

Bollinger Dental Network Doubles In Size

As of April 2003, the PPO network available to New Jersey groups covered under Bollinger's exclusive group dental insurance program has doubled in size due to the merger of Qualident of Florham Park, NJ (Bollinger's network provider), and the Dental Call provider network of Edison, NJ.

Bollinger insureds will now have access to roughly 1500 NJ dentists who are willing to accept discounted reimbursements for the services that they provide. Additionally, while use of a participating provider is not a plan requirement, those who do use a participating dentist will, in most situations, realize lower out-of-pocket costs. For those insureds who choose not to use a network dentist, their benefits will continue to be paid on the same generous usual and customary basis as in the past. A complete list of Qualident/Dental Call providers can be seen at www.Qualident.com.



www.BollingerGA.com
One more way that you can count on us for more!

CARRIER UPDATE FROM BOLLINGER'S GA

Aetna's Total Service Experience

Aetna's newly implemented customer service strategy – Total Service Experience – seeks to reduce the hassles of health care by:

- solving customer inquiries & problems at the first contact
- processing claims in a timely and accurate manner
- providing easy access to providers
- supplying useful and clear information to plan sponsors and members.

By combining call monitoring with telephone customer surveys, Aetna identifies service issues and works to provide customer service representatives with the tools and resources they need to meet customer's expectations.

AIG's Portfolio is Anything but Ancillary

Employers have specific benefit philosophies. Together with AIG, we have responded with a variety of products that can be purchased stand-alone or bundled. Whether employer-subsidized or voluntary, you'll find plan design options that allow your customers to develop a benefits program that meets their unique needs.

- Group Term Life
- Long Term & Short Term Disability
- Vision Plans
- Work & Family Benefit Packages
- Accidental Death & Dismemberment
- Dental Plans
- Employer Medical Stop Loss Plans
- Family Advantage Products
(50 or more employees)

AIG combines strong products, innovative technology and excellent client service to bring you ancillary benefit plans that are hard to beat. Give Hillary Windolf Johnston a call at the Bollinger GA to learn more about the AIG American General family of products or email her at Hillary@BollingerInsurance.com.

UP CLOSE—Chuck Moran, Vice President, Charleston, SC office

In support of some of its national programs, Bollinger operates a Southeast office headquartered in Charleston, SC. Chuck Moran, this month's featured producer, markets products for the Sports, Benefits and Club Programs divisions to our broker community in Georgia, North Carolina and South Carolina.



Chuck travels throughout his territory in order to personally visit clubs, meet with club managers and talk with agents. In addition, Chuck is available to assist agents in a support role during the sales process and in making presentations to club management.

Following college and a tour of duty in Vietnam, Chuck began his insurance career as a marketing rep for a national insurance company. In 1982, he began his sales career with Bollinger in the Property/Casualty Division and continued in that role until 2000 when he relocated to South Carolina and became Bollinger's first territorial marketing rep.

Chuck and his wife Jane have been married for 35 years. Their children, Brian (28) and Lesley (25) have become regular visitors to Chuck and Jane's Charleston home. An enthusiastic chef, Chuck has embraced the southern style of cooking and loves fried turkey and black-eyed peas. He's famous for his shrimp and grits dinner. Being an avid golfer is an unwritten prerequisite for residing in SC. Although Chuck qualifies, his hobby of growing day lilies and other gardening endeavors has started to infringe on quality golf time. So many courses ... so little time.

Chuck encourages agents in his territory to contact him to find out more about placing Club, Sports and Benefits business through Bollinger. He can be reached by calling his office at 843-207-1905 or sending an e-mail to Chuck@BollingerInsurance.com.

Market Solution Managers – Your Source for Professional Liability Coverage



In an ever-increasing hard market environment, Market Solution Managers continues to write specialty lines coverages. Carriers are "partnering" with wholesale "specialists" in order to maximize new business opportunities. Following are some areas where we have been successful.

We are writing an increasing volume of hard-to-place Lawyers Professional Liability. Our markets are taking a new approach to this class of business, offering retro-date inception as well as retro-coverage for firms with continuous prior acts coverage.

We have successfully written Directors & Officers Liability for firms going into Chapter 11 or emerging from bankruptcy. In addition to D&O and EPLI

coverages, more companies are looking to secure ancillary coverages such as Crime, Fiduciary and Kidnap & Ransom. Our markets are writing these lines of business on a shared limit basis or on a separate aggregate limit basis.

We have partnered with key markets in order to write Professional Liability for computer companies, consultants, medical practices and clinics, architects and engineers.

Insurance Agent and Broker Liability has become a difficult class of business to place. We have been successful in securing coverage for this class with a select group of markets and have written small agents as well as larger broker operations.

Although there are limited markets writing Bankers' Professional Liability, we have seen new business opportunities and have placed coverage (including D&O) for small community banks and US based banks with foreign parents. For additional information please contact Pamela Zeldin, Senior Vice President at pzeldin@msmgrs.com.

