



## UP CLOSE –

**David G. Melman**  
Senior Vice President, Benefits Division

In December 999, David Melman decided to leave a successful career as an attorney and join Bollinger. Having no insurance background, David attended classes, became licensed and began a new career in insurance sales, focusing on Student Medical Insurance Programs for K-12 and College students.

Four years later, David earned the impressive distinction of being Bollinger's top sales person for 2003. He attributes much of his success "to the strong relationships I have developed with well respected brokers across the country. They come to me with good quality business and they, in turn, know that I will do my best to help them make the sale."

David received a Bachelor's degree in History from Rutgers University. He then went on to earn his JD from NYU School of Law and a Masters in Health Management and Policy from NYU. His law background was a perfect fit for his position with Bollinger. In addition to sales, he is responsible for managing legal and compliance issues with Bollinger's largest carrier.

Of David's many qualities, his gregariousness and love of storytelling are the most notable. David loves to entertain with his theories about life, work and the pursuit of happiness. When not working on his sales strategies, David enjoys spending time with his wife, Laura, and their 8-year old son, Charles.

## United Healthcare pays monthly production bonus

The Bollinger GA has increased its ability to place business with UnitedHealthcare, the nation's second largest healthcare provider. We now represent UHC as a GA in every state that UHC offers coverage for groups of 2-50 eligible lives, and can provide quotes for these groups within 24 hours. In addition, UHC has liberalized their multi-site guidelines and allows brokers to write non-reform plans for New Jersey based groups. The multi-site guidelines allow employees located throughout the United States to be covered under one platform for plan design and rates. The allowance of non-reform plans provides brokers with the ability to provide coverage to their New Jersey based clients that have greater than 50% of their employees located outside the state.

UnitedHealthcare is also paying a monthly production bonus for small group business. Each month that a broker sells at least two new small business cases, they are eligible to earn up to a \$10,000 bonus per month. The tier structure is as follows:

10-25 medical subscribers	\$1,000
26-50 medical subscribers	\$2,500
51-75 medical subscribers	\$5,000
76-100 medical subscribers	\$7,500
101 + medical subscribers	\$10,000



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

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

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## Dental Insurance? We've got it covered!

**Optional Passive Preferred Provider Network** – For those employees who prefer a network structure, we offer a passive PPO that employees may use if they wish. Under our plan there are no penalties for using a non-network provider. However, use of a network provider gives the employee the benefit of lower provider charges that have been negotiated by the PPO network, which will, in most cases, result in lower out-of-pocket costs to the employee.

**24 Hour Claims Processing** – Bollinger leads the industry in the speed in which claims are processed. Any claim received by us in the morning mail is processed that day and in most cases results in a claim check being issued the following day.

**Our Attitude** – At Bollinger, we want to work with brokers and are always looking for ways to give the broker the answer he or she wants. It is our goal to be thought of by brokers as the easiest and most flexible company that they deal with.

*You can learn more about our program at [www.BollingerInsurance.com](http://www.BollingerInsurance.com) or by calling 800-526-1379 and asking to speak with a representative in the Benefits Division.*

## Market Solution Managers ... Your D&O and Professional Liability Experts



**Employment Practices Liability (EPLI)** – Employees are suing employers with growing frequency. Jury awards to plaintiffs are coming in at staggering sums. Just the cost to defend allegations of wrongful employment practices can be enormous. Employers are purchasing EPLI policies at an ever-increasing rate. Market Solution Managers, Inc. has access to the major carriers writing this coverage.

**Directors and Officers Liability** - Corporations are facing greater liability from suits brought against them by creditors, shareholders, employees and governmental regulatory bodies. MSM can help you secure state-of-the-art coverage for your corporate clients. We write private company D&O with or without EPLI coverage built in, public company D&O with prospectus liability for IPO's with and without prior acts coverage and continuity.

For additional information, contact Pamela Zeldin, Senior Vice President—Pzeldin@msmgrs.com.

For applications and market information, as well as other coverages available through MSM visit [www.msmgrs.com](http://www.msmgrs.com).

