

# Bollinger Solutions

For Independent Agents & Brokers

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## 150 COLLEGES AND UNIVERSITIES RELY ON OUR GROUP STUDENT HEALTH INSURANCE PROGRAM

Bollinger offers brokers a group student health insurance program that currently is in use at over 150 colleges and universities across the United States. We have provided student insurance programs since 1946 and have built our success on our commitment to customer service, competitive pricing and cutting edge technical support. Bollinger's student insurance programs can be tailored to meet the needs of each college and university.

Our student health program is underwritten by a member of the Aegon Insurance family of companies, (rated "A+" by A.M. Best's).



We offer access to PPO networks and provide a toll-free customer service telephone number for college administrators, students, and parents.

Underwriting, policy issuance, billing, claims processing and account servicing are all performed from our Short Hills, NJ office, which results in highly efficient service. In addition, we set up and maintain a tailored web site for each college we insure, allowing students to obtain answers to frequently asked questions, print claim forms and find doctors or health providers in the network.

**For more information, please contact Dave Melman at [Dave@BollingerInsurance.com](mailto:Dave@BollingerInsurance.com).**

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## SPORTS AND RECREATION CLIENTS

### NEED ACCIDENT INSURANCE *MORE THAN EVER*

Accident Medical insurance has gotten a bad rap in the past. Some have seen it as a luxury; others think of it as just a throw-in coverage for their clients. However, many industry and economic factors have increased the importance of Accident Medical insurance for sports organizations, recreation departments, schools and municipalities.

#### **What factors highlight the need for Accident Insurance?**

The key reason for the renewed interest in Accident Medical insurance is the healthcare crisis in the US. The insurance industry reports that 42 million Americans are without health coverage. Double-digit increases in medical costs and cutbacks in healthcare benefits recently forced 17,500 GE union employees into a two-day strike to demonstrate their outrage. And their situation is not unique. Add in other factors, such as the recession, rise in unemployment and across the board cuts in employee benefits and it is not hard to see that many Americans feel they are faced with a crisis.

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## The Bollinger GA Incentive Program puts **YOU** in the driver's seat

The Bollinger GA is running an exciting new broker reward and incentive program for the placement of new business with our carriers.

The way the program works is simple. For new group business with effective dates of 10/1/02 through 12/31/03, participating brokers will be awarded \$Driver Dollars for every employee enrolled in a small group medical, dental or ancillary product.

To participate, you must register through our web site at [www.BollingerGA.com](http://www.BollingerGA.com). Once you're registered on the site, browse through the online rewards catalog to see all of the exciting prizes you can choose from. As you continue to place new business, your \$DD account will grow. When you've amassed enough \$DD for the item(s) you want, send us an email letting us know you're ready to cash in and we'll finalize arrangements with the Sales Driver web site. When the \$DD in your account have been "cleared," you can place your order right over the web site and the prize of your choice will be delivered to you in just a few days.

If you're not already a participant in this program, send an email to program manager Trish McCabe at [Trish@BollingerInsurance.com](mailto:Trish@BollingerInsurance.com) and we'll send you an invitation to register.

### **Start your engines.**

The race has already begun.

## Bollinger Recognized by United Healthcare



Bollinger has been named as one of only two New Jersey members of United Healthcare's Platinum Circle Program. This program is offered by United to elite brokerage firms located throughout the country, and provides dedicated support and privileged resources. This enables the Bollinger GA to deliver timely and accurate resolution to issues and questions as they arise, as well as the fastest possible issuance of new cases. Our general agency with United Healthcare extends to group clients of 2-50 eligible lives located in New Jersey, New York, and Connecticut.

United Healthcare offers a broad product line of open access medical plans that are competitively priced. They have recently enhanced their broker commission and new business bonus programs, and are positioned to be a market leader in 2003. They also provide many client services and value added programs, including [myuhc.com](http://myuhc.com), an online service that allows covered employees to check on their enrollment, claims status, and to order ID cards.

## SPORTS AND RECREATION CLIENTS NEED ACCIDENT INSURANCE MORE THAN EVER

(CONTINUED FROM PAGE ONE)

How does this affect sports and recreation clients? Five years ago, we used to hear brokers and clients say, "We don't need accident coverage -- all of our participants have health insurance." These days, many of our clients rely on the Accident Medical insurance as the primary plan to cover their medical or dental expenses while playing sports or participating in activities. Those who do have their own primary health coverage also count on the accident coverage provided by their team, league or recreation department to fill in the gaps left by higher deductibles, coinsurance, and internal limitations of their health plan. One of the latest cuts we have seen in health plans is a new exclusion for sports-related injuries. All of these features have created an increase in inquiries for accident insurance plans.

### The Hard Market again

The hardening insurance market has also had a significant impact on the importance of accident insurance. As sports organizations face a shrinking marketplace for general liability, as well as a reduction in capacity and increase in costs for liability coverage, many have looked to their accident insurance program to offset the problem. Our experience has shown that accident insurance is a solid buffer against liability claims -- if a claimant's medical bills are taken care of, he or she is less likely to sue. Now, as it becomes more difficult for sports and recreation clients to obtain the high limit liability coverages that were previously easy and inexpensive to buy, they rely on having an accident program in place to take care of their members' medical and dental bills.

For more information on Accident Insurance plans or to get a quote, please contact

Cathy Fonseca, Assistant VP  
([Cathy@BollingerInsurance.com](mailto:Cathy@BollingerInsurance.com)) or  
Brenda Lodato, Assistant VP  
([Brenda@BollingerInsurance.com](mailto:Brenda@BollingerInsurance.com)).

