

FOCUS ON INSURANCE AGENCIES

The Loomis Company

The Loomis Company is a locally owned Insurance Services Agency founded in 1955. We started as a family-owned business and have grown to a national company with a focus on service, expertise and technology. We offer a full spectrum of insurance services protecting what you value most: your people, your assets and your future.

Our Commercial Property and Casualty Division combines extensive experience in the insurance industry with diverse skills in liability, property, workers compensation, professional liability, cyber liability, and more.

Our Benefits Division is dedicated to identifying solutions to reducing your benefit costs. We provide the highest level of service to our clients and their employees by working with you to ensure that your employee benefit package remains cost-efficient and cost-effective, while controlling the overall administrative costs.

We also offer a number of Personal Lines coverage including: home owners, auto, boat, flood, life, wedding, umbrella, pet insurance, and much more.

Our Marine Division can work with small boats to mega yachts by designing a coverage package to fit the pleasure boater's needs.

Our Aviation Division has been in service for over 40 years. Our specialists are pilots and aircraft owners with significant experience in all facets of aviation. These qualities enable us to develop solutions for your specific needs.



The Loomis Company's corporate headquarters is located in Wyomissing, PA. We have offices located nationwide in Las Vegas, NV, Ft. Lauderdale, FL, Toms River, NJ and Annapolis, MD. Visit our website at www.loomisco.com to learn what sets The Loomis Company apart from our competitors. Follow us on Facebook, Twitter and LinkedIn for news and to see how we are involved in the community.



The Loomis Company Provides Insurance Services For:

- Commercial Property
- General Liability
- Workers Compensation
- Cyber Liability
- Marine & Aviation
- Fully Funded Benefits
- Self Funded Benefits
- Level Funded Benefits
- Third Party Administration
- Personal Auto, Home & Life



PROTECTING WHAT YOU VALUE MOST. YOUR PEOPLE. YOUR ASSETS. YOUR FUTURE.

850 N. Park Road, PO Box 7011, Wyomissing, PA 19610 | 610.374.4040 | www.loomisco.com



JUST HEALTH INSURANCE

Plans for independent contractors, families, individuals and groups at competitive rates.

Whether you know it or not, your healthcare broker receives ongoing commissions for servicing your account. So why aren't you receiving ongoing service?

Call Millennium today! We will show you the difference between a commission driven broker and a service driven benefit broker!

610-222-9400 • sales@millennium-tpa.com



Auto - Home - Life - Business • Celebrating 95 Years!
Call Now for a Quote! 610-935-8201

Millennium Administrators, Inc.

Millennium Administrators, Inc. can show you how to save 25 – 30 percent on medical benefits. Millennium Administrators, Inc. can deliver everything from cost innovative medical plans to telemedicine, carved out pharmacy benefits to wellness initiatives, HR administration to ACA tax coordination along with broker services that are available to you 24/7.

What sets Millennium Administrators, Inc apart is our unparalleled industry expertise and uncommonly personalized service. By working closely with you, we can devise healthcare benefit strategies that fit your specific needs and budget.

Whether you are looking for a Prescription Drug Benefit Plan or full group health insurance coverage, let us identify the cost-saving opportunities that you may be missing.

We would love the opportunity to work with your company and have you join our growing list of clients. For additional information please call 610.222.9400 and visit www.millennium-tpa.com.

A FEW OF OUR SERVICES INCLUDE:

- 24/7 Agent on Call
- Customized Medical, Dental, Vision, Life and Disability Plans
- Carve Out Pharmacy Plan (go direct to PBM's)
- HRA, HSA, FSA Administration
- Wellness Program Coordination/ Implementation
- Telemedicine Service
- Stop Loss
- Healthcare Renewal Management
- Claim Cost Analysis/Management
- Cobra and HIPAA Administration
- Billing Reconciliation Support
- Online Benefit Administration and Employee Portal
- Open Enrollment Presentations
- New Hire Enrollment and Termination Services
- Monthly Healthcare Cost Containment Meetings
- ACA/Healthcare Reform Compliance Management

ASK US ABOUT Reference Based Reimbursements (RBR)!

FOCUS ON INSURANCE AGENCIES



Falco And Associates is an independent insurance agency located in Limerick, PA serving all the surrounding communities and the state of Pennsylvania. We have more than 30 years of experience building personalized insurance coverage for individuals, families and businesses. We are a full-service agency of licensed professionals that have the experience and expertise in assisting with today's insurance coverage needs. When you come into our office, you will be treated as family and even get to meet our two small office dogs that love to greet each person who comes through our door.

The company was started by our founder, Chuck Falco and the first office opened in Norristown in 1990. As the agency grew, we moved to a new and bigger location in Limerick in 1996. As an independent agency, we are not tied to proprietary products, nor are we limited to select policies. Instead, we have access to the top insurance companies available in the market place. Our focus is on finding the right coverage at the right price to fill needs and expectations. It is our privilege to serve each client and provide prompt and efficient service from the time of the quote and application process through the claim procedures.



Insurance shouldn't be complicated.

Buying insurance is a vital part of how we live our lives. Most people can't afford to buy that home, car, recreational vehicle, vacation home etc., without having the back up of insurance protection. When there are so many companies and options to choose from, it is important to have an advocate to help you sift through the coverages available. Nobody wants to spend more than necessary, but if you don't know the consequences of what you are purchasing or you're only interested in lowest price, you can jeopardize your financial security. Should you then choose every option available? Probably not, but you need to decide for yourself what is most important or reasonable for you to protect. For instance, if you buy a new car and don't have the proper coverage such as collision and you are involved in an accident, you may be out the \$40,000 you just paid for the vehicle or more.

Working with an independent agency can help match you up with a company that caters to certain needs. For instance, maybe you have a newly licensed driver in your household. Many companies charge significant premium for new drivers. Do you know if your jewelry collection has any coverage on your homeowner's policy?

Do you know that many companies can provide Identity Theft protection on their homeowner's policies? Do you know that flood insurance is not covered on a standard homeowner's policy? Do you know that if you have a business in your home, there may not be any insurance protection for business activities and business personal property? If you own a business, do you want to make sure certain coverage responds in the event of a claim? Are you aware, that if you purchase low limits of liability and have a larger claim, that your assets can be put in jeopardy?

With so much to consider, wouldn't it be wise to have a professional to refer to? As an independent insurance agency, we provide the benefit of guidance by licensed professionals to help find coverage through numerous insurance companies to meet the needs and budgets of our clients. Like any other business, insurance company rates and target markets can change with time. What may have been a great fit for you in the beginning, may not be now for various reasons. The luxury of working with an independent agency is that we have other insurance companies that will fill in the gaps to meet your new needs.

**For more information call
Teri M. Falco at 610-495-8840**
Monday thru Friday 9:00 AM to 5:00 PM
www.falcoandassociates.com
*Protection, Security and
Peace of Mind*

