

The Seltzer Studies

A Holiday Message From Our President

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Dear Valued Clients,

As this year ends, I want to take a moment to express my deepest appreciation for your continued support, reflect on 2020, and look ahead at the year to come. Providing you with comprehensive and cost-effective insurance and risk management programs, delivered by highly skilled and

professional staff, is our highest priority. We are committed to excellence and strive to innovate to serve you better.

We are steadfast in delivering the Seltzer mission. Our pledge is to change the way people view and buy insurance by supporting our local communities, serving

our customers, and safely encouraging the growth of our team members. Despite the unprecedented events that occurred in 2020, I would like to highlight a few ways we advanced our mission.

Cont'd on pg. 2

Catalytic Converter Thefts on the Rise

Stay-at-home orders and the global pandemic have parked many vehicles for extended periods. The deserted cars combined with a high payout for the precious metals in catalytic converters have led to a spike in their theft.

If you have not been a victim of this crime and live in an area without secure parking, there are things you can do to protect your vehicle's emission control device:

1. Buy an anti-theft device designed specifically for a catalytic converter, such as a CatClamp. You can also find many DIY videos on how to build one at home.
 2. Park in an area that is well-lit and easily visible. Doing this may help to deter a thief with the fear of being seen.
 3. Engrave your license plate or VIN in your catalytic converter. Doing this can make it much easier to track down if it is stolen.
 4. Park lifted or higher-bodied vehicles (such as large SUV's or pickup trucks) between other vehicles. Doing this makes the catalytic converter harder to access.
- There is no sure way to prevent a theft from occurring, but if it does, your insurance may cover the lost item. If you do fall victim, be sure to speak with your trusted insurance agent to see if it can be replaced at no cost.

Holiday Message (*continued*)

- In a thoughtful response to the pandemic, we shifted from in-office to work from home for the safety of our team, their families, and the communities we serve. The Seltzer team ensured we had a smooth transition and found new ways to support your needs throughout the year.
- Our entire team worked throughout 2020, supporting their families and our local economy. We even added nine new members.
- We developed several new positions to improve our ability to provide faster service and improve the risk mitigation processes we deliver for our clients.
- We updated our technology and phone systems so we can better meet your needs.
- The Seltzer Group is committed to our local communities. We provided meals and protective equipment for first responders. We raised over \$12,000 for athletic programs for individuals with special needs. Our staff donated hundreds of Christmas gifts for children in our communities this holiday season.

I am tremendously grateful to our dedicated team at The Seltzer Group who work tirelessly to deliver a great customer experience; it is a privilege to lead this outstanding organization.

Our future is optimistic and we pledge to deliver on our promises. I wish you and your families a safe and joyful holiday season and a bright new year.

Warm Regards,

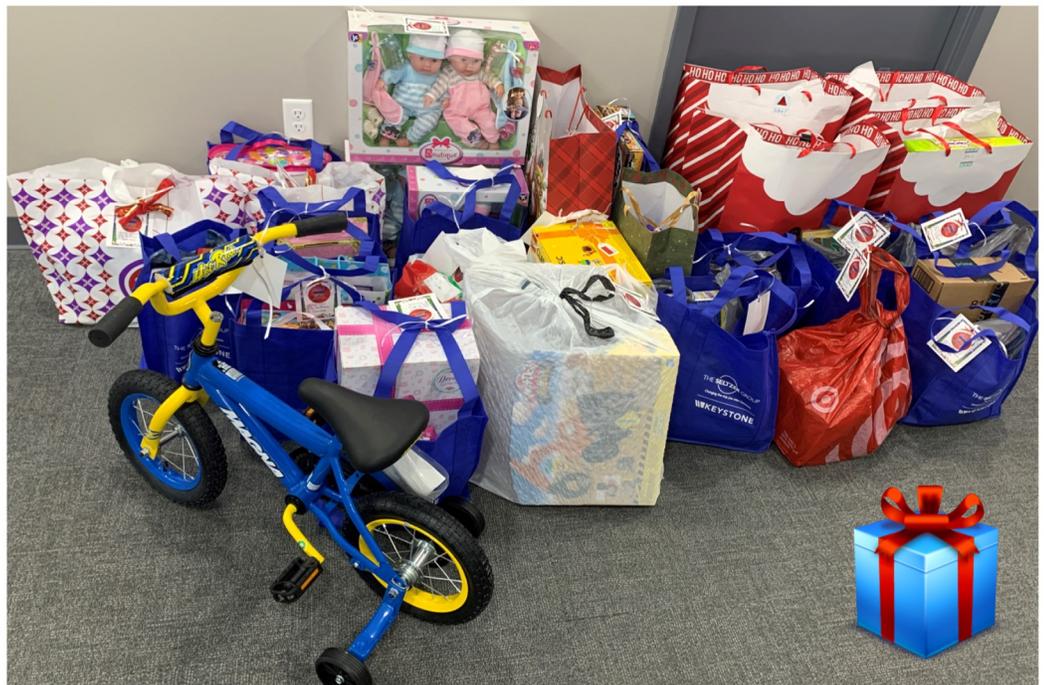
Steven A. Stramara

Steven A. Stramara
President, The Seltzer Group



2020 Little Drummer Boy Program Donations

Special thank you to all our staff who contributed to make the Christmas morning of 30 little children a little brighter.

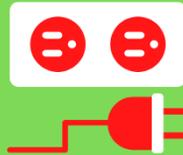


9 WAYS TO PROTECT YOUR HOME



Water tree daily to avoid drying out.

Do not overload power strips / outlets.

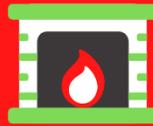


Do not post on social media that your house will be empty.



Turn off lights when you go to bed or are not home.

Have chimney and fireplace cleaned and inspected every year.



Use non-flammable decorations on tree.



When tree becomes dry, discard immediately.

Use outdoor lights for outdoor only, and indoor lights for indoor only.



Keep cooking areas free of flammable materials, children, and pets.

THIS HOLIDAY





HOLIDAY HOURS:

Friday, 12/18: Close at 12:00 PM
(virtual holiday party)

Thursday, 12/24: Close at 12:15 PM

Friday, 12/25: Closed

Thursday, 12/31: Close at 12:15 PM

Friday, 1/1: Closed



5 CONVENIENT LOCATIONS

HEADQUARTERS

610 Rt. 61 S., P.O. Box 219
Orwigsburg, PA 17961

EMMAUS

1328 Chestnut Street
Emmaus, PA 18049

MYERSTOWN

3 East Lincoln Avenue
Myerstown, PA 17067

POTTSVILLE

894 Gordon Nagle Trail
Pottsville, PA 17901

READING

2447 Perkiomen Avenue
Reading, PA 19606



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