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An advertising supplement of *Worcester Business Journal*

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Agency**  
*on their*  
**75th  
Anniversary**



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# From the President:



**M**uch has changed in the world over the last 75 years. As a business, it is important to maintain a vision for the future, it is equally important to look back and remember where you have been, as it was the past that defines what you are today.

Looking back upon our 75 years in business we identified one constant that is as present today as it was in 1932 -- a commitment to our customers to provide excellence in insurance services. It is easy to claim to have superior service, but much harder to prove it!

Recently we looked back through photographs of claims we serviced in the past 75 years. We also looked back in time reviewing old files dating back to the thirties, forties, fifties and letters sent to us from satisfied customers extolling their thankfulness for how we were there for them at their most difficult of times.

This year, 2007, marks our 75th anniversary. Our commitment to our customers remains the same: To provide the best possible insurance products and services.

Over the last seventy-five years we have grown from a small 3-person office to two offices with a combined staff of 30. We now provide insurance products and services across much of the country. This is indicative of our ability to change, grow and improve the way we do business, all the while maintaining our identity via excellence in customer service.

Our excellence in service can also be identified by our staff's impressive individual professional list of achievements. Collectively our staff's resume includes many professional designations including; Certified Insurance Service Representative (CISR), Certified Insurance Counselor (CIC), Chartered Property and Casualty Underwriter (CPCU), Certified Life Underwriter (CLU), Licensed Advisor, Master of Divinity and Doctorate in Ministry (held by our insurance specialist for the 175 UCC Churches we insure).

In conclusion I personally want to take this opportunity to thank our staff for their dedication to excellence, the insurance companies we represent for the strong mutual respect we have developed over these years, and to our customers for their loyalty to The Fitts Insurance Agency. If it were not for their collective effort we would not be the successful business that we are today.

Sincerely,

Geoffrey E. Fitts  
CPCU, Licensed Advisor,  
President

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On the cover: Two of the three generations of the Fitts Insurance Agency (left to right): George Hulme, vice president; Geoffrey Fitts, president; Timothy Fitts and Christopher Fitts, vice presidents.

PHOTO/CHRISTINA P. O'NEILL

## Congratulations



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# Arthur M. Fitts Jr. 1906-1994

Carrying on the tradition of town-building



**O**pening an insurance and real-estate company in the middle of the Great Depression of the 1930s didn't phase Arthur Fitts Jr.

His father, Arthur Fitts Sr., had started out as a grocer in the family business. The Fittses had confidence in Framingham's future. They bought real estate in the business district, and their mercantile buildings are now an integral part of downtown. When Arthur Sr. died in 1953, he was described as "one of Framingham's town-builders," by the Framingham News.

Arthur Fitts Jr. had a similar confidence in Framingham. But he would concentrate on building people, by helping them achieve their business and personal goals. A lifelong town resident, he knew that the past is prologue, and that the future is upon us before we know it.

In 1932 at the age of 28, Arthur Jr. started with the basics. Working out of the family home at 276 Union Ave., he concentrated on fire and life insurance and sold exclusively in Framingham. Today, Fitts Insurance Agency has two business offices in town and its coverage area has expanded to Central and Eastern Massachusetts. The company has become a beacon of stability in an era of change.

In 1938, Arthur Jr. joined Farmers and Mechanics Savings Bank (later Framingham Savings Bank, and today a part of TDBanknorth) as a corporator, and then as a trustee. During World War II, while his father served as town treasurer and

chair of the Ration Board, Arthur Jr. served in the National Guard.

Arthur Jr. succeeded his father as president of Farmers and Mechanics Savings Bank in 1953. He would serve as chair until his retirement in 1979, and also served as a director of the Framingham National Bank. He also served as a trustee of Framingham Union Hospital, and was a member of Plymouth Church.

He served in the National Guard during World War II and on the boards of the Chamber of Commerce, the United Fund, the Red Cross and Edgell Grove Cemetery. His ties with the Framingham Community Chest, now part of the United Way, led him to sell the family home at 276 Union Ave. to the non-profit organization in 1959. It was based there for 40 years before moving to its present offices.

Arthur Fitts Jr. is remembered well by family, friends, employees and even competitors. "He was a tall man who automatically commanded respect," competitor Ron Jewell of Jewell Insurance Agency told the Middlesex Daily News in 1994 after Arthur Jr.'s death. "And I don't mean he was intimidating. He had a nice way about him and you immediately respected him."

