



UP CLOSE –

John T. Spiotta, CIC
Senior Vice President, Amateur Sports Division

The Amateur Softball Association (the national governing body for softball) is Bollinger's largest account. 2003 marks the 40th anniversary of the ASA's business relationship with Bollinger. This prestigious account is entrusted to the very capable hands of John Spiotta. John, a CIC since 1980, is a Senior Vice President in Bollinger's Amateur Sports Division. In addition to the ASA account, John manages the insurance for 2 million youth soccer players insured by Bollinger.

A graduate of Fairleigh Dickinson University (a long, long time ago) with a degree in Economics, John began his insurance career with the National Bureau of Casualty Underwriters, which today is known as the Insurance Services Office (ISO). After two years of learning the ins and outs of casualty insurance, John took the plunge and opened his own agency. A catchy name (John T. Spiotta Agency) and sponsorship from Travelers were all it took to launch John's successful agency.

In 1976, after twelve years of agency ownership, John sold his business to Bollinger and agreed to head up the Property and Casualty Department. At that time, Bollinger already had decades of experience insuring special risks and sports organizations. In 1989, the Amateur Sports Division was formally established as a separate operating division of Bollinger, with exclusive appointments to represent a number of carriers nationwide. In 1994, John made the switch from Commercial P&C and began devoting all his time to Amateur Sports.

Although John might be an expert in insuring all types of sports, in his spare time he concentrates on his golf game and the occasional game of bocce ball. He also enjoys walking beaches, cooking, wine and opera with his wife, Cathie, a hospice nurse. He has three adult children (two sons and one daughter). Although it is only October, John is already looking forward to spring 2004 when he will be a first-time grandpa in March and a second-time grandpa in April!

College Student Health Program grows in 2003

The Bollinger College Student Health program continued on its growth track in 2003. With 39 new College sales amounting to \$6,230,000 in premium, the Bollinger College Student Health program now has almost 200 Colleges covered under the program with close to \$22,000,000 in annual premium. The program is currently available in 42 states and is written entirely with A+ rated carriers. It provides health insurance for college students on a group basis with flexible benefit levels and enrollment procedures geared to each individual college's needs. The plan can also provide coverage for intercollegiate athletics. To help communicate the plan to students and facilitate administration, Bollinger designs an individually tailored Student Health Insurance website for each college.

Eight sales representatives specializing in this program, work with brokers nationwide. If you currently write this business or have a relationship with a college, we would welcome the opportunity to speak with you. For information about our program, contact Dave Melman at Dave@BollingerInsurance.com.

Names in the News



H. James Griffith, President of Princeton Risk Managers has been elected President of the National Association of Professional Surplus Lines Offices, Ltd. (NAPSLO). Jim has also served as President of the NJ Surplus Lines Association. He is a U.S. Correspondent at Lloyd's of London. In addition, he has served as Chairman of the IANJ State Legislative Committee, the New Jersey Surplus Lines Association Legislative Committee, and the State of New Jersey Commission to Study Commercial Insurance Deregulation and the IABA Federal Affairs Committee.



Lawrence E. Shoemaker (Senior Vice President – Benefits) is the 2003 recipient of the Richard C. Hardenbergh Community Service Award. The presentation was made at the recent IANJ convention in Ocean City MD.



Robert E. Linnett, Jr. (Executive Vice President – Commercial Lines) has been installed as an IANJ board member.



Aetna Becomes More Affordable for NJ Small Businesses

Aetna Small Group recently introduced a new portfolio of small business medical plans in New Jersey, providing coverage options with greater flexibility and affordability. These 22 new plan options provide Bollinger brokers with a spectrum of benefit and price points to help meet the needs of small business clients with 2-50 eligible employees. Included in these new medical plans are three cost-sharing HMO options. These have become a hot product for Aetna Small Group in the NJ Marketplace.

"Today's small business owners want to provide health coverage to their employees, but cost has become a major factor," says Rich Densing, VP of Sales for Aetna Northeast Small Group. "Aetna's new cost-sharing HMO plans provide small businesses with valuable coverage options at extremely affordable prices."

Rates for New Jersey groups are based on the group's census. The average price for a single covered by one of Aetna's new cost-sharing HMO plans is around \$200. For ultimate convenience and ease of administration, Aetna also offers small business owners a complete benefits package including dental, life and disability coverage options.

Aetna's commitment to the small group market is evident in its establishment of a small group center in Cranbury, NJ. Here, over 500 professionals are dedicated to servicing Aetna's small group brokers and clients in the Northeast region. Add in Aetna's small group broker co-op marketing program, broker rewards program, and their 2003 sales incentive trip to the Grand Caymans and you can see that there has never been a better time to look at Aetna.

To learn more about Aetna Small Group products and services, please contact the Bollinger GA at 1-800-350-8005, ext. 1065 or send an e-mail to Hillary@BollingerInsurance.com.

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Market Solution Managers specializes in Professional Liability, Errors & Omissions, Directors & Officers and Employment Practices Liability. For additional information, contact Pamela Zeldin, Senior Vice President at Pzeldin@msmgs.com

Rough Notes Features Princeton Risk Managers

Princeton Risk Managers, Bollinger's Excess, Surplus and Specialty Lines subsidiary, was featured in the September 2003 issue of *Rough Notes* magazine. Excerpts from the article by Elizabeth Boone, CPCU follow:

"...Princeton Risk Managers is a generalist. From liquor liability to vacant land, from supermarkets to tenant discrimination - and just about everywhere in between - PRM has the markets and know-how to find homes for challenging risks.



