

The KILMER CONNECTION

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Issue #2

Risk Management -- Insurance -- Employee Benefits

"Helping you reach your goals"

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@The Kilmer Group

Kilmer Credits ✓

Four of our team members are now ready to act in case of an emergency after successfully completing a First Aid/CPR/AED training course at the office last week. Matt, Lisa, Kristin, and Shelley participated in the American Heart Association's HeartSaver certification program offered through Robert Packer Hospital. Course instructor Matthew Fritsch did an excellent job and we thank him, the hospital, and AMA for offering such an important program.



We celebrated the Christmas holiday with a company dinner in December at Oliver's Pub & Grille in Wysox. Laughs, great food, and festive conversations dominated our evening and a good time was had by all.



ANOTHER CHAPTER...

After a very successful and memorable career in the insurance industry, The Kilmer Group partner, Tom Landy, put away his license and embarked on a new life adventure...retirement.



Landy partnered with The Kilmer Group in 1997 to form Landy and Kilmer Insurance and opened an office at 120 West Packer Ave. in Sayre. He was a valuable partner and experienced insurance agent who put his heart and soul into the company.

Service to the Sayre/Athens/Waverly area has not been disrupted, as one of The Kilmer Group risk advisors, Devin Soper, has taken over to represent our Valley clients at the same West Packer Avenue location.

All of us at The Kilmer Group wish Tom and his wife, Marie, the best!

Congratulations, Tom!

Welcome!

We are pleased to introduce our newest Commercial Lines Account Manager, Amy Grow.

Amy lives in Sugar Run with her husband, Alan, her daughters, and many animals.

She has an extensive customer service background and is currently working on obtaining her Property & Casualty license.

Welcome to The Kilmer Group team, Amy!



Insurance Tips & Things



Have you ever heard of a **smart water sensor**? If you are a homeowner, consider looking into getting it, as advised by our friends at Travelers Insurance.

Water losses are fast becoming the largest property claims being filed. With an investment of less than \$100, a smart water sensor can alert you through your smart phone if it detects a water leak in your home.

Travelers explains the benefits of having a smart water sensor [HERE](#)



CARRIER
CORNER

WE WORK WITH OVER 100 DIFFERENT INSURANCE CARRIERS TO FIND OUR CLIENTS THE BEST POSSIBLE PRICING WITH THE BEST POSSIBLE COVERAGE. HERE'S SOME INFORMATION ABOUT ONE OF THEM:



PENN NATIONAL
INSURANCE

Feel Secure®

AM Best Upgrades Credit Ratings of Members of Penn National Insurance Companies

AM Best, the largest credit rating agency in the world specializing in the insurance industry, recently upgraded the financial strength rating of Penn National Insurance from an A- to an A (excellent).

The ratings upgrade reflects an enhanced view of Penn National's overall balance sheet strength, which is supported by its strongest level of risk-adjusted capitalization, as measured by Best's Capital Adequacy Ratio (BCAR). The improved view of the balance sheet strength also considers the group's strong capital position, organic surplus growth, prudent investment portfolio, and favorable reserve development in recent years.

We stand by our long-trusted partnership with Penn National, and congratulate them on their success and continued effort in their mission to help people feel secure when bad things happen.

Congratulations

to our 2023
Grand Prize Pot of Gold Winner

Dawson Young



Dawson's name was randomly chosen in December out of the monthly winners of our Pot of Gold Referral Program.

He received \$250 in cash.

Each month throughout the year, we choose a winner from names of clients who referred our services to someone they know. The monthly winners received a \$50 gift certificate to the restaurant of their choice.

Our 2023 monthly winners:

Curtis R. Jr.

James L.

Angela L.

David W.

Columbia Cross Roads Equipment

Donald R. Jr.

Dawson Y.

Joe S.

Brian & Barb K.

Momentum Holdings Group



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