This program re-registers every month and is running through June 15, 2004. Bollinger is also offering its own bonus for UHC business. For additional information, contact Chip Graber, Senior Vice President—Chip@BollingerInsurance.com

**More news from Bollinger's GA** – We have partnered with *Infinisource* to provide free 125 POP plans for any group placed with our GA. This will allow employee contributions for benefits to come out of pay on a pretax basis, and typically cost an employer \$400 - \$600 per year to administer. Visit our website at [www.BollingerGA.com](http://www.BollingerGA.com) for more information.

## Princeton Risk Managers ... We earn our stripes everyday!



Bollinger's Excess & Surplus Lines subsidiary, Princeton Risk Managers, is prepared to accept whatever challenges you send their way. In addition to the typical accounts they handle on a daily basis, PRM recently had the pleasure of working on the following:

- ▼ Liability and Professional Media coverage for the Army–Navy Football Game
- ▼ Liability for the 2004 Miss America Pageant. In addition, PRM is working on the D&O insurance and Event Cancellation coverage. They hope to be putting together a master liability policy covering the 50 state and District of Columbia pageants.
- ▼ A builder of single and multi-family dwellings in New Jersey, North Carolina, Florida and Arizona with annual gross revenue of \$125,000,000.

Princeton Risk Managers was featured in the February 23rd issue of National Underwriter – Property & Casualty edition. To read the article and learn more about what PRM has to offer, visit [www.PrincetonRisk.com](http://www.PrincetonRisk.com).

## Update on Bollinger's Homeowners Program for Golf Course Communities

In the Fall 2003 issue of Bollinger Solutions, we introduced our new Homeowners Program for private residences at golf course communities. Coverage is provided by AIG and it is underwritten and serviced by Bollinger's Personal Lines Division. 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

Since the Fall issue, there are two new changes to report.

- We are now national with the Program – it is available in ALL States.
- Applications are online at [www.BollingerInsurance.com](http://www.BollingerInsurance.com). Click on Golf, Tennis and City Clubs and select the application. Print it out and fax it back to us for a quotation.

We are looking forward to receiving your applications. For product information and quotations please contact Judy Reuter, Assistant Vice President –Judy@BollingerInsurance.com.

## BROKER SPOTLIGHT

### Wills Insurance, Inc.

Wills Insurance, Inc. of Bennington, Vermont has served southwestern Vermont since 1915. Today, in addition to its primary focus on commercial and personal insurance, Wills is increasingly active in employee benefits and financial planning. Mark Kevorkian, who joined the agency in 1987, saw an opportunity to expand Wills' book of business into the group medical field. "My father, Harvey, who retired in 1993, had a large book of commercial accounts and I began calling on them to discuss their benefits programs. Before long, employee benefits became my specialty," Kevorkian said. Wills' takes pride in its ability to provide advice, products and service for the entire range of its commercial and personal clients' needs. "We strive to form long term relationships with our clients through our attention to their needs, our product knowledge and by keeping pace with industry changes," Kevorkian explained.

Wills' relationship with Bollinger is fairly new. Four years ago, Wills gave Bollinger the opportunity to quote the student plan for a local college. With product knowledge, flexibility in plan design, promise of superior service and fair pricing of the account, Bollinger was given the order. In the past few years, the college has seen its claims stabilize and its premiums remain steady, despite the rapid increase in medical costs nationwide. According to Kevorkian, Wills has found Bollinger's claims service to be exceptional, so much so that when another local college's student plan renewed, Wills steered that business to Bollinger. Like all its most valued relationships, Kevorkian expects Wills' affiliation with Bollinger to last a long time.

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### Golf Cart Safety Tips

Below is a list of specific guidelines to promote the safe operation of golf carts. These tips should be communicated to all participants, not just those who are permitted to use the carts.

Drivers should be limited to currently licensed drivers only. Authorize specific people as "permissible drivers" and limit carts to those people.

