



JOHNS EASTERN

Claim Adjusters & Third Party Administrators

CELEBRATING 70 YEARS!

JOHNS EASTERN TIMELINE

1946 - Corydon T. Johns founds Johns & Company in Tampa, FL

1947 - Donald L. Johns opens a second office in Sarasota, FL

1966 - The firm is incorporated and becomes known as Johns & Company, Insurance Adjusters, Inc.

1971 - Johns & Company purchases Eastern Adjustment Company, Inc. and becomes known as Johns Eastern Company, Inc.

1975 - Johns Eastern's claims administration services are first offered to the self-insured community

1984 - Johns Eastern begins offering third party administrative (TPA) services

From Everyone at Johns Eastern:

Thank You!

Johns Eastern is extremely proud to be celebrating our 70th anniversary. This is a milestone that few companies achieve and we understand that this success is due to the loyalty and dedication of our employees and the strong partnerships we share with our clients.

Reflecting on our long history, I'd like to acknowledge the Johns family. The vision and dedication of Corydon Johns, Don Johns and Ken Johns placed Johns Eastern on a path of success that we still enjoy 70 years later. Ken Johns currently serves as Chairman of the Board and the influence of the Johns family remains a positive part of our culture.

For 32 years (the past 8 as President), I have enjoyed working with a company that has provided career opportunities for our

employees, has increased the types of services offered to our clients, has increased our client base and has expanded in terms of geographical presence. As we look forward, I am confident that the success of the past 70 years will serve as a strong foundation for future years of success.

While remaining focused on our Mission Statement of '...surpassing the expectations of our clients, partners, and employees...', we will work diligently towards:

- maintaining strong partnerships with our current clients
- expanding our TPA services to public entities outside of Florida
- expanding our partnerships with clients in the Excess & Surplus lines arena
- expanding our presence in the Independent Adjusting/Field Adjusting part of the industry



Donald E. Lederer
President & CEO

This anticipated growth will result in additional employment opportunities and further career opportunities for our employees.

Our success story is built on valuing the partnerships we have with our employees and our clients.

To all of our employees and clients: **Thank You!** Thank you for being a part of the Johns Eastern family.

Donald E. Lederer
President & CEO

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THE FOUNDING OF JOHNS EASTERN



Kenneth M. Johns, III
Chairman of the Board

Cory Johns, my Dad, founder of Johns Eastern, went to work for Liberty Mutual Insurance Company fresh out of college in 1936. This was in the Boston area. During these early years he shared an apartment with Jim Crawford who went on to found Crawford & Company.

Dad worked in the Massachusetts and Providence, RI offices for Liberty for 10 years, through the war. When Pearl Harbor happened, he tried to enlist, but the Army rejected him because of a bad heart.

In the spring of 1946, my parents, my sister and I lived in Worcester, MA. He could have had a long career with Liberty. My sister was turning 6 years old in April 1946 and she wanted a toy doll carriage for her birthday. When Mom and Dad went shopping, they realized that even after 10 years with Liberty, they could not afford the

carriage, even though he had a supervisor's salary.

Eleven years earlier, Dad's mother and father had moved south to Sarasota, FL. Mom and Dad had been thinking about moving south and now they decided the time had come. In July 1946 we moved to Sarasota and lived with my grandparents while Dad and Mom started Johns & Company.

Jim Crawford and Crawford & Company had been in business for a few years at this point. He approached Dad and asked him to open a Crawford & Company office in Florida. After a little thought, Dad turned him down, saying he wanted to try it on his own for a while. He planned to give it a year to see how things developed. At the end of a year the business had grown enough that Dad decided to continue on his own.

Sometime during the next year, Dad decided that the commute to Tampa from Sarasota two or three times a week was too much.

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GROWING UP JOHNS EASTERN



Cory Johns
TPA Liability
Supervisor

As the namesake of the founder of Johns Eastern and the son of the man who was at the helm as it grew to the company it is today, "growing up Johns Eastern" has essentially been the story of my life.

Memories abound of my grandfather and his "distinctive" sense of humor. Even as a child, I knew his jokes and puns were a reflection of a man of great intellect and, if you've read his books, a wry take on life. Oh the jokes. The Christmastime tradition of the arrival of Subrogation Claus(e) as opposed to Old St. Nick. That never gets old...or so I told myself as my father carried the joke on through my teen years and beyond.

