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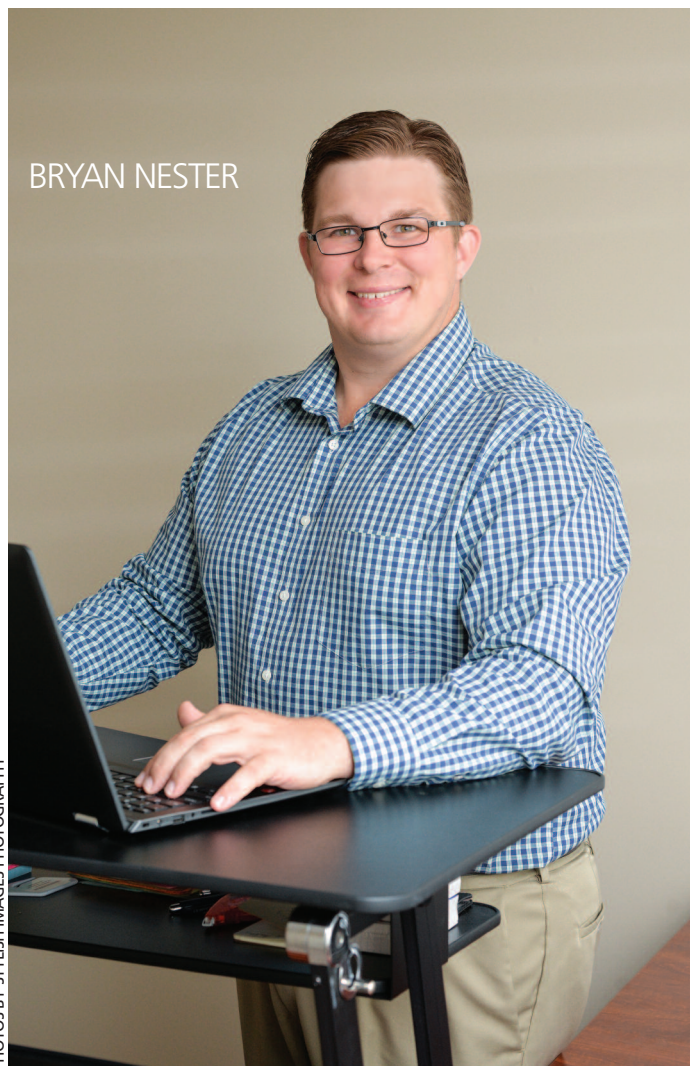


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PETER CISICK



BRYAN NESTER



KIM SWOYER

Just five short years ago, independent insurance brokers Bryan Nester and Peter Cisick resolved to combine their talents and form Cisick Nester Insurance. They offer expert “big agency solutions with small agency attention,” applying a personal touch while solving big issues for employers, employees, and individuals.

Bryan Nester, who brings expertise in Group Health Insurance, Medicare plans, Life Insurance, Long-Term Care and other supplementary employee benefits; such as, Dental, Short-Term and Long-Term Disability, will be based at the new Limerick office. Bryan generally travels to clients, but the new office includes a conference area to meet with clients who prefer to come to the agency.

Peter Cisick specializes in Group and Individual Medical, Life, and Disability products. He will continue to work primarily from the company’s original Skippack office, but the mentoring and collaboration at the heart of the agency’s success continues every day.

“Peter is obviously the number one influencer to get me to the next stage in my life,” Bryan acknowledges. “Without him and his mentoring, I’d probably be ten years behind professionally. He really is the one that helped me get to the point where I can help develop our agency into a more efficient machine.”

By dividing areas of focus, and providing mutual support and encouragement, the partners cultivated a reputation for superior service and grew organically, largely on referrals from satisfied clients. With an ever-growing client list, the partners have just opened a second office at 313 West Ridge Pike, 2nd Floor, in Limerick, and added Kim Swoyer to the staff as Office Manager.

Having an office manager enables Cisick Nester to better serve their clients and to prospect for new opportunities, especially with companies with more than 50 employees. “When you work with companies above 50 employees, you’re dealing with a whole different quoting system,” Bryan explains. “Different underwriting, carriers, and timelines. It’s all a little different and involves more care. With a full-time administrator, we are in a much better position to serve those larger employer



Bryan Nester at the new office at 313 West Ridge Pike, in Limerick

clients effectively. 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."

Right from the beginning, Peter and Bryan focused on providing the best possible customer service as a means of distinguishing themselves from other agencies. They have collectively built a stellar reputation for helping their clients wherever and whenever they need it. Clients have their direct phone numbers and they will travel to your home or office and design an individualized plan that specifically meets your needs.

One particular focus is in group benefits and it has become a confusing area for many small business owners. Peter and Bryan 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. Bryan says, "We specialize in providing personalized service and we're there to help our clients whenever and wherever they need us."

With potentially major changes to the health insurance industry on the horizon, Cisick Nester's growth and increased capabilities has come at the right time. "With presumptive changes (to health care) coming in the pipeline, it's really going to create an opportunity for us," Bryan Nester explains. "We'll be able to handle those opportunities more quickly. With the addition of Kim we now have the systems and processes in place to really keep our work flow exactly where we want it to be."

Regardless of which insurers eventually enter or pull out of the market, Cisick Nester is well-positioned as an independent agency. "We don't have quotas," Bryan adds. "We fit what's best for the client."

Peter and Bryan always have their clients' best interests in mind and back that up with personalized service, their experience, and expertise, and a network of brokers, financial advisors, and agencies that can provide whatever insurance or financial services their clients may need. Peter explains, "Everything we do, we do on behalf of our customers. We truly work for our customers."

In the end, it's all about providing the best possible personal customer service. "I truly believe that is what we get paid to do," Bryan Nester says. "We don't get paid to enroll people. We get paid to take the phone calls when the news isn't either good, or there's an issue. It is for when you are in the most need and that we help you. That is why I do this."

Cisick Nester Insurance specializes in:

- Employee Benefits (health, dental, disability, selective executive plans, incentive plans, disability, dental, life insurance, and voluntary products)
- Medicare Supplement Plans
- Term and Permanent Life Insurance
- Disability Insurance
- Dental and Vision Insurance

As brokers, Bryan and Peter represent 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.

For more information about Cisick Nester Insurance, please call Bryan at 484.390.5312 or Peter at 610.247.6842, and visit www.cisicknester.com.

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