Mold ... The newest "four letter word"!



It seems like you can't pick up an insurance trade journal or magazine without seeing the word "mold". For the professionals working with mold – inspectors, engineers, industrial hygienist, etc. – finding insurance can be difficult. At Princeton Risk Managers, Bollinger's Excess and Surplus Lines subsidiary, we offer coverage options such as CGL, Pollution Liability, and E&O with limits up to \$5 million. Our carriers are rated A+ by A.M. Best's.

Property owners, contractors and environmental groups are all faced with properly handling mold problems. The Indoor Environmental Standards Organization (IESO) is a non-profit group which was established a year ago to help insurers, home inspectors, real estate agents, mortgage underwriters and homeowners determine whether homes are contaminated with mold.

To reduce the "gray areas" associated with mold inspections, IESO developed fundamental guidelines with standardized procedures for home inspectors and air quality control professionals to use in determining the presence of mold contamination. IESO offers certification and training programs in how to look for water intrusion and other problems that could give rise to mold. In the cases where an inspector cannot rule out the presence of mold and doesn't have the expertise to conduct a further evaluation, an engineer or an industrial hygienist can be consulted. The contact information for these consultants is available on the IESO website www.IESTANDARDS.org. For applications, quotations and further information about insurance for "Mold Professionals" (or any of your Excess and Surplus Lines needs), please contact Stephen Gandlely, Vice President 1-800-PRM-1099, ext. 4227.

BROKER SPOTLIGHT

GLENN INSURANCE, INC., with headquarters located in Absecon, NJ, near Atlantic City, dates back four generations to 1879. Since that time, it has maintained solid working relationships with many of the nation's leading insurance carriers. By developing these long-term relationships, Glenn is in the best position to provide clients with sound, secure solutions to meet their business and personal insurance needs. Its community relationships and client referrals have helped it to become one of the area's major insurance providers.

Glenn producers have been writing golf clubs through Bollinger's Club Programs for about 15 years. According to Thomas L. "Tim" Glenn, III, CIC, President of Glenn Insurance, Inc., Bollinger has a proven track record and has always been the leader in insuring golf clubs. Glenn says, "The coverages are superior and continue to be enhanced. We have found their staff to be extremely knowledgeable, professional and reliable. We have great confidence in The Bollinger Team and, like most agencies, we want to deal with the best."

Glenn Insurance has built a reputation in the insurance industry for service and integrity. This level of confidence is the direct result of an active and continuing partnership that the Glenn staff creates with every client. Glenn's continuing success can be attributed to hiring exceptional employees, providing superior service, maintaining solid relationships with customers, and representing only top quality companies.



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

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Bollinger Solutions

For Independent Agents & Brokers

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THE SPORTS INSURANCE MARKET UPDATE-- NO RELIEF IN SIGHT

Specialty insurance products, such as those designed for amateur sports organizations, are still in the throes of the hard market. While we are just beginning to see certain areas of the commercial P&C industry show signs of stabilizing prices and expanding capacity, the market for niche products such as sports is virtually unchanged from a year ago. In order to survive this period of turmoil, sports associations need to look for creative options that will provide them with the best available coverage they can afford.

Now, more than ever, it takes creativity and experience to help guide these associations through this troubled market. Bollinger's Sports Division has built their reputation on providing high-quality service to sports organizations for over 60 years. We have a number of exclusive, "A" rated insurance

carriers that we rely on to help us tailor programs to fit the needs of sports organizations. In today's market, flexibility is one of the most important qualities that we bring to our clients. Flexibility makes a difference in pricing the account, whether it is accomplished by adjusting limits of coverage, changing deductibles, adding in coinsurance or even through implementing modified self-insurance programs. Our clients rely on Bollinger's experience to help them find ways to satisfy both their budget guidelines and their insurance needs.

For further information on Bollinger's Sports Insurance Program, please contact Lori Windolf Crispo, CPCU, Executive Vice President at Lori@BollingerInsurance.com.

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WORKERS COMPENSATION COVERAGE AVAILABLE FOR CLUBS

Bollinger's Club Programs Division is pleased to announce that Workers Compensation Coverage has been added to its line of comprehensive insurance products specifically designed for the golf industry. Coverage is currently available in over 30 states and is underwritten by American Home Assurance Company, a member of American International Group, Inc. At this time, Workers Compensation coverage will be quoted in conjunction with other lines. It is not available on a mono-line basis.

The Bollinger Club Insurance Program, established in 1983 and marketed nationally, addresses the specialized exposures of golf, tennis and city clubs. For the past 20 years, the program has been viewed by many as the undisputed industry standard.

For additional information, please contact Tom Marks, Executive Vice President at Tom@BollingerInsurance.com.

Visit us at www.BollingerInsurance.com and click on "Broker Services" for fast easy access to our 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 www.BollingerInsurance.com, - we make it easy for you to do business with Bollinger.

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