

Bollinger Solutions

FOR INDEPENDENT AGENTS & BROKERS

Volume 1, Issue 2

Fall 2002

Bollinger
Insurance Since 1876

Our specialty insurance products include:

- Golf and Country Clubs
- Golf Associations
- Tennis Clubs and City Clubs
- Sports and 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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Bollinger's Sports Division - We're no Amateurs!

Bollinger has specialized in Amateur Sports and Recreation Insurance products for 60 years. The program focuses on youth and adult amateur sports associations, insuring organizations from local teams and leagues (such as adult basketball leagues, Little League baseball and Parks & Recreation Departments) to large national sports associations, such as the Amateur Softball Association, US Lacrosse, and American Youth Soccer Organization (AYSO). For decades, we have relied on our network of over 250 brokers as an extension of our sales force throughout the country. We, in turn, provide access to specialty coverages and a wide range of services for our brokers.

What can Brokers expect?

Service & Professionalism: Our reputation is built on the promise of service and professionalism. Those words are often overused in business, but to us they

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Stability and Commitment from the Club Insurance Experts

We recognize the need for a long-term solution to the insurance challenges faced by golf facilities, tennis and city clubs. That is why we developed the Bollinger Club Insurance Program, underwritten by AIG Programs and backed by the financial strength of American International Group, Inc (AIG). The program combines custom insurance solutions with strong risk management education and **loss control** assistance. The program's coverages and services include:

- Comprehensive property/casualty custom insurance package 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

The application process for the Bollinger Club Insurance Program takes at least 60 days. To find out more about the program or to request a broker kit, contact Tom Marks at Tom@BollingerInsurance.com.

Looking for Benefits That Fit?

Try Bollinger's GA on for size

MetLife offers a range of quality ancillary products and services designed to meet the needs of your clients – and the Bollinger GA provides you with easy access to these cost-effective, flexible benefit solutions.

LIFE

- Schedules available: Flat, Occupational, Salary, Multiple or Combination
- Enhanced optional/core buy-up products

STD & LTD

- 40%,50%, 60% & 66 2/3% benefits available (40% only available for LTD)
- Maximum monthly benefit: \$1,000 - \$2,000 STD and \$6,000 standard LTD
- Excellent return to work incentives
- STD fully integrated with LTD plan

DENTAL

- Open Access – freedom to go out-of-network
- Network of more than 45,000 dentists and over 10,000 specialists
- 90% of claims processed within 10 days

For quotes or more information, contact your brokerage representative or

Hillary Windolf Johnston at 973-467-0061 or email to BollingerGA@BollingerInsurance.com

The Bollinger GA and MetLife deliver solutions.

We are pleased to announce the addition of two new GA employees!

Tina Faber, who worked in CIGNA's underwriting department for 17 years, joined Bollinger in July. As a Customer Service Representative, Tina will work with many of our brokers.

Jamie Osygus has just joined our organization as a Broker Sales Representative. Jamie brings a wealth of experience from her many years at United Healthcare and CIGNA.

Bollinger's Sports Division (Continued From Page 1)

are not meaningless. For the Sports Division, it means same-day processing of certificates, and 48-hour turn-around on accident claims. For larger clients, we will create—at no charge—an insurance web site where members can view their insurance benefit information, print claim forms and obtain risk management information. Feel free to visit one of our client web sites at www.BollingerSoccer.com.

Expertise: Not only do we have a strong tradition in the amateur sports market, we are the number one insurer of amateur Softball, Lacrosse and Youth Soccer players in the country.

Quality Insurance Carriers & Products: In addition to the standard General Liability and Accident Insurance products, we offer D&O, Crime/Fidelity, Inland Marine, Excess Liability, Media/Cyber Liability and Catastrophic Accident coverages through "A" rated carriers.

Accident Claims Service: One of the most important services that we provide to our clients is quick processing of your insured's accident claims—within 48 hours of receipt, or less! We work with a nationwide Preferred Provider Organization network (PPO) that helps us obtain discounts on large accident claims from the hospitals and medical providers after the claim has been submitted. This is one of the many ways Bollinger helps keep your insured's claims costs down.

Liability Claims Service: Because of our long experience in sports, we direct how the insurance company handles the clients' claims. We maintain legal files on specific defenses available in each state to sports organizations, and work directly with the insurance company adjusters to make sure all appropriate defenses are used.

Competitive Commissions: Even after we provide all these services to you, we will still pay you full commission! Our commissions vary by product line, and are highly competitive.