My father was dedicated to nurturing and growing Johns Eastern throughout my childhood. I remember hearing the hours of dictation that would be given to Marti Hogan

or Mary "Blue" Shue to type, for a while I thought he may have been talking to himself. (Dictation back then was done on a "tape recorder" to then be transferred to paper via a "typewriter." Younger folks may want to Google these outmoded office tools if they seem unfamiliar.) I also look back on growing up with folks who may have looked forward to hurricane season a bit more than any of my friends' parents.

Imagine the fun of being a mischievous teen with a dad that knew some of the most successful and pointed questioning techniques that would almost always trip me up and land me straight into trouble. (I hasten to add, as a parent myself now, these serve me well!)

I spent my years after high school looking to explore what I really wanted to do with my future. After a few years of trying on various hats, I started as a field adjuster in the Orlando office and the rest is, well, history; and all a part of growing up Johns Eastern.

What Happened In 1946

BIRTHDAYS

LIZA MINNELLI - MAR 12
BILL CLINTON - AUG 19
STEVEN SPIELBERG - DEC 18
JIMMY BUFFET - DEC 25



ST. LOUIS CARDINALS
WIN THE WORLD SERIES

CHICAGO BEARS WIN NFL
CHAMPIONSHIP GAME



FIRST NIGHT GAME
AT YANKEE STADIUM



#1 MOVIE

THE BEST YEARS OF OUR LIVES

#1 SONG

PRISONER OF LOVE
BY PERRY COMO



DID YOU KNOW?

- * THE BIKINI WAS INTRODUCED TO THE WORLD IN PARIS.
- * 1ST MEETING OF THE UNITED NATIONS SECURITY COUNCIL.
- * THE CENTRAL INTELLIGENCE AGENCY WAS FOUNDED.
- * THE HELICOPTER WAS LICENSED FOR COMMERCIAL USE.

OPPORTUNITIES ABOUND AT JOHNS EASTERN



Mary Anderson
Claims Supervisor

Driving to my interview at Johns Eastern, I almost gave up because I couldn't find the building. There wasn't much in this area of Lakewood Ranch, Florida at the time and the directions I was given were a little sketchy. I finally found the building and was presented with a very professional atmosphere. When the job offer came the next day I was quite pleased.

with the London brokers.

My work on that client's program and Lloyd's led me to realize that I wanted to continue work in Property and Casualty claims. I obtained my license and transferred to the Liability TPA branch as a desk adjuster. I had a manager who was a great teacher and encouraged me to work towards my Associate In Claims designation. I handled all ranges of property losses and liability injury cases. I am very appreciative of the patience and training from the manager and team leader while I was learning a completely new occupation.

I was hired as the executive assistant to the Vice President, which at that time also included marketing assistance and preparing proposals for new business. I learned about workers' compensation and learned new computer programs. I also had the opportunity to work on a few projects with Ken Johns. In early 2004, Ken asked if I would be interested in joining a team he was putting together that would be activated in the event of a catastrophe. This *CAT Team* would call insureds and help coordinate the catastrophe claims. Having no idea what I was getting myself into, I agreed. We even had a meeting to review what we would do in the event of a hurricane. A few months later, Charley, Frances, Ivan, and Jeanne hit Florida! The members of the CAT Team began making hundreds of initial calls to insureds each day. We worked long hours, sometimes 7 days a week. As soon as the workload started to break from one storm, another storm would hit.



I was then presented with the opportunity to try field adjusting. The freedom of setting your own schedule and being on the road and meeting new people sounded like a dream. While those aspects are wonderful, the job comes with unique challenges as well, such as roof, attic and crawlspace inspections in the heat of the Florida summer. I quickly learned the inside of a building can be quite dangerous with roaches, rats, and other strange inhabitants watching your every move. I would not have been successful in this role without the encouragement and guidance from the manager, who always put things in perspective.

After working a few years in the field, I was approached about assisting with claims for a new program Johns Eastern was starting, the London TPA program. As new programs were added, additional examiners were hired and the examiners were organized under a new branch. As this branch grew, there became a need for supervisors and I was again offered the opportunity to advance my career at Johns Eastern as a supervisor.

It has been a long and very fulfilling road from executive assistant to claims supervisor. I cannot say enough about the wonderful managers I have had along the way that supported and guided me. Thank you, Johns Eastern, for all of the opportunities!