But those who knew him also note how he treated the people around him with compassion and empathy. His generosity and good nature helped many a person through crisis and fostered such loyalty among his employees that few of them leave. Arthur Fitts Jr. inspired loyalty and trust in those who worked with him and for him. Today, Fitts Insurance Agency carries on in the tradition of its founder, helping individuals and businesses build their lives and their communities. ■

Top: Arthur Fitts Jr., undated photo  
Right: Arthur Fitts Jr. and his wife, Margery Lord Fitts, October 24, 1979





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**1932:** Arthur Fitts Jr. founds Fitts Insurance Agency Inc. in his home on Union Avenue, as a one-man operation, selling fire insurance and life insurance in Framingham.

**1938:** The Great Hurricane of 1938 strikes New England. The fledgling agency stood by its clients during the largest natural disaster anyone alive could remember.

**1948:** Mabel J. Clark sells her agency, W. E. Clark & Son, to Arthur Fitts Jr. The agency continued to operate as a separate entity.

**1975:** Arthur Fitts Jr. retires as president of Fitts Insurance, handing the reins to his son Geoffrey.

## *Fitts Insurance Agency: A part of Framingham's history*

We deliver fresh - and for the future, too

**O**ne of the constants of Framingham's history for the past century has been the Fitts family. For three generations, Fittses have seen business opportunities beyond the immediate scope of day to day business. Their entrepreneurial instinct has leapt across generations to sustain them - and now, their clients — into the future.

Starting out as grocers in post-Civil War Framingham, brothers Arthur Fitts Sr. and George Fitts got to know their customers and their town, the railroad, and the economic impact it would have. In the early 1880s, the brothers, then in their teens, joined their father, Jonathan Harvey Fitts, in his grocery market on Concord Street. They eventually bought the business from him and expanded it to become Fitts Bros. Food Supplies, one of the area's leading provisioners, with branches in Marlboro, Natick Hudson, Westboro and Northboro. They built the Fitts Building in 1889, and conducted store business there until selling to Brockelman Bros.

In the 19th century, Fitts Bros. was one of the region's first to feature the "catch of the day" in seafood. It took advantage of rail transport from Boston to provide Framingham residents with seafood that, mere



The Fitts Brothers' grocery store, shown at the turn of the last century, became a thriving business.

PHOTOS/FRAMINGHAM HISTORICAL SOCIETY AND MUSEUM



hours before had been on the Boston docks.

But the Fittses knew it wasn't enough to sell food — it also mattered to preserve it. Ice was an essential commodity for the home kitchen then. Before the refrigerator, the "ice box" needed steady feedings of blocks of ice to preserve the milk (then delivered daily), and other fresh foods. Rail transportation out of Framingham allowed the Fitts brothers to ship farmed ice from Learned Pond and Farm Pond, which had been stored in ice houses miles away. This focus on both front-end and back-end service to its customers has become a legacy for Fitts Insurance.

But while the brothers concentrated on their business - the short-term, intensive service of daily customer needs — they also took a long-term interest in real estate. In the 1920s, they launched into a role as developers, rebuilding the Amsden building, constructing the Hemenway and Crouch buildings, and the Fitts Market Building in 1924. They owned and managed many residential units in town. George and Arthur Fitts continued their real estate endeavors long after retiring from daily business life.

At the passing of Arthur Fitts Sr. in late 1953 at the age of 89, the Framingham News opined, "He was one of the stalwart men who were town builders in Framingham. He and his brother began life here as lowly young tradesmen. They



Patriarch Arthur Fitts Sr., who died in 1953, was an established real estate owner and was very active in the local banking scene.

PHOTO/FRAMINGHAM HISTORICAL SOCIETY AND MUSEUM

**1978:** During and after the Blizzard of '78, Fitts Insurance was able to service its clients and take care of their emergency-related needs.

**1989:** W. E. Clark & Son officially becomes part of Fitts Insurance Agency.

**1994:** Arthur Fitts Jr. dies.

**1995:** Fitts opens second office in Nobscot on Edgell Road in Framingham.

**2007:** Fitts celebrates its 75th anniversary.

Arthur Fitts Jr., shown here in 1979 at a gala at Framingham Savings Bank, started the insurance agency out of his home at the age of 28.



PHOTO/PRIVATE COLLECTION

had confidence in the town's future. They grew with Framingham. They became leaders in the town's business life." Arthur Sr.'s brother George died less than 9 months after Arthur, at the age of 92.