Whether you have a single sports account or a book of amateur sports business, we would like to help you provide excellent coverages and services to your sports insureds. Please contact John Spiotta at John@BollingerInsurance.com or A.J. Morgan at AJ@BollingerInsurance.com for more information.

Medical Malpractice Insurance Crisis -

Princeton Risk Managers Offers Options

Individual physicians, hospitals, clinics and trauma wards are reeling over the current medical malpractice insurance crisis. As reported in the *New York Times* this summer, several hospitals have closed obstetrics wards and others have curtailed trauma services. And, in rural areas, clinics have temporarily had to shut down.

In an attempt to keep their insurance costs down by reducing claims, doctors have ordered batteries of costly exams and have limited risky procedures. Even if a physician is exonerated on a claim, the insurance carrier still incurs substantial defense costs. Premiums that have doubled or tripled in the past two years are not uncommon. When faced with staggering medical malpractice insurance costs, many physicians are considering early retirement.

From 1995 to 2000, the average jury award jumped more than 70% to \$3.5 million, and a few claims have run to more than \$40 million, according to *Jury Verdict Research* in Horsham, PA. At Princeton Risk Managers, we have seen carrier after carrier drop out of the "playing field" due to heavy losses and higher jury awards.

The NJ Department of Banking and Insurance (NJDBI) has developed a placement assistance program for physicians who have been denied coverage by more than one insurance carrier. ***Princeton Risk Managers has been contacted by the NJDBI to assist in this program.*** There are several surplus lines carriers that have jumped into the game – Evanston Insurance, General Star and Public Underwriters. These companies are offering different coverage and deductible options. We are pleased to have several markets to go to for this difficult-to-place business.

So take care of yourself – eat right, exercise regularly and call me* in the morning!

*Christine Nickles, Princeton Risk Managers
cnickles@princetonrisk.com

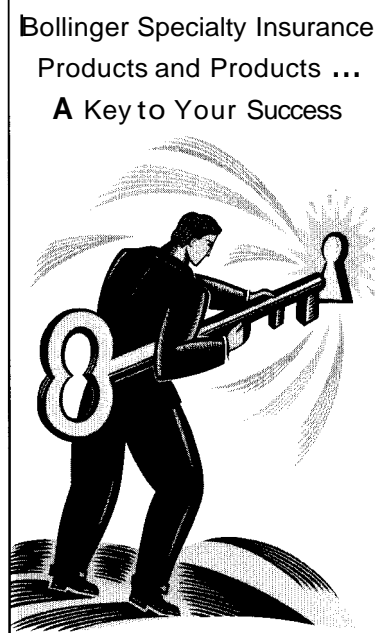
Count on us for solutions to your
Excess & Surplus Lines needs

Princeton Risk Managers - www.PrincetonRisk.com
Market Solution Managers - www.MSMGRS.com

Calling all Emergency Services Organizations!

Bollinger is one of the premier players in New Jersey and Eastern Pennsylvania for insuring Emergency Services Organizations. Our programs currently cover 125 First Aid Squads, 85 Fire Departments and even Commercial Ambulance and Transport Companies.

For information about our program, contact Mark Nash at Mark@BollingerInsurance.com



We'll be on the road ...

- 10/06/02--IIANJ Conference
Mohegan Sun
- 10/16/02-National Recreation & Parks Conference
Tampa, FL
- 10/17/02-NJ State First Aid Council Convention
Nevele Grand Resort
- 10/23/02-NJ School Boards
Atlantic City, NJ
- 11/07/02-New England College Health
Farmington, CT
- 11/10/02-Mid-Atlantic College Health
Hunt Valley, MD
- 11/11/02-Amateur Softball Association Convention
Reno, NV
- 11/19/02-NJ League of Municipalities
Atlantic City, NJ



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www.BollingerInsurance.com

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Fax: 973-921-2876

Email: info@BollingerInsurance.com

We'll be attending the IIANJAnnual
Conference at the Mohegan Sun

Visit us at Booths **29 & 30**

Count on us for more!

*We want your Group business and we're
running an exciting new sales contest to prove it!
To participate, we need your e-mail address.*

*Give your Bollinger GA Rep a call
to confirm that we have it.*

1-800-350-8005 ext. 1065

Bollinger Solutions is published by Bollinger, Inc., the 12th largest privately held independent insurance agency in the United States. For additional information about our Specialty Insurance Products, please contact us or **visit our web site at www.BollingerInsurance.com and click on Broker Services.**

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

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