



June 15, 2015

To Whom It May Concern,

When we first introduced Aflac to our employees we did so because we felt that the programs offered a good value to our staff and it did not cost our company anything extra to make them available to our employees. I always saw the television commercials but never really considered offering the coverage or needing the coverage myself. I finally broke down and explored the options with an Aflac Agent and am so glad that I did. As we learned about the coverage options available, I was very impressed but still did not anticipate needing to file a claim personally. Then a few months after our coverage went into effect, I actually hurt my knee working in my backyard. I tore the meniscus in my knee by stepping into a hole that my puppy had dug and needed surgery and physical therapy as part of my recovery. I had many office visits (initial and follow-up) as well as many tests (i.e. x-ray and MRI). Aflac was with me each and every step along the way. Filling out claims online was very easy and they directly deposited my checks into my back account, sometimes as early as the very next day.

It is one thing to hear about how a policy works but it is an entirely different story to see the policy actually do what it claims it will do. The claim's process was as simple as advertised and I received my checks so fast that I could not believe it. It truly was just as advertised which is almost unbelievable to a sceptic like me.

I have recommended Aflac, and our Agent, Josh Pincus, to many of my colleagues, friends and co-workers and have been very happy with my experience up to this point. If you are an employer or business owner and are not offering Aflac, trust me when I say that you should. Your employees will love you for it, and in the event that you sustain an accidental injury yourself, you will be very happy that you have it as well. I know I am!

Sincerely,

A handwritten signature in black ink that reads "Anthony Crofton". The signature is written in a cursive, flowing style.

Anthony Crofton  
Owner/Principal

**- Coverage Across the United States -**

Corporate Headquarters

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