When Arthur Sr. died, Arthur Jr. took on his father's role as president of Farmers and Mechanics Bank, which later became Framingham Savings Bank, then MetroWest Bank, before its acquisition by Banknorth, (which was itself purchased by Toronto Dominion).

George H. Hulme, Arthur Fitts Jr.'s cousin, was a World War II veteran. When his first son, Bruce, was born, he worked for the Dennison Corp. Arthur invited him to join the agency, and George began in sales and became general manager, spending more than 40 years with the business.



George Hulme (right), who has led the agency's growth in commercial lines, achieved his CPCU designation in 1983. Company President Geoffrey Fitts congratulates him.

PHOTO/FRAMINGHAM NEWS

George E. Fitts was also a WWII veteran. Serving as Master Sergeant in the U.S. Army at Fort Dix, he had trained two units that headed for the coast of France before the Normandy invasion. As his own unit geared up, he contracted polio and did not make the trip. He would wear a head and neck brace for the

rest of his life as polio's legacy — and did so without complaint, recalls a family member. After the war, he became active in local business, opening a Sunoco Station on the corner of Route 9 and Oak Street in Framingham that still operates today. In 1959, he joined Fitts Insurance, handling claims, and also worked for The Hemenway Corp., another family business operating real estate in downtown Framingham. George was greatly admired for his kindheartedness and gentlemanly way of conducting business and working with customers.

Ruth Snow joined the agency in the early 1950s as an assistant to Arthur Fitts Jr., working here for many years. Ken Wills, CPA, joined the agency as a bookkeeper in 1957 at age 21, serving until 1964. He served as the agency CPA until recently, and is now a consultant. Walter "Wally" Weisgerber joined the agency in 1964 as bookkeeper and remained a member of the agency until his retirement more than 20 years later.

Its commercial division, which gained momentum in the early 1980s under the direction of George F. Hulme, now represents 50 percent of the agency's annual written premiums, featuring carriers such as The Travelers, Chubb, Utica National, Zurich, and The Hartford.

Fitts Insurance Agency's Massachusetts auto insurance carriers include Commerce Insurance, Arbella Mutual Insurance, and Safety. Homeowners insurance carriers include Quincy Mutual, the Andover Companies, and Utica Mutual.

Today, Fitts Insurance Agency has expanded its mission. From the home-grown, home office, it has branched out into commercial insurance and financial services, carrying on the front-end to back-end business strategy of the Fitts family forebears. ■



George E. Fitts, a World War II veteran sidelined by polio during wartime, worked at Fitts Insurance for decades, during which time he became admired and respected by those who knew him.

PHOTO/PRIVATE COLLECTION

# Weathering the storms

1938

**W**hen the Great Hurricane of 1938 hit Central Massachusetts, Fitts Insurance Agency was six years old. The storm, a Category 3 by the time it made landfall in Long Island on September 21, did \$20 billion worth of damage in today's dollars, leaving 600 dead in New England, 3,500 injured, and an estimated 63,000 homeless across the Northeast. In Framingham, wind uprooted

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“The realization came that it would not be days, but months, before normal life could be resumed.”

— *U.S. Works Projects Administration, 1938*

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more than 500 trees, many of them very old and very large, as these photos show. Framingham Airport was ruined, losing a hangar and four planes. Crocker Hall at Framingham State College was battered. Many cars and homes were damaged or destroyed, some of them belonging to Fitts clients. The fledgling insurance agency stepped up to the plate for its clients, processing damage claims to make them whole again.



Downed trees hit cars and houses in Framingham in 1938.

PHOTOS/FRAMINGHAM HISTORICAL SOCIETY AND MUSEUM



1978

**T**he Blizzard of 1978 raked across south Middlesex County, depositing 30 inches of snow in 36 hours. Overall, the storm caused more than 50 deaths, 29 of them in Massachusetts. Locally, schools and businesses shut down for a week. Thousands of commuters — 1,400 on Route 9 in Southboro alone — were stranded on major highways and workers were shut inside their plants for a day or more, reported the South Middlesex News. CB radios were the main communication tool between stranded people and their rescuers. In Framingham, many apartment complex dwellers made the “Apartment House Walk” along Route 9 to search for grocery stores in the Temple Street area, the newspaper



Photos: Blizzard of 1978 hits Route 16 in Milford near I-495, where motorists were trapped for three days (previous page); and Framingham Centre, where a shopper came in on horseback.

