

# The Bollinger Difference

We work hard so you can play.



John Spiotta, Senior VP

[www.BollingerInsurance.com](http://www.BollingerInsurance.com)

101 JFK Parkway Short Hills, NJ 07078

[John.Spiotta@BollingerInsurance.com](mailto:John.Spiotta@BollingerInsurance.com)

[www.BollingerSoccer.com](http://www.BollingerSoccer.com)

## **The Bollinger Difference: See what Bollinger can do for you**

These days, there are many providers of Sports Insurance in the marketplace. Some have been around for a while; others are new faces in the crowd. How do you select the provider that best meets your needs?

The key elements to consider when evaluating your insurance broker or company are:

- Expertise and qualified experience in the Sports Insurance business
- Broadest coverages and limits available (you can always tailor or limit them to meet your own specifications)
- Competitive pricing
- Highest levels of service

At Bollinger, our mission statement brings together all of these elements and represents our promise to you:

***Based on our 65-year tradition at the forefront of the sports insurance field, Bollinger Sports offers the right coverages at competitive prices, backed by superior service.***

We back up these words with actions that reflect our dedication to this mission.

**65-year Tradition:** Bollinger's history and identity have been intertwined with youth and amateur sports since the start of our partnership with the New Jersey State Interscholastic Athletic Association (our oldest client), in 1943.

**At the Forefront of Sports Insurance:** Bollinger has a long tradition of innovation in terms of coverage design, risk management and promotion of safety. A few of our most recent enhancements – each described in detail in this packet - are the creation of a new Catastrophic Accident plan for Aggregate Deductible Plan for accident policies, On-Line Claims Reporting and our blog on sports safety, [www.SportsSafetyIQ.com](http://www.SportsSafetyIQ.com).

**Right Coverages, Competitive Prices:** Bollinger has always partnered with "A" rated insurance carriers, with whom we have designed the broadest program of exclusive coverages available to amateur sports organizations. The quality of those coverages and the competitiveness in price is demonstrated by our clients' loyalty and the longevity of our client relationships. Even in today's "soft insurance market", our client renewal ratios far exceed industry standards.

**Superior Service:** At Bollinger, we know that insurance is a customer service driven business, and to be successful, we need to provide you with more than just an insurance policy. With the Bollinger program you also get insurance web sites, on-line claims and certificates, risk management resources, new products and enhancements to coverage, and the personal touch in dealing with Bollinger employees. Our goal has always been to take on as much of the administrative burden of insurance for you, so that your staff is free to dedicate their time to your sport and your members.

The following pages provide details of some of the newest products and services that we offer to our clients. If you would like further information or have questions, please contact **John Spiotta**, CIC, Senior Vice President, Bollinger, **800-350-8005. ext. 8087** or by email at