



Allied Advisor

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

Providing voluntary benefit programs to your employees

The traditional benefit plans your company provides probably do a good job of protecting your employees' interests. However, when it comes to health problems there are coverage gaps in even the best primary insurance programs. Deductibles, out-of-pocket expenses and loss of earning power can cause a tremendous financial burden for your employees during times of poor health and recovery.

By offering **Voluntary Benefit Programs from AIS**, you can help fill these gaps

by allowing your employees to choose additional services to supplement their primary benefit plans. For a small premium, your employees can acquire the reliable protection of short-term disability, dental, term life, permanent life, accident or cancer insurance. Also, since the premium is deducted as pre-tax income, it actually saves money for your employees.

There are some great benefits for your company too. Most importantly, these programs are entirely funded by your

employees so there are **no additional costs to the company!** There is the added benefit of improved morale when your employees see that you are giving them access to quality benefits and saving them money at the same time.

Offering Voluntary Benefit Programs is an easy way to help solidify the future of your employees and your company. For more information call 856-691-0112.



Michael Rossi
President

President's Corner

Governor signs new automobile insurance law

On June 9, 2003, Governor McGreevey signed into law a new reform package for automobile insurance. This new series of changes attempts to rectify almost 30 years of flawed interference and over-regulation by various political forces. The independent agents are hopeful that this is the beginning of a new era of insurance reform for consumers.

The new law, the NJ Automobile Insurance Competition and Choice Act, is a victory for consumers while providing a drastic change for the insurance industry in New Jersey. Some of the highlights are:

- Allows consumers to rate their insurance companies.
- Insurers must offer their customers three different package prices.
- Offers \$1 per day coverage for low-income drivers.
- Phases out the rule requiring insurance companies to insure anyone who applied for a policy, no matter how bad their driving record.
- Speeds up decisions when companies seek rate increases and rewards efficient insurers.

- Institutes tougher penalties for fraud, with rewards of up to \$25,000 for those reporting cheaters.
- Eliminates the process of good drivers subsidizing bad drivers.
- Notifies drivers when their insurance company is applying for a rate increase.

The new rules must be implemented and attempts to derail them or add cost to the legal system must be resisted. Although this new law does not rectify the insurance debacle of the past, it is a good beginning.



*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 Comparrri.*

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Knowledge is the best policy!

Employment Practices Liability Insurance and your business

As you probably know, it is almost too easy to be taken to court. Your company is vulnerable to legal suits for sexual harassment, discrimination, wrongful termination, breach of employment contract, failure to employ or promote, wrongful discipline, and a host of other complaints. With our increasingly volatile legal environment, it is easy for opportunists to take advantage of you and your business. In fact, jury awards increased 44 percent between 1999 and 2000 to an average \$210,000 per case. This is why you should consider Employment Practices Liability Insurance (EPLI).

EPLI covers your business against claims by workers that their legal rights have been violated. You will be reimbursed for the cost of defending your company in court including judgments, settlements and legal fees — regardless of the outcome. EPLI does not protect you from punitive damages or civil and criminal penalties, but these can be avoided by implementing and enforcing strong internal behavioral guidelines and diligent documentation practices.

With EPLI and a well-enforced human resource policy, your business could be protected from the huge financial burden of legal action. For more information on EPLI contact your AIS representative today.



**Win Eagles Tickets
on alliedinsur.com!**

Visit our Web site before September 26, 2003, to take our new Customer Satisfaction Survey and you will automatically be entered to win two tickets to see the Philadelphia Eagles take on the Washington Redskins at the NEW Lincoln Financial Field on October 5, 2003. See *Web site for details*.

Professional Employment Organization (PEO) seminar

Presented by AIS, Selective HR, and the Greater Vineland Chamber of Commerce on Tuesday, September 23, 2003, from 8 am to 9 am at the Ramada Inn, Vineland.

Guest Speaker: Craig Folkert, *Selective HR Solutions*

Learn how a PEO can:

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

To register — Please call the Greater Vineland Chamber of Commerce at 856-691-7400 to RSVP by September 16, 2003.

Employee Directory

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