PHOTOS/BILL EDMUNDS, SOUTH MIDDLESEX NEWS

reported. While Framingham fared better than coastal towns during the blizzard, the return to normal - as after the 1938 Hurricane - would be slow.

Fitts Insurance had an edge, however. Its employees fanned out throughout the region days before outside insurance adjusters could get access. Because Fitts had the authority to

“It’s unreal. I look out the windows and all I can see are the second-floor windows of the split level across the street.”

— William Leavey, Framingham resident,  
as told to South Middlesex News, Feb. 9, 1978

write claims checks on behalf of its major insurance carriers, its claimants got reimbursed far sooner than they otherwise might have. ■



*Safety Insurance congratulates  
Fitts Insurance for 75 years  
of service to the community.*



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# *Fitts Insurance staff has centuries of combined experience*

Ranked in order of the year they joined us



**Geoffrey E. Fitts, CPCU, Licensed Advisor**

*President*

**1964**

Geoffrey Fitts joined the agency after a U.S. Army term in the Far East, and working in sales for Framingham Motor Sales. He worked in sales at the agency before becoming president.



**Nancy J. Sherman, CISR**

*Personal Lines Office Manager*

**1972**

Joined the agency in 1972 fresh out of high school. She learned quickly and before long became an account manager. Over the years Nancy's courteous and professional way of working with customers has given her a wonderful reputation that is well deserved. We've received numerous letters from our customers over the years praising the way Nancy has assisted them through various situations. Upon George Hulme Sr.'s retirement, Nancy officially took over as the Office Manager. This year Nancy celebrates her 35th year with the agency.



**Valerie Meadows, CIC, CISR**

*Bookkeeper*

**1976**

Valerie began as a customer service representative. When the agency's commercial lines production bloomed in the early 1980's, she became a dedicated commercial lines account manager. In 1997 she took her present position.



**George F. Hulme, CPCU, Licensed Advisor**

*Senior Vice President, Commercial Lines*

**1977**

George started out in sales. His success in the commercial insurance sales arena resulted in the creation of a dedicated commercial lines department. He secured an appointment for the agency as one of two in the state to represent the United Church of Christ Insurance Board, offering its members an exclusive insurance program, which now covers more than 175 UCC churches in Massachusetts.



**Bruce S. Hulme**

*Financial Services Manager, Vice President*

**1980**

Bruce, experienced in financial planning as well as life insurance, helped to make Fitts Insurance Agency a "full service" insurance agency by broadening the spectrum of its products and services to include all types of life insurance, group medical and disability as well as annuities and 401(k) plans.



**Susan M. Moschini, CIC, CISR**

*Commercial Lines Office Manager*

**1981**

Susan joined the agency after 3 years at Hanover Insurance Companies. Her commercial-lines insurance experience provided the agency with additional commercial lines support staff at a critical time. She has proven to be a knowledgeable and professional insurance executive and has held her present job since 1988.



**Karen Magri, CIC, CISR**

*Account Manager*

**1985**

Karen began as a personal lines account manager, and became a seasoned account manager, possessing great knowledge and skill in the personal lines insurance arena.



**Timothy Fitts, CIC**

*Vice President*

**1991**

Tim started with the agency in 1991 in sales. He attended the Aetna school of insurance in Hartford Connecticut and the Harleysville Personal Lines insurance institute in Harleysville Pennsylvania. After becoming licensed he began selling commercial lines insurance. In 1996 Tim oversaw the opening and new business development of the branch office in North Framingham (Nobscot). Tim returned to the Union Avenue office in 2002 to focus exclusively upon new commercial sales within the Commercial Lines Department. Tim's focus is on small to mid size commercial account sales.

**Darlene F. Torre, M. Div., D. Min.**

**1993**

Darlene joined the agency as a commercial lines account manager specializing in church accounts. She has since obtained her Masters of Divinity as well as a Doctorate in Ministry. She manages the group of 175 UCC churches covered by an exclusive insurance program.



**Sandra Castagna, CISR**

*Account manager*

**1993**

Sandra joined as a specialist in handling and processing claims, Sandra is now an account manager in the agency's Nobscot office.