## Check us out!

We've redesigned our GA web site and we think you'll like what you see.

We provide you with the tools you need to deliver the widest range of products and services to your clients. Up-to-date customer account info, rates and software downloads, in-depth carrier and product information, on-line quoting, supplies and forms...it's all there at the click of mouse.



[www.BollingerGA.com](http://www.BollingerGA.com).

One more way that you can count on us for more!

## Bollinger Club Programs Celebrates its 20<sup>th</sup> Year

Finding the right insurance program – one that has a long history of stability and can adequately protect against financial loss, property damage or liability risks – can be difficult.

Since 1983, Bollinger, Inc. is the undisputed leader in insurance for golf facilities, including private, semiprivate and daily fee clubs. We also specialize in providing coverage for tennis clubs and city clubs, including private dining and multi-use clubs that offer many amenities.

Clubs that participate in this program get the benefit of:

- A comprehensive insurance package in which coverage for property/casualty exposures are combined in a custom program for golf facilities, tennis and city clubs
- Centralized underwriting by a team of experienced professionals
- Fast, fair claim handling by insurance professionals who know and understand club operations
- Loss prevention and safety services developed specifically for club facilities
- ISO fire and sprinkler rate analysis
- Informative newsletters, educational seminars and safety bulletins
- Discounted property appraisals

### Bollinger's Club Insurance Program ...

Your source for the custom insurance coverages your Club clients need. Visit our web site for submission guidelines and supplemental applications.

## UP CLOSE—

**Joseph S. Mignon, CLU, ChFC, CEBS, RHU, REBC**

### Senior Vice President Benefits – Specialty Products



Joe Mignon, Bollinger's top producer in 2002, attributes his success to several areas. In addition to many valuable long-term broker relationships, Joe tries to treat people the way he would like to be treated. He also returns phone calls promptly and gives honest answers, even when it isn't always what the broker wants to hear.

In 1985, Joe graduated from Lafayette College with a major in Government Law and a minor in American Constitutional History. In October 1987, he began his successful sales career with Bollinger. Joe specializes in Bollinger's Student Accident & Health, Prescription Drug and Group Dental products. His territory consists of Bergen, Monmouth and Ocean counties but in his 15 years with Bollinger, he has had exposure to every county in New Jersey.

Joe has consistently been ranked either #1 or #2 in Bollinger's annual top producer list. He has qualified for the Bollinger President's Club every year since its 1998 inception. In December 2002, Joe was selected as Bollinger's Employee of the Month.

Joe and his wife Nancy have been married for 15 years. They live in Short Hills, NJ with their two children – Patrick, 11 and Elizabeth, 5. In his spare time, Joe's first priority is spending time with Patrick and Elizabeth. He also builds intricate wooden boat models, and enjoys skiing and sailing. His outdoor activities are a good fit for the rest of the family. Under Joe's expert tutelage, Patrick has already become a competent sailor and the Mignon family spends many winter weekends skiing in Vermont.

## BROKER SPOTLIGHT

**THE MADARA COMPANY**, located in Mt. Laurel, NJ, dates back to 1918. Today, it is very typical of a suburban retail insurance agency with a 40% Commercial and 60% Personal mix of business. Some of its Personal Lines client relationships go back three generations, complementing many new ones developed from the large increase in families moving to the growing residential areas of Burlington, Camden and Gloucester counties. On the commercial side, Madara's clients are reflective of the small to medium businesses and the emerging high-tech companies that populate the industrial corridor along the Delaware River from Gloucester, NJ to Trenton, NJ.

Madara producers have relied on Bollinger's broker products for many years. With connections to the management teams at area Golf and Country Clubs, the agency has always tried to offer "the best available" insurance product. According to David Madara, CPCU, AAI, the features of Bollinger's Club Insurance Program outperform anything available in the standard marketplace. Another area where Bollinger excels is in insurance for Sports Camps. Madara says, "Oftentimes, these camps are startups. They have unique location requirements and since their budgets are generally small, they tend to be very sensitive regarding their insurance costs. Bollinger has always met these unique needs with the best product at the right price. This helps to solidify our relationships with our clients."

Recently, The Madara Company chose to formally become part of Bollinger. With its long heritage of private ownership and local roots, Bollinger was deemed to be a great fit. The merger gave Madara increased carrier representation and broadened its opportunity to increase its revenue from many sources within the

insurance supply chain, not just the retail side. Under the leadership of Executive Vice President, David Madara, The Madara Company's Mt. Laurel location, along with existing Bollinger operations in Princeton, have formed a new division, making a solid foundation for Bollinger's future growth in Southern New Jersey and neighboring regions.

### What our Brokers say about us.

“ *Bollinger has consistently offered comprehensive products at competitive prices to my customers and Bollinger is often “the expert” to turn to for a variety of niche products. I have used Bollinger's insurance products for many years and the coverages and prices that they have offered have stood the test of time.* ”

**Tom Ahart, Past President**

Independent Insurance Agents and Brokers of America (IIABA)

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OUR SPECIALTY  
INSURANCE PRODUCTS  
INCLUDE:

- Golf & Country Clubs
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- Tennis Clubs & City Clubs
- Sports & Recreation Programs
- K-12 Student Accident
- College Student Medical Plans
- Employee Health Plans
- Employee Benefits Web Sites
- Group Dental Plans
- Prescription Drug Card Plans
- Emergency Services Insurance Plans
- Excess & Surplus Lines

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**At our Short Hills Location (1-800-526-1379):**

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