When the initial volume of calls began to taper off, I was asked to assist with handling the hurricane files for a current client. The client had a hurricane policy written by Lloyd's which required that the field reports be submitted along with regular bordereaux spreadsheets in order to be reimbursed for damages. The support and training I received from Ken Johns and the management team, was invaluable. I had not worked with Lloyd's or their bordereaux spreadsheets before and this was a very tedious undertaking, however I really enjoyed working

TECHNOLOGY: THE CHANGES WE HAVE EXPERIENCED



Guy Helwege
Programming
Manager

As Johns Eastern has matured, I am proud of the role I have played in leveraging technology for our work processes. When I started in the early 1990's, most of the work of adjusting claims was done on paper in physical files.

There was a main-frame computer, but its primary purpose was to generate month-end reports, printed on paper... boxes and boxes of paper. Adjusters interacted with the computer by filling out paper "change request" forms which were submitted to the "Data Processing Department" and entered into the computer on one of several terminals by the data entry clerks, Harriette Wohlgamuth and Cindy Ayers - both of whom are still with Johns Eastern today! New claim information, reserve changes and payment information was all entered in this way.



Shortly after I started, the Data Processing Department worked on developing the precursor to the old AIM system. I think we simply called it "The Claim System". This would be the first time that individual computer terminals would be used by

adjusters. One of my favorite stories is when I was carrying a Wyse Terminal into the office of a supervisor in our Centralized Work Comp Claims Adjusting Unit. A Wyse Terminal was a computer display device with a black screen and green text characters and a blinking cursor, with a keyboard. When I walked in her office, she said (in no uncertain terms!) "You're not putting that thing in here!" You see, as supervisor, her desk was mostly covered by stacks of claim file folders and she didn't really have room for it. But more to her concern, she didn't know how to use the computer and, at the time, she was sure she didn't want to learn how. Ultimately, we found a place in her office and it found a home. The thing that was most rewarding to me was that a year later, she remembered her strong objection and told me that now, she couldn't imagine trying to adjust a claim without the computer.

Since then, I have thought about the new technology we've introduced; how, at first, each change seemed challenging as we got used to new ways of doing our jobs, but then, ultimately, how much faster and more efficient our work has become.

I think about moving to the Lakewood Ranch Home Office in 1999. That's when we first started working on networked PC's running Windows with Microsoft Word, Excel and other tools. That's when the company first had email, and when we first started working with the original AIM system.



In the early 2000's, we introduced our first company web site and shortly after, began allowing clients to enter their own Notices of Injury via web-based forms. We started to replace the printed paper version of our month-end reports delivered by U.S. Mail with pdf versions delivered by email.

In 2004, we began switching from paper claim files to virtual files when we acquired our Imaging System with workflow. Prior to that, mail was delivered by baskets passed around the adjusting teams, where each worker would pull out any items that pertained to their files.

By 2008, the AIM system changed significantly to accommodate workers' compensation claims EDI, and Medicare requirements. These changes brought many automated features to the system.

In 2014, Johns Eastern begin a social media presence on Facebook and Twitter.

By the end of 2015, we moved to our AIM 2.0 system, which allows us to be ready for future workers' compensation business throughout Florida and beyond.



AN ADJUSTER'S STORY...



Kim Ragan
Marketing
Manager

Who would have thought it! In April of 2007, as a newbie claims adjuster, I went to work within Johns Eastern's liability (and everything that was not workers' compensation) branch. I was 24 and ready to conquer this career one claim at a time. I was given the opportunity to sit next to some of the brightest adjusters.

Along with the help of my managers, I was taught the best way any adjuster should be taught—hands on. Guidelines and laws assisted me in my evaluations, but it was the ability to round table and learn

from each other that has helped me through my career.

I have worked with some of the most amazing people I have ever met! I am pleased to still call them friends as well as colleagues. Maybe it just does not happen anymore, but finding a place that you can work, continue to learn and build everlasting relationships is priceless to me.

Now into my third position with Johns Eastern as marketing manager, I see the possibilities and relationships as endless. I am proud to be a part of this milestone anniversary and look forward to being a part of many more.



Don Johns & Beverly Adkins



Ken Johns & George Hill

Proudly Serving the Next Generation

In 2006, Johns Eastern began a program that had the goal of giving back to the next generation by offering a scholarship to aid the children of Johns Eastern employees in their post-secondary studies. Each scholarship is awarded in the amount of \$500 and is available to full-time students. After the initial award, the scholarship can be renewed for up to three years.

Over the years we have contributed over **\$44,000** toward scholarships and have seen many bright students graduate with degrees during this time.

It has been our privilege to provide some assistance to the children of our dedicated employees and every year we look forward to hearing of the successes of the next generation.