**Christopher Fitts, CIC**  
*Vice President*  
**1994**

Chris began in the agency's accounting department. He spent a year working for Utica National Insurance Group in 1995, gaining much experience in underwriting, marketing, loss control and claims. Upon his return in 1996, he worked in commercial lines sales. In 2001, when the agency decided to increase marketing and volume for personal lines products, he became the personal lines production manager.



**Tina Stevens**  
*Account manager*  
**1994**

Tina joined as a receptionist in 1994. Reception is one of the office's toughest jobs, requiring a mastery of multitasking. After 10 years in the job, which she loved so much she declined several offers of promotion, Tina made a seamless transition into the account manager position, where she continues to show her enthusiasm and professionalism.



**Carol Costa**  
*Commercial Account Manager, Notary Public*  
**1996**

When Carol arrived at Fitts Insurance, her vast knowledge and experience was evident immediately and she quickly became Sue Moschini's "right hand man (or woman)" within the commercial lines department. Together, Carol and Sue manage the agency's largest and most complex commercial accounts.



**Jeanne Boyd**  
*Quality Control Specialist, Personal Lines*  
**1996**

Jeanne joined the agency as a personal lines account manager, as we changed the way we used our automation system. The result was a more streamlined approach to policy and endorsement issuance and processing. Her attention to detail allows us to process all documents faster and with greater accuracy.



**Susan McCarthy**  
*IT Specialist*  
**1997**

Susan was hired as a personal lines account manager, not an IT specialist. Today, we rely on her to keep our computer network, Intranet and phone system up and running. Her vast experience in business operations, marketing and computers has made her quite a valuable addition. She has helped streamline our automation procedures and marketing campaigns and her dedication makes her a vital part of the agency's daily existence.



**Regina Bates, CISR**  
*Commercial Account Manager*  
**1997**

Regina joined as a personal lines account manager, and made a successful move to commercial lines because of her interest in that field.



**Elaine Fleming**  
*Account Manager*  
**1997**

Elaine's commercial lines background has made her an established account manager for the last 10 years.



**Helen Meadows**  
*Receptionist*  
**1997**

Helen, Valerie Meadows' mother has a long administrative background. She works in our Nobscot office.



Back Row: Valerie Meadows, Amy Searles, Danielle Ventura, Kelly Swinimer, Darlene Torre, Regina Bates, Chrissy Ryan, Sonia Papparazzo, Elaine Fleming, Lee McCallion, Carol Costa, Paula LeBlanc.

Front Row: Nancy Sherman, Anna DeAngelo, Tina Stevens, Marie Meadows, Susan Moschini.

Not Pictured Above: Letty Ortiz, Roxanne Filieo, Susan McCarthy



**Don Parlin**  
*Maintenance Manager*  
**Began work approximately 1975**

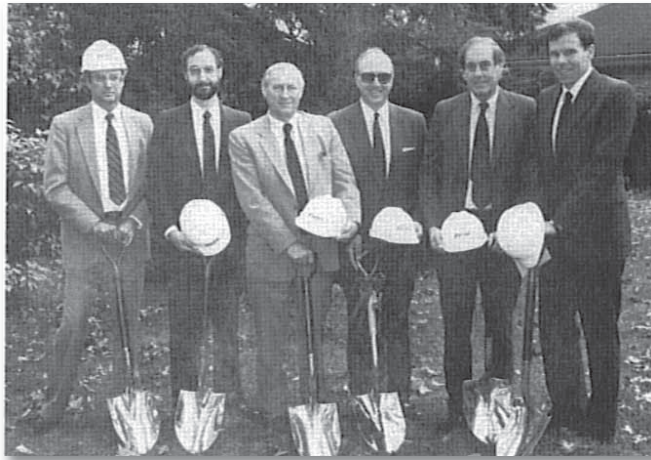
Don has served as maintenance manager for the many Fitts-owned buildings for more than three decades. Though not officially part of the Fitts Insurance staff, he is an integral part of our staff family.

# Fitts Insurance Agency:

Supporting the community in cash and in kind

**T**he leaders of some of the Metrowest region's most involved non-profit organizations say their jobs have been made easier because of the involvement of the Fitts family and Fitts Insurance Agency.

The region's non-profit leaders characterize the business and the Fitts and Hulme families' community work as low-



In the late 1980s, Geoffrey Fitts (far left) chaired the fund drive for the construction of the \$6 million Cancer Care Center at Framingham Union Hospital, now part of the Metrowest Medical Center. Arthur Fitts Jr. was a strong financial supporter of that drive, and the agency contributed as well.

key, behind the scenes, and most of all, consistent over time. Sponsorship of major fundraising events include golf events, recognition dinners, and direct contributions, and have helped many grateful agencies concentrate less on raising money and more on their core missions - which often involve making a better life for children.

