



AlliedAdvisor

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

Meet the AIS Staff ...dedicated to assisting you

Let us introduce you to our friendly, competent staff of professionals who are here to answer your questions and specific insurance needs.

Welcome to Allied



I am proud of our staff of qualified individuals who are readily available to help you.

We strive to meet your specific insurance needs by offering excellent coverage at affordable costs. You can trust us to follow up with dependable service!

Contact us by phone, fax, or e-mail, or check for more information on our Web site: www.alliedinsur.com.

— Michael Rossi, President

Commercial Services

Laurie Walters

Before joining Allied, Laurie was the regional team leader/director of income development for the American Cancer Society in South Jersey. She is the account executive to the Wagner Associates customers and an insurance producer. Laurie lives in Vineland with her husband Jimmy and their three sons.

Susan Melora

Susan is a customer service representative at Allied who joined the staff in 2000 with 11 years of experience in insurance. She handles renewals, billing and claim issues, rates new accounts and works to find our customers the broadest form of coverage for the lowest premiums. Susan lives in Hammonton with her husband and three children.

Stephanie Costanzo

Stephanie is an assistant in the Commercial Services Department and has been a member of the Allied team since 1998. She and her husband, Dino, live in Pittsgrove Township.

Nina Andino

Nina, an assistant for the Commercial Services Department, is graduating with honors from Vineland High in June. She also serves as the translator for our Spanish-speaking customers. Upon graduation, Nina will continue her education in pursuit of an insurance license.

Operations

Michael M. Rossi, III

Michael is the president and CEO of Allied. He has a distinguished 33-year career in the insurance industry. Michael is an Accredited Advisor of Insurance, past-president of the Independent Agents of New Jersey, past-president of the Cumberland Sales Agents Association and a certified expert insurance witness for the Superior Court of New Jersey.

Sharon Provenzano

Sharon, Allied's vice-president of Operations, has been with the company for more than 30 years. She is a licensed agent and an Accredited Advisor of Insurance. Sharon resides in Vineland with her husband, John. They have four children and six grandchildren.

Michael J. Roche

Michael is vice-president of Commercial Services and has been with the company for more than 21 years. He is an Accredited Advisor of Insurance and is also a member of the Independent Insurance Agents of New Jersey. Michael writes new commercial business and services our existing commercial customers. He currently lives in Vineland with his wife Carol and their two sons.

Carmen Ponzetti

Carmen has spent 10 of his 13 years in the insurance industry with Allied, where he is the vice-president of Personal Services. Carmen is responsible for the entire Personal Services Department including writing new business. He lives in Egg Harbor.

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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Melissa Comparri

Melissa is responsible for accounts receivable and payable and has been a member of the Allied team for six years. Melissa resides in Buena Vista Township where she is very active in the local township.

Knowledge is the best policy!

Workers' Comp Update

Effective April 13, 2000, the New Jersey Department of Insurance made election of coverage for Workers' Compensation available to **Sole Proprietors, Partners** and/or **LLC/LLP Members**. This change substantially impacts the requirements of obtaining evidence of coverage from any subcontractor that falls in the above category.

For policies effective April 13, 2000 and thereafter, **Sole Proprietors, Partners** and **LLC/LLP Members** should have elected to **include** themselves for Workers' Compensation coverage. Without evidence that they have included themselves, **Insurance Companies** are charging Workers Compensation premiums, as if the subcontractor is **uninsured**. Some companies may also ask for copies of their health insurance policies.

Message Center

Allied no longer accepts cash payments. Please bring checks or money orders only. We apologize for any inconvenience.

Thank you for your cooperation!

Computer Disasters: 3 Steps to a Quick Recovery

If your company depends on computers to create and store critical information for your business, you should be aware that commercial property insurance does not cover all electronic equipment. Here are three important things you should consider:

1. Purchase an Electronic Data Processing Policy

The EDP policy will fill in the gap for computers and other equipment that normally exists in a standard commercial insurance package. This type of policy covers your equipment, data, data storage units like disks and CDs and the additional cost required to continue normal business functions after disasters such as theft, vandalism, fires and more.

2. Backups

Make a habit to duplicate your records on a regular basis and keep those records stored in a safe place, preferably at an off-site location.

3. Practice Drills

If all your data were wiped out, would you know where to find your backup files? It may be helpful to periodically review your backup system. These reviews will help you locate files quickly and helps you to ensure that your backups are free of defects.

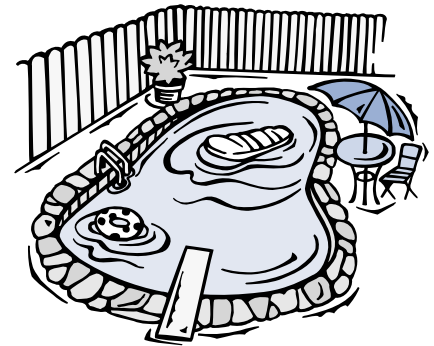
Please call us or stop by if you would like more information about EDP policies.

* Courtesy Selective Insurance
"Swimming Pool Safety Tips," June 2000.

Swimming Pool Safety Tips*

With summer just around the corner, now is the time to check your pool and prepare for safe fun in the sun! Here are some helpful tips:

- Pools should be enclosed or fenced with a combination or key lock on a self-closing gate that has a self-latching mechanism to prevent unauthorized and unsupervised entry and use.
- Children must be constantly supervised in the pool area and pool. Teach children to swim at an early age.
- Keep floating toys out of the water when not in use. A child can fall into the pool trying to retrieve one. Keep baby walkers, tricycles, other wheeled toys, chairs, and other items away from the pool.
- Completely remove a cover before using the pool. Keep the pool cover free of standing water. A small amount of water in a pool cover is sufficient to drown a child.
- Use of alcohol and drugs does not mix with pool activities.



- Keep breakable objects out of the pool area.
- Repair or replace broken or missing grate outlets before pool is used.
- Keep lifesaving equipment, a telephone and phone numbers for the local police and rescue squads near the pool.
- Do not allow diving into the pool unless the pool is designed for diving. Do not allow jumping or diving into the pool's shallow areas.
- Keep electrical appliances away from the pool.

Auto Rates on the Rise

Automobile insurance rates are expected to rise by 1.5% in 2001 and as much as 4% in 2002. According to the Insurance Information Institute, reasons for the expected increase include higher costs to treat injuries, increases in vehicle repair costs, and the skyrocketing cost of jury awards in liability cases. The average jury award in 1994 was \$175,000. That number rose to \$316,000 in 1999.