The PRM Staff

Jim Griffith, President, says, 'In general, PRM prefers to deal with retailers who understand their clients' and prospects' exposures. We review what a producer brings to us and make sure it's presented in terms the underwriter can understand and appreciate. For each risk we submit we prepare a one-page summary so the underwriter can quickly review it and decide right then whether or not to quote on the risk. The quality of our submissions greatly enhances our stature with our markets.'

The firm writes business on an admitted basis throughout the country and on a non-admitted basis in the tri-state area. 'As long as the retail broker is licensed in a state, we can write there on an admitted basis,' Griffith explains."

To read the article in full or for additional information on Princeton Risk Managers, visit their web site at www.PrincetonRisk.com or give them a call at 1-800-582-7607.

BROKER SPOTLIGHT



LDP Consulting Group, Inc.

LDP Consulting Group, Inc., with offices in Lambertville and Shrewsbury, New Jersey, has been representing New Jersey's Public Schools for over 30 years. The company's founder, Louis E. Della Penna, Sr., began building relationships with educators in the tax deferred annuity business. Eventually, he formed Della Penna Financial Consultants and expanded the scope of services to include Health Benefits Consulting. As the organization grew, Della Penna Financial Consultants became LDP Consulting Group: Employee Benefit Specialists.

LDP subsequently branched out in the private and municipality health insurance sector. Yet, their core business remains the public school marketplace with over 135 school district clients.

When asked about doing business with Bollinger for over three decades, Lou Della Penna, Sr. responded, "A lasting friendship and mutual respect for Joseph Mignon, Senior Vice President, have cemented our business relationship. In the insurance business, relationships are everything and Joe has been the key factor in our ever-growing book of business with Bollinger."

Non-profit Directors & Officers Liability for Sports Accounts

Directors and Officers Liability is not just for the large non-profit associations you insure. It is a much-needed coverage that is often overlooked when placing insurance for amateur sports associations. Brokers and their clients readily acknowledge a sports association's need for general liability -- in most cases, the member teams of the organization can't get on a field without it. But if the association has an active board of directors, if they are setting rules, determining eligibility of players or crowning champions, they also need directors and officers liability coverage.

Sports and recreation organizations in the News

A lacrosse coach sues the directors of a league for wrongful termination. Parents of a Little League player sue the league over an eligibility dispute when their son is cut from the team. A group of players and their parents institute a lawsuit against a girls' soccer team after one of the coaches is charged with harassment and discrimination against the players.

Don't let these types of claims go uncovered. Each of these situations could easily be covered by Bollinger's D&O Insurance Program for Non-profit Sports Associations. This program provides coverage for lawsuits that arise out of wrongful acts or errors and omissions-type claims. Examples of coverages under this plan would be: team selection and eligibility disputes; matters involving changes to, interpretation of or implementation of rules; employment-related claims, including negligent hiring practices or wrongful termination; acts beyond the authority of the league or its directors; wrongful suspension of players, coaches or officials; sexual harassment; and gender, racial or ethnic discrimination.

D&O Insurance Program

The program is available only to non-profit sports and recreation associations and is underwritten through an admitted, "A+" rated carrier. The basic plan offers a \$1 million limit per claim, with a \$1 million limit per policy term. There is a \$1,000 deductible per claim and the policy is written on a claims-made basis. The annual premium is \$385 per league or association. (Note: large associations -- state, regional or national in scope -- are underwritten and priced individually.)

Unique Features for Sports Associations

This program is tailored specifically for non-profit sports associations. As such, the policy contains many unique aspects of coverage that are not always found in standard D&O policies.

- Omnibus definition of "who is insured" extends coverage beyond the named directors and officers, and covers anyone acting in an official capacity on behalf of the league
- Defense costs are outside the per claim limit, with a special limit of \$500,000 per policy term
- Coverage is provided for breach of contract claims (defense only)
- Claims for non-monetary damages are covered by the policy

This program is available in all 50 states. For additional information, please contact Lori Windolf Crispo, CPCU, Executive VP of Bollinger's Amateur Sports Division at Lori@BollingerInsurance.com.

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Bollinger Solutions

For Independent Agents & Brokers

Volume 2, Issue 3

Fall 2003



Introducing Bollinger's New Homeowners Program for Private Residences at Golf Course Communities ...one more reason to count on us for more!

We are pleased to announce that effective 12/01/03, Bollinger will offer a new Homeowners Program specifically designed for private residences that are part of golf course communities. Coverage is provided by AIG and will be serviced and underwritten by Bollinger's Personal Lines Division.

The program is available in most states. It will be distributed by and made available to all licensed agents and brokers who are already participating in Bollinger's Club program or who place new club business with Bollinger. Competitive commissions will be paid.

Some of the features available in the program are:

- *Golf cart coverage*
- *Replacement cost and all risk on contents*
- *Wind coverage or wind exclusion credits*
- *Wind deductible buy-back coverage*
- *Earthquake coverage*
- *Excess Flood*
- *Personal Excess*
- *Scheduled personal property*

"With the introduction of this innovative product, Bollinger is delighted to offer another opportunity for our loyal agent/broker network to increase their agency sales and revenue. We are pleased to be of service to you and thank you for your business. It is most appreciated."

Tom Marks, Executive VP, Bollinger's Club Programs Division

For product information and quotations please contact:

Judy Reuter at 800-350-8005, ext. 1189 or send an e-mail to Judy at Judy@BollingerInsurance.com.

Please feel free to contact Tom Marks (ext 1166), or Mary Herring, Executive VP, Personal Lines (ext. 1037) for additional information about the program.

Applications will be on-line shortly at www.BollingerInsurance.com.



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