Both the Fitts family and Fitts Insurance Agency have supported the Metrowest Boys and Girls Club since 1998, and Christopher Fitts has served on its advisory board for more than five years. Geoffrey and Timothy Fitts have been active with the 200 Foundation, a charitable organization that raises money for non-profit organizations such as homeless shelters, food pantries, youth mentoring programs, and other organizations that have difficulty raising capital. Grants, allocated annually, range from a couple of thousand dollars to as much as \$20,000.

George Hulme is a long-time board member of the YMCA. The company has also been a longtime supporter of the Unit-

ed Way through payroll deductions and other supports. Its in-cash and in-kind support goes back to 1959, when the Fitts family sold the former home of Arthur Fitts Sr. to what was then called the Framingham Community Chest, which later became the United Way of Tri-County. The organization stayed at that location for 40 years before relocating to its current headquarters at Park Avenue.

"Fitts Insurance and the Fitts family are well-known not only for their quality of service and integrity as a company, but also for their work and commitment to the community," says Jeanne McAllister of the MetroWest YMCA. "They are strong supporters through their involvement and generosity in the community, particularly in the area of education, youth and sports."

Francis Hurley of the Boys & Girls Club of Metrowest credits the Fitts family with connecting the 60-year-old club with donors in the Framingham community, and assisting with a clubhouse relocation in Framingham that will allow the organization to offer more activities to the hundreds of



Christopher Fitts was honored last year by the Boys & Girls Club of MetroWest. In photo, (left to right): Chris Fitts, Kay Hodge, Chairperson of the Boys & Girls Clubs of MetroWest board of directors and Fran Hurley, President, Boys & Girls Clubs of MetroWest.

children it serves. A long-time supporter of the youth organization, Chris Fitts has been a member of the Advisory Board for the Framingham Clubhouse for more than 5 years.

Examples of Fitts Insurance Agency's fundraising help for the club include providing the indemnity insurance for a \$1 million purse for anyone scoring hole-in-one at a July 9, 2007



Francis X. Hurley, president of the Boys & Girls Club of Metrowest, says support from the Fitts family and the agency help it serve the growing needs of more than 3,200 area children.

fundraising golf tournament. “We didn’t have any winners, but it generated a lot of conversation,” Hurley says.

A foursome from Fitts Insurance also participated in the tournament.

The Boys & Girls Club of Metrowest serves more than 3,200 children annually; on a daily basis the Club serves more than 500 children in five locations. More of these children and their parents are recent immigrants, their numbers growing throughout Metrowest. “People that are the cornerstone of our communities today, were themselves immigrants a number of years ago,” says Hurley. “Fitts, to their credit, looks at it from a community perspective, which is how you should look at it. Their direct assistance and the companies they’ve helped connect us with for funding allow us to serve the kids of those families,” Hurley says.

The Fitts and Hulme families have also been active supporters of the MetroWest ESL Fund over the years. In 2002, they offered to match every \$100 donation of up to \$10,000. According to Paul Mina, President and Chief Professional

Officer of the United Way of Tri-County, “They have always believed that if you can’t read and write English, you can’t be successful. Just because you have a piece of paper that says you can live and work here, doesn’t mean you can [advance].”

As the United Way of Tri-County celebrates its own 75th anniversary this year, Mina expresses appreciation for the Fitts family’s support, which has endured since the founding year



George Hulme’s longtime, steadfast support of the MetroWest YMCA was recognized in 1996. He currently chairs the capital campaign for a major renovation project the Y is undertaking in Framingham and Hopkinton.

of both organizations. “They’re fine people who have been giving back to the community, not because they’re going to get something out of it, but because it’s the right thing to do,” he says. “And that’s a rare commodity today.” ■

CREDIT: CONTRIBUTED PHOTOS PAGES 11 AND 12/COURTESY: HURLEY PHOTO/CHRISTINA P. O’NEILL

## It takes *Exceptional Strength and Focus* to excel for 75 years.

The Hartford extends best wishes to the Fitts Insurance Agency on their diamond anniversary. Congratulations on your 75 successful years of serving the insurance needs of Central Massachusetts from your friends at The Hartford.