- ✓ Observe the passenger limit - only 2 people allowed in 2-person carts or 4 people allowed in 4-person carts.
- ✓ The maximum speed of a golf cart depends upon the terrain where it is being driven, the weather conditions and the total weight of passengers and equipment being carried. A golf cart should be operated at a speed equivalent to a quick walking pace.
- ✓ To avoid tipping, drive slowly through turns and drive straight (and slowly) up and down slopes, not on the diagonal.
- ✓ Never allow passengers to stand on the rear of the golf cart.
- ✓ Golf carts do not provide protection from lightning. Seek appropriate shelter if lightning is present.
- ✓ When the golf cart is not in use, place the golf cart in "Neutral" and remove the key.
- ✓ No joyriding! Drive Friendly and remember golf cart safety is number one.

We hope these tips and the awareness of the hazards posed by golf carts will minimize the potential for claims against youth sports associations. For additional safety and risk management information for Youth Sports Associations, please contact Bollinger's Amateur Sports Division.

**PRODUCTS  
FOR BROKERS  
INCLUDE:**

- Golf & Country Clubs
- Golf Associations
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- K-12 Student Accident
- College Student Medical Plans
- Employee Health Plans
- Employee Benefits Web Sites
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- Prescription Drug Card Plans
- Emergency Services Insurance Plans
- Excess & Surplus Lines

**Bollinger**  
Insurance Since 1876

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**Bollinger Solutions** is published by Bollinger, Inc., the 12th largest privately-held independent insurance agency in the U.S. Visit us at [www.BollingerInsurance.com](http://www.BollingerInsurance.com) and click on "Products for Brokers". We currently work with over 3,000 brokers nationwide. We pay competitive commission rates and have exclusive arrangements with a number of carriers, offering you and your clients a choice of products and coverages, all at competitive pricing.

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

**EMPLOYEE BENEFITS & EMPLOYEE BENEFITS WEB SITES**  
Chip Graber, Senior Vice President, ext. 8057

**CLUB PROGRAMS**  
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**At our New York location: (One Wall Ct., NY 10268)**  
**MARKET SOLUTION MANAGERS, EXCESS & SURPLUS LINES**  
Pamela Zeldin, Senior Vice President  
1-866-507-7500, ext. 230

# Bollinger Solutions

For Independent Agents & Brokers

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## Golf Cart Safety for Youth Sports Organizations

What do golf carts have to do with youth sports? Plenty. At tournaments, camps or on the everyday practice fields, golf carts are an easy-to-use, environmentally friendly and efficient way to get around. The result is that increased use of golf carts means an increase in the number of claims. From minor damage to life-threatening injuries, these claims are taking their toll on amateur sports organizations.



### Examples of Golf Cart Claims

At Bollinger, we have seen dozens of claims in this area. Unfortunately, many of them resulted in severe injuries:

A four-year old child drives off in an unattended golf cart at a tournament and runs down two people.

A chef, hired to cook at the coaches' tent, requires emergency surgery after the golf cart taking him back to the kitchens flips over.

In a tragic case in California, members of a team went to the home of their coach's parents between tournament games. The coach took the girls for a ride in her parents' golf cart. A 15-year-old was driving the cart, jumped the curb and ran over a 67-year-old man. He is permanently paralyzed. In the end, the league's policy paid a six-figure settlement, in addition to payments from the player's parent's homeowners policy, the coach's homeowners policy, the golf cart liability policy and the coach's parents' homeowners policy.

**Bollinger**  
Insurance Since 1876

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## Dental Insurance? We've got it covered!



Bollinger has been selling and administering a Dental Insurance program through brokers for 30 years. Our program is fully insured by A+ rated carriers, and has been underwritten by the same group of companies since 1974. Bollinger acts as the program's exclusive Managing General Underwriter and pays all claims out of our headquarters in Short Hills, NJ. From competitive pricing and quick turnaround on quotes, to payment of claims within 24 hours, we work to win your loyalty. Following are some of the highlights of the Bollinger Group Dental Program:

**24-Hour Turnaround on Quotes** – With adequate information, we can have your quote ready within one business day.

**Design Flexibility** – With a wide range of plan design options, we can tailor a plan to fit your client's needs.

**Freedom of Choice** – Our plans offer employees the ability to utilize any dental provider they choose without the fear that their dentist would suddenly leave the network.