybody who comes through the process of buying insurance comes out satisfied,” Nester said. “It doesn’t matter whether it’s a billing issue, a claim issue with one of the insurance companies, or they just have general questions. They all come through the process the same way, and go away happy. That’s my main objective: our clients get the same exact high level of service from each of us.”

In addition to preparing for the Open Enrollment periods in the fall, Nester and his employees are gearing up for a change in the industry regarding recent legislation that will allow the return of group policies for association members, which were eliminated with passage of the Affordable Care Act.

“We will be one of the frontrunners issuing and helping group associations get plans back, and helping association members enroll people in the plans,”

Kari Lazaro



Nester said. “It could be as early as October or as late as January 1. We have confirmation of one carrier. We don’t have plan designs. We don’t have the qualifications for the associations, but once we have those, we’ll be reaching out to every regional chamber. Some we’ve already made initial contact with. We’re going to start implementing those as soon as they arrive,” he said.

Group benefit plans in general have become a confusing area for many small business owners. Nester and his staff are happy to assist employers with the entire enrollment process, including the benefits meetings, collecting the applications and waivers from each employee, answering questions, and providing guidance and direct help if issues arise.

“When you work with companies above 50 employees, you’re dealing with a whole different quoting system (than with individual insurance plans),” Nester explains. “Different underwriting, carriers, and timelines. It’s all a little different and involves more care. With a full-time administrator, and two additional employees we are in an excellent position to serve those larger employer clients effectively.

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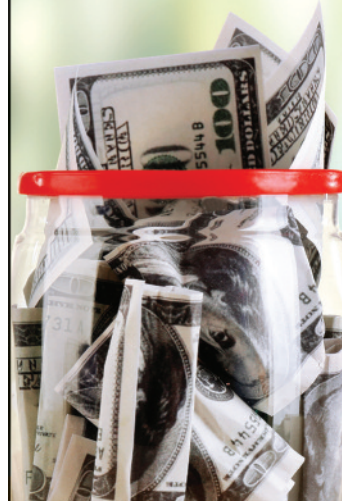
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COVER STORY

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Many of our current larger employers came through referrals, or through growing into those spaces, but now we can bid our services to those larger employer prospects more consistently and with more ease."

A little over one year ago, Nester opened a new office on the second floor of 313 West Ridge Pike, in Limerick and brought office manager, Kim Swoyer, on board. Swoyer handles administrative duties, allowing Bryan to devote the bulk of his time to what he loves — build relationships and meet with clients to demystify the often complicated and confusing world of insurance. "We help people translate the world of insurance as its terminology is a second language, which often goes untaught," Nester said.

"Finding good, personable people is what I really look for when I hire," Nester said about his employees. "Right now we are built to take on any number of clients and there's not a single stone that will go unturned, because time is no longer an issue. I now have the resources and the personnel, so I don't have to restructure my schedule to go on every appointment myself. Managing that flow has actually been enjoyable, because I see the successes John and Kari are having. I also see a much bigger picture available to us; the next two-to-five years to be just amazing. We're really churning out excellent service with great products."

"One year in I feel like we're really rolling," Nester continued. Kim (Swoyer) has been great. She really has come a long way. She has really come into a full development of how to do things and keeps the office moving. She prepares quotes and processes paperwork, ensuring that applications are approved, and part of her function is to let agents know if we're missing something, or if the client needs to fill out something, so the agents know where the paperwork is, printed out and ready to go."

John Young's previous experience in the insurance industry was on the individual side, working with clients for disability, life, long-term care, and some financial benefits, like IRAs. "John and I had been talking for the last five years about possibly working together," Nester said. "I called him, and he was looking for a change, so he came on board March 1. His goal is to become a true broker, not just for the individual but for the group business," he said.

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COVER STORY

(Continued from page 8)

The addition of Young to the staff will be particularly valuable during the upcoming Open Enrollment periods for Medicare (October 15) and Individual Medical Insurance (November 1). "I expect him to be ready to go to handle a lot of the overflow for individuals that we get during that period," Nester said. "Every year, we add more clients. We get more referrals for individuals during that time, and it's good to have another resource. John can take care of those clients with the high level of service established by Nester Insurance."

Kari Lazaro's role in the agency is to service and develop group clients in Bucks County. "I've known Kari for 12 years," Nester said. "Having the right support staff means more than the actual business itself sometimes. I wanted to make sure that she can do what she does best: handle people and service groups. My goal is to ensure we support Kari with any administrative needs."

Participating in regional chambers of commerce and community groups has always been part of Nester's growth strategy, and he encourages his employees to get involved as well. "The economy has been steadily improving, and a lot of the chambers have been growing, which is good not just for current members but for new members who are joining," he said. "You get to meet a lot more people. I encourage my staff to continually be involved in the communities in any way, shape or form, because there are not that many chances you get to help out people in need."

Clients have the Nester Agency's direct phone numbers and the staff will travel to your home or office and design an individualized plan that specifically meets your needs. "We specialize in providing personalized service and we're there to help our clients whenever and wherever they need us," Nester said.

For more information about Nester Insurance, please call Bryan at 484.390.5312, and visit www.nesterinsurance.com.