# What our customers say

## Commercial/business

Our multi-locational company does business in several states. Fitts Insurance provides us with sound insurance advice overall. Fitts has connected us with the right insurance carriers in different areas of insurance - the right companies at the right price. Their specialty in workers comp and their individualized advice has helped us reduce our workers comp insurance premiums.

— Robert Morrison, FIBA Technologies, Millbury

The MetroWest YMCA has had a long history working with Fitts Insurance. The company has always worked to find us the best insurance coverage packages that are both cost effective and comprehensive in meeting the needs of an organization as diverse as ours. Everyone at Fitts has always been professional, responsive and they truly know their business and our business, particularly George Hulme, Sue Moschini and Carol Costa, with whom we work closely.

— Jeanne McAllister, MetroWest YMCA Inc., Framingham

We've used Fitts Insurance from the beginning of our business seven years ago. They're easy to get hold of and they have provided a lot of face to face service over the years. The annual reviews they conduct with us keep our costs down. We get solicited three to four times a year by other insurers. But with the service we get with Fitts insurance, I'm not even interested in pricing anything else out.

— Paul Hamel, landscaper, Natick

One of my first customers in 1975 recommended Nancy Sherman, and I've been with her ever since. I am loyal. If I am happy with someone, I stick with them forever. Today, people want your

money but then they don't have time for you if you have a question. Fitts is responsible, and they're honest.

— Inez Silva, salon owner, Framingham

Our company initially switched to the Fitts Insurance Agency by mistake, to handle a part of our insurance needs. But as a result of its unusually spectacular customer service, we switched all our insurance over to Fitts, including personal property, auto, and more.

— Supervisor, Clarion Investors

## Personal

Our family has been doing business with Fitts since the early 1950s. They're accessible, and their advice is practical, in a neighbor-over-the-fence way. That's their hallmark. We buy auto and homeowners' property and casualty insurance from them. At renewal time for our auto policies, we'll visit in advance to discuss what coverage makes sense, based on the car's age. They're there to give you the right advice. They're on key and they're on message, and it's a pleasure to have them.

— Robert Lamphere, Framingham

I had an auto accident four years ago and the other party sued me. Nancy Sherman stood behind me to make sure that I was aware of everything the lawyers said. At the time, I was incapacitated by knee surgery, which limited my mobility, and I couldn't get into Boston for court proceedings. Nancy arranged to have the attorneys question me at Fitts' office in Framingham. It was thanks to her that the process went smoothly and that my part of it could be taken care of close to my home. I don't know what I would have done without her.

— Mary Ramuno, Framingham



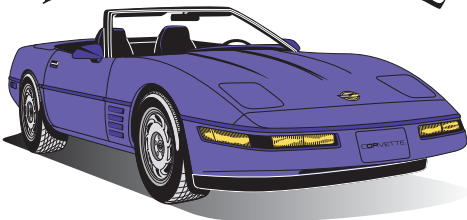
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on your 75th Anniversary and  
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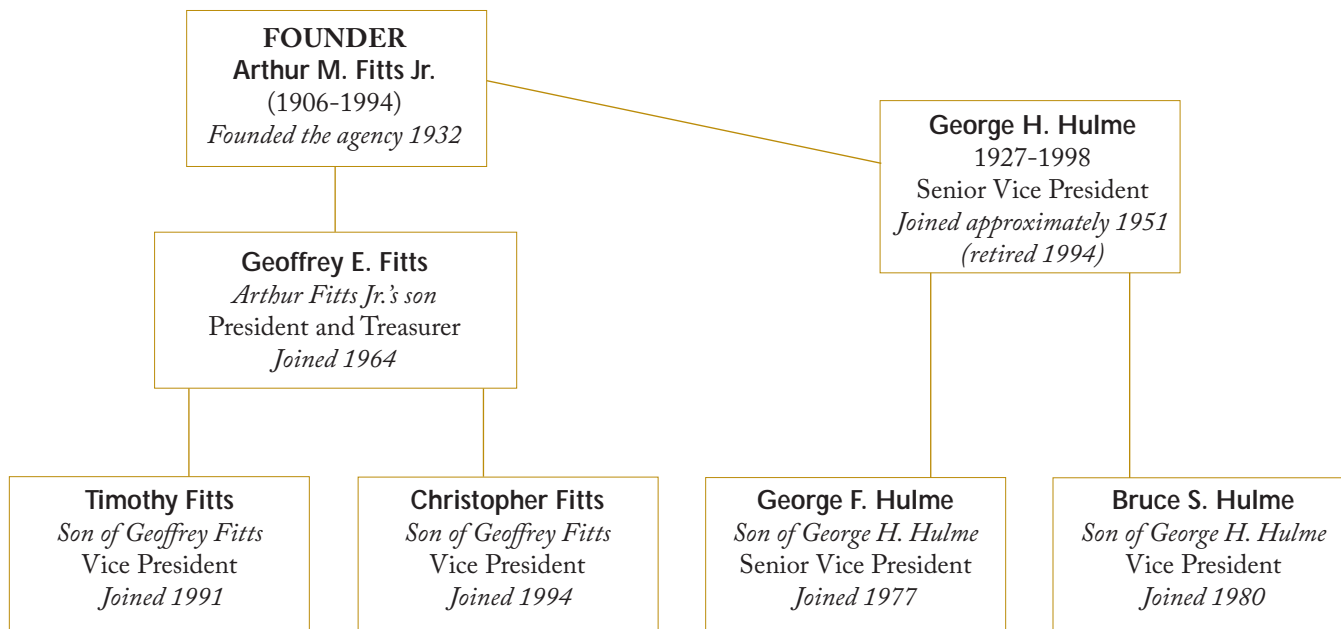
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# *Fitts Insurance Agency Family Tree*