Founding *Continued from page 2*

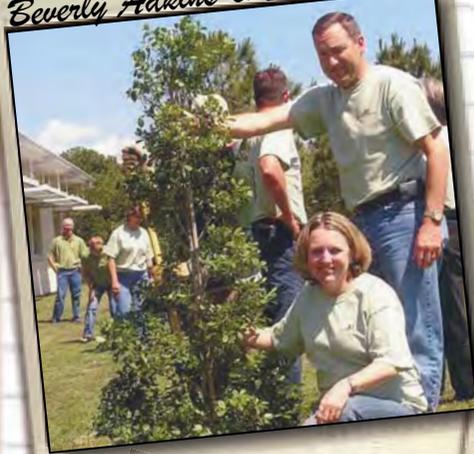
His brother, Don Johns, had just gotten out of the military after WWII and was working in a factory in Syracuse, NY. They decided to form a partnership and Uncle Don moved to Sarasota. At this time, Dad moved his family to Tampa. The idea was for Dad to work the Tampa area, while Uncle Don worked Sarasota.

Uncle Don had no adjusting experience, so Dad trained him. Almost every early Sunday morning, we would load the whole family into the car and drive to Sarasota. Dad and Don spent all day reading diaries, working claims and training.

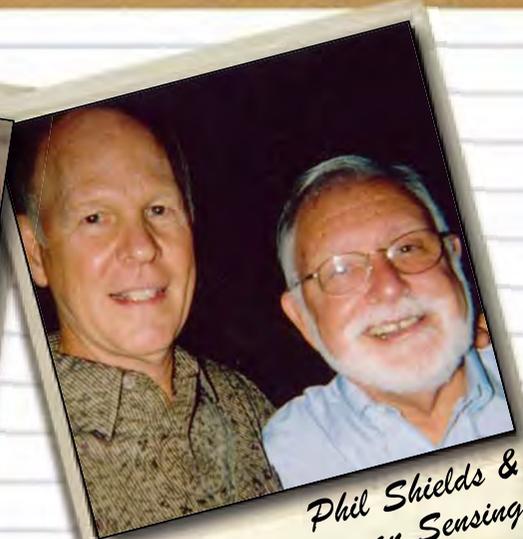
It turned out to be a good match. Growth was slow, but steady. Dad was the consummate technician, even writing the book considered to be the authority on casualty claims adjusting. Don related well with people and wound up doing most of the market/client relations work. It was Uncle Don who began making the regular trips to London, which laid the groundwork for our present Lloyds business.

After World War II, I am sure there were many success stories like this one. Dad and Uncle Don taught me a lot. But the most important thing they taught me was to always do whatever had to be done with the utmost integrity...a lesson the company lives by today!

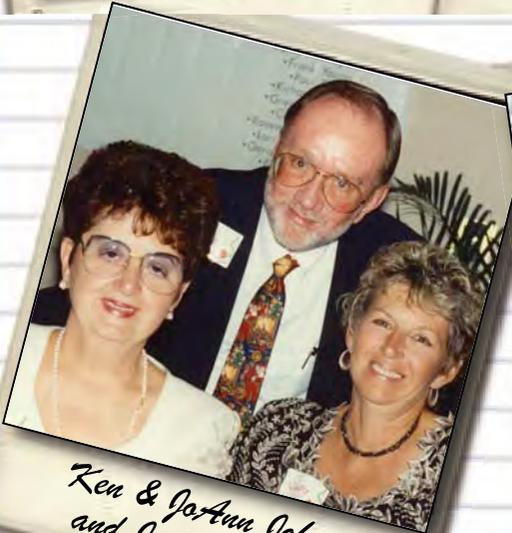
Beverly Adkins & Don Lederer



Sami & Don Johns



Phil Shields & Norman Sensinger



*Ken & JoAnn Johns
and Judy Shields*



Don Johns & Corydon Johns



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A TRADITION THAT CONTINUES



Frank Feldman
Director of Client Development

I started with Johns Eastern in our Baltimore office in 1993 and I fondly remember the early morning meetings around the coffee pot we used to have. We would share stories and bounce ideas back and forth on how to be better claims adjusters.

That same camaraderie, fellowship and tradition remains to this day. These attributes have carried us through industry changes, catastrophic claim events we've served in, and have led us to our expansion up and down the East Coast over the last 70 years.

The people at Johns Eastern make the difference, allowing us to have the longevity and success that we are blessed to have.

