

Frew, Dr. David -- Fire Damage to Home

To: Barry Stiles
Steve Milne

March 22, 1999

For almost 30 years I was the typical person who paid his annual home insurance premium, and casually assumed that a disaster such as a fire would never really happen. I selected Erie as my insurance company because it was a local firm and because I had heard generally good things about it. In addition, as a long time resident of Erie I had encountered dozens of "Erie Insurance people" over the years and rarely heard anything but positive remarks about the business. As a professor of management at Gannon, I am more than a casual observer of companies and how their employees speak of them, and the word-of-mouth regarding Erie Insurance continued to impress me over the years. But to be honest, my experience with your business was simply to pay my (car and house) bill and watch the company grow and thrive over the years.

In December of this year, all of that changed. I had a fire that essentially wiped out the third floor of my home, our master bedroom. The ensuing smoke effectively wiped out our clothing, irreparably damaged furniture and threatened lots of stored goods, some of which were of extreme sentimental value.

My first "panic-time" experience with your company was to call an adjuster late at night on a weekend (it was a Sunday fire). She was patient, kind, caring and reassuring and I wish that I could remember her name and commend her. Thank you for that service. Early Monday morning, Dave LeFaiver was in touch and asking me what my immediate needs were. Even though it was not necessary he was quick to offer emergency cash, a hotel until the damage could be assessed, etc. Dave was at my home with my choice of contractors Dave Hardner by mid-morning. By late morning he had presented my wife and I with a check for emergency clothing, carefully explained the restoration process and authorized Dave Hardner to begin clean up and restoration. The Hardner people were at the house by early afternoon making critical measurements, checking with my wife and myself about how we wanted them to proceed, and making preliminary plans for the re-construction process. We could not believe how quickly they responded and how patient they were with our questions and concerns.

The first issue that became important to us after the reality of the damage had set in, was the question of Christmas. By the time we had sorted through the damage and retrieved any salvageable goods it was December 10 and my wife and I were becoming painfully aware of the fact that the anticipated holiday, in which our children and grandchildren were due to come home, was looming close. Our fear was that there would be no way to get the house in shape in time to save the 1998 Christmas season. And Christmas has always been an unbelievably important time for our family and extended family. All of our children live away, and they have traditionally returned with their spouses and children (our grandchildren) for an extended holiday. We were heartsick that we might have to call off our family time this year and disappoint everyone, especially the grandkids.

After telling Dave LeFaiver and Dave Hardner our concerns, they accelerated their activities. Dave Hardner, in particular, worked diligently scheduling extra manpower, bird-dogging details and spending what was obviously a great deal of additional energy making the project move quickly. As he progressed

he called regularly reassuring us that things were going well and making us feel more and more comfortable with the process. We were delighted to hear him tell us after several days that he was confident that we could make the holiday work. In an unbelievably short time, he and his crew sealed the holes in our house, insulated, installed new windows and had the top floors temporarily done so that we could have our family home for the holiday. In addition, they willingly retreated from the work site for two weeks so that our holiday would be unobstructed by the construction project.

There is simply no way that I can express the gratitude that my wife, my family and myself feel for these efforts. It was beyond our expectations and it speaks volumes about Erie Insurance, Dave LeFaiver and our chief contractor Dave Hardner. Thanks to all of you for your care, concern and competence. The house is put back together and we are pleased at the wonderful job that you did, but our long-term memories will be more connected to the service that you provided. When we needed Erie Insurance the most, you were there for us! I might also add another important compliment for your company. During the months after the fire we must have encountered a dozen Erie people in our social life who each expressed concern for our loss and then asked how the restoration was proceeding. Vincent Rapp, and John Alberstadt, in particular, pressed us to tell them how Erie Insurance was doing on the job and to tell them if there was anything that they could do for us. Those are employee contributions, which speak volumes about the quality of a company, and I am truly impressed by them.

Sincerely,

Dr. David R. Frew
Professor of Management
Gannon University

Cc: Dave LeFaiver
Dave Hardner