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ON YOUR 75TH ANNIVERSARY

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# Fitts Insurance Product Portfolio

**A**s an independent agency, our primary objective is to establish a relationship - a partnership - between our customer, the insurance company and Fitts Insurance, to provide proper coverage, loss control services, and above all claim service.

## Commercial General Liability

The standard coverage for most commercial insureds. It covers premises and operations liability; products and completed operations liability; personal and advertising liability; fire legal liability; and medical expenses. Other types of liability coverage may be added as needed.

## Professional Liability

Sometimes called errors and omissions coverage, it addresses the risks encountered by medical, legal, accounting, architecture, and insurance professionals, as well as consultants in many industries.

## Directors and Officers

"D & O" liability protects directors and officers of a corporation from suits arising out of a poor decision or other corporate action that results in financial harm to other persons or organizations.

## Workers Compensation

A legal obligation for employers, its benefits include: death benefits;

disability income; and medical expense & rehabilitation expense as required by applicable state law. Additional liability insurance covers liability for a work-related injury not covered under workers compensation law.

## Employment Practices Liability

Covers employers for defense costs and/or damage awards resulting from suits brought against them by employees alleging wrongful termination; discrimination; and sexual harassment.

## Commercial Auto

Provides coverage similar to personal auto for companies that own, lease or rent autos. Also includes various endorsements and types of coverage to meet the unique needs of diverse industries.

## Excess Liability and Commercial Umbrella

Addresses catastrophic losses arising out of various underlying exposures, such as commercial general liability, commercial auto, workers compensation, employers' liability, and other situations.

## Special programs

These are specially tailored programs for very specialized businesses. Examples are: Outfitter/Guide Insurance Coverage, protecting tour guides conducting outdoor excursions using watercraft. We also have special policies for churches and for the computer/high tech industry. Call us for details.

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At Arbella, we go the distance - and then take on the extra mile. When customers call, we're there - to answer questions, to offer help, and to deliver on the promises we make. Let others build their business on products. Arbella is built on relationships.

We offer insurance through our network of local independent agents with a level of customer service and common sense that ironically enough, isn't all that common.



*Congratulations to*  
**FITTS INSURANCE**

*75 years*  
*and going strong!*

We at Utica National congratulate Fitts Insurance on their 75th anniversary — we're proud to be one of the many fine insurance companies that Fitts has chosen to meet the needs of people and businesses throughout Central Massachusetts.

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## Celebrating 75 years of service to our customers and our community

Over the last 75 years and through three generations of our families, we've grown along with Eastern and Central Massachusetts. We've been with you through the depths of The Great Depression, through World War II, and we've watched, along with you, the transition from manufacturing to technology that has vitalized our region.

Through it all, we have sought to provide support and the peace of mind for our commercial and personal lines customers. We extend a heartfelt thanks for your loyalty.

### **Fitts Fast Facts**

*We insure:*

More than 6,000 families  
More than 1,500 businesses

*We employ:*

More than 30 trained professionals

*We do business with:*

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*We'll provide you with the following tools  
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