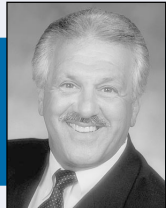


AlliedAdvisor

Serving the Insurance Needs of Southern New Jersey for More Than 96 Years

President's Corner



Michael Rossi
President

Looking for positive trends to continue in 2004

2003 was a year of mixed reviews. There were several good occurrences as well as several happenings that continue to concern us.

Certainly one of the "good" things is that the rates for commercial accounts have seen a decline in the upward adjustment of the past from 15% to 30% down now to 5% to 10%. This is good news also as it reflects an improvement in the stock market.

Another "good" item was that New Jersey finally has a new automobile insurance company, **Mercury Insurance**. This company has come into the state of New Jersey with a very strong financial position. Although Mercury Insurance only writes personal automobile insurance, their mere presence will have a positive impact on the state by making availability of car insurance much more accessible to the public.

However, on the other side of the coin, lawsuits for employment practices have risen dramatically. Claims for sexual harassment, racial discrimination and wrongful termination have climbed significantly and employers are suffering the consequences.

Midstream with its reviews is the fact the New Jersey Supreme Court ruled that doctors, lawyers and other professionals regulated by the state cannot be sued under the New Jersey Consumer Fraud Act. However, there are already lawmakers focusing energies to reverse this ruling so that the professionals would be included within this New Jersey Consumer Fraud Act.

Let's hope that 2004 turns out to be more pronounced on the positive side than 2003.

FINALLY, a new choice for auto insurance in New Jersey!



AIS has been chosen as a Select Agent for Mercury Insurance.

Founded in 1962, Mercury Insurance is one of the nation's major providers of personal auto insurance. With over \$1 billion in assets and \$500 million in surplus for the protection of policyholders, Mercury Insurance is well known for low rates and flexible programs. Whether you are an experienced driver or new behind the wheel, Mercury has a policy for you, with products designed to meet your needs while saving you money.

In New Jersey, AIS was the perfect choice as an independent agent for Mercury. Both AIS and Mercury are recognized as leaders in prompt service, reliability, convenience and financial stability.

"Mercury Insurance will have a dramatic impact on the entire automobile insurance market in New Jersey," said Michael M. Rossi, President of AIS. "With Mercury's reputation for low rates and quality customer service our clients will surely benefit from this new and exciting choice for personal auto insurance."

For more information on Mercury Insurance, or to obtain a quote for coverage, call Carmen Ponzetti, Personal Lines Producer, at 856-691-0112 ext. 111 or Sherry Kakol, ext. 115.

Let us know what you think of our newsletter. Tell us about specific insurance issues you'd like to see. Ask for Melissa Comparri.

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Web Site: www.alliedinsur.com

Knowledge is the best policy!

Managing your business just got a lot easier

AIS forms an alliance to provide business solutions you can rely on

In today's hectic business climate we all need to identify the best insurance and financial solutions available. That's why we put together a consortium of experts to help you make the right decisions and ensure the growth of your business. Products are available from:



A South Jersey leader in employee benefits management and financial planning services. Their products include:

- Health
- Dental
- Prescription
- Vision
- Long-Term Disability
- Life Insurance
- Tax-Sheltered Annuities
- Pension Plans



Without it, no insurance is complete.

AFLAC provides workers throughout the United States with insurance coverages to supplement traditional health plans. Their products include:

- Accident/Disability
- Cancer
- Dental
- Long-Term Care
- Short-Term Disability
- Specified Health Event

For more information on how your company can benefit from one or more of these services, please contact your Allied Insurance representative.

1 PREMIER BENEFITS

A professionally managed firm specializing in insurance and financial products and offering customized programs for corporate environments. Their products include:

- Individual and Employer Sponsored Qualified Retirement Plans
- Individual(k)
- SEP/IRA
- 401(k)
- Profit Sharing Plans
- Money Purchase Plans
- Roth and SIMPLE IRA
- Section 457

AIS and Vineland Chamber Host Employment Practices Liability Insurance Seminar

Does your business have a policy safeguarding you from a sexual harassment lawsuit?

Is your office prepared to defend itself against a wrongful termination allegation?

The answer to these questions is most likely "NO." You can be insured for these acts with Employment Practices Liability Insurance (EPLI) coverage, which protects your company from the damages brought about by employees. Allied Insurance Services and CNA Insurance Company will provide you with the necessary information to defend you, as an employer, from these situations and others.

Allied Insurance Services and the Greater Vineland Chamber of Commerce are hosting an Employment Practices Liability Insurance (EPLI) Seminar on Tuesday, March 23. The seminar, presented by Allied Insurance Services and CNA Insurance Company, will explore the advantages of having EPLI coverage and how it can protect your business.

Where: Greater Vineland Chamber of Commerce Office
2115 S. Delsea Drive in Vineland.

When: Tuesday, March 23. Noon to 2:00 pm.

A buffet lunch will be served.

*Please RSVP to
Greater Vineland
Chamber of Commerce
at (856) 691-7400.*

INSURANCE TIPS

What is a Certificate of Insurance?

A Certificate of Insurance provides evidence that specific types of coverage are in force at a particular time and displays the limits of coverage in force. Since it provides information only, it does not constitute a contract between the insurer and the certificate holder. Because the certificate is a reflection of the current coverage of a policy, it cannot be used to amend, expand or restrict existing coverage.

If you have any questions regarding Certificates of Insurance, please contact your agent.