



AlliedAdvisor

Serving the Insurance Needs of Southern New Jersey for More Than 94 Years

NJ Car Insurance — A Time of Change

As many well-known insurance providers such as State Farm Indemnity Co. and American International, the AIG subsidiary, exit the insurance industry in New Jersey, Allied Insurance Services (AIS) maintains its position as a consistent connection between consumers and their insurance coverage. After an unsuccessful attempt

to request a 10-plus percent insurance rate hike, these companies chose to take their business elsewhere. This left many NJ drivers without automobile coverage. To be specific, State Farm covered 800,000 NJ policies while AIG covered 200,000 policies. As a result, this situation is a cause for concern to many NJ drivers.

As a provider of insurance products, we promise our customers excellence in service — and that is what we will continue to do during this time of fluctuation. We are advising State Farm customers to take a proactive stance and shop early to avoid the masses of people scrambling to replace their auto insurance. We also remind you that this situation presents an excellent opportunity for you to consolidate your insurance policies — homeowner and auto insurance — under one roof for improved service and savings. Please call Carmen Ponzetti (Ext. 111) with any questions.

Financial Planning Service from AIS

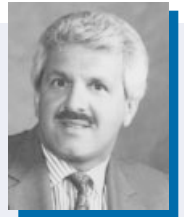
When it comes to Insurance, you expect to get great coverage and service from AIS. Now get that same quality to help you plan for your future with Allied's Financial Planning Services.

Led by Anthony 'Tony' Ponzetti, Jr., Allied's Financial Planning Department can provide you with quality licensed financial planning, executive bonus programs, voluntary benefit programs, and individual investments, such as fixed and variable annuities and mutual funds. Tony also offers health and life insurance.

"With this complete suite of financial products, AIS offers our customers the best services and most comprehensive care available," said Michael Rossi, president of AIS. "Now you can get insurance and financial planning from one company that you know and trust."

Tony is a 16-year insurance veteran with a Chartered Life Underwriter designation and is a Life Underwriter Training Council Fellow. He joined AIS in January 1999 and helps many people and businesses get on the right road to financial security and freedom.

Welcome to Allied Insurance Services



AIS is a full-service agency, eager to serve our customers to the best of our ability. We invite you to keep us informed of any changes in your operations, property, automobile acquisitions, etc., so that we can make the appropriate revisions to your policies. It is only when we combine your input with our knowledge of available insurance coverage that we can provide the proper insurance advice. Remember — knowledge is always the best policy!

— Michael Rossi, President

Meet the Allied Staff... dedicated to assisting you!

Sherry Kakol

Sherry is the liaison for personal line customers from Wagner Associates. She is an insurance industry veteran with 28 years experience. She joined Allied three years ago as a customer service representative. Sherry lives in the Bridgeton area with her fiancé, Jeff.

Caroline Vederose

Caroline began her career with Allied in 1995. As a customer service representative for property, casualty and health insurance, Caroline writes new business, processes renewal policies, and addresses billing and claim issues. She resides in Newfield with her husband, Darrin, and daughter, Faith.

Marilyn Novak

Marilyn, a new addition to the AIS staff, is the assistant to the personal lines department. Marilyn joins Allied after spending 24 years with Wilmad Glass. Marilyn and her husband, Michael, live in Vineland.

Lisa Estadt

Lisa, formerly Allied's claim representative, recently moved into the Customer Service Department. She joined the company in October 2000 with more than six years of insurance industry experience. She lives in Millville with her husband, Glenn, and their two children, Jessica and Jayme.

Knowledge is the best policy!

Subcontracting Safety

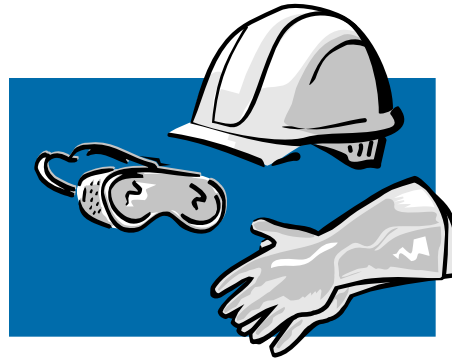
As a general contractor or prime contractor, you are responsible for the overall project and may be held liable for bodily injury or property damage (including injury to third parties) that occurs at the project site. It is vital for the general contractor to take three important factors into account when selecting subcontractors to help complete any project:

■ **Experience Modification Rate (EMR)** — EMR is an insurance rating that provides a quick analysis of a subcontractor's past accident experience. An EMR of less than "one" is desirable because it indicates fewer past accidents of a less severe nature. An EMR above "one" indicates the opposite, and that subcontractor should be carefully scrutinized.

■ **OSHA Log Form 2000** — This form identifies recorded injuries and illnesses over a calendar year. This information should be compared with the industry average, which can be obtained through the Bureau of Labor Statistics. The general contractor should request the subcontractor's OSHA Logs from the past three years.

■ **Evaluation of the Subcontractor's Safety Program** — A formal evaluation of a subcontractor's program will help determine their commitment to safety, loss prevention, and construction and safety management. The following components should be identified in the program:

- Superintendents should be held accountable for their projects.
- Safety meetings should be held on a regular basis.
- Job site audits should be conducted.
- Safety education and training should be provided for all employees.



Hold Harmless Agreements

Every year, thousands of people are killed or seriously injured on construction job sites. As the general contractor, you are required to provide a safe workplace and can be held accountable for the conduct of your subcontractors. It is important to protect yourself and enter into a "Hold Harmless Agreement." These agreements, sometimes referred to as Indemnification Agreements, are no-insurance contractual agreements used to transfer risk from one party to another.

Courts generally uphold these agreements if they clearly reflect an agreement by both parties to transfer liability, and if the transfer is not against public policy. Since there is always a chance that a court may strike down a "Hold Harmless" provision, it is still very important to back up these contracts by requiring your subcontractors to have the various forms of liability and Workers Compensation Insurance. For more information regarding a "Hold Harmless Agreement," contact Laurie Walters (Ext. 112.)

Please let us know what you think of our newsletter. Tell us about specific insurance issues you'd like to learn more about. We're here to help! Ask for Melissa Comparri.

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Message Center Professional Employment Organization (PEO) Seminar

presented by AIS and the
Greater Vineland Chamber of Commerce

Tuesday, October 23, 2001
8:00 – 9:00 am

at the Ramada Inn, Vineland

Guest Speaker

Craig Folker, Selective HR Solutions

Learn how a PEO can:

- Relieve you of certain personnel responsibilities
- Administer your company's health benefits
- Control Workers Compensation costs
- Manage your payroll and tax responsibilities
- Handle unemployment claims

*A complimentary continental breakfast
will be served.*

**Please call The Greater Vineland Chamber
at (856) 691-7400 to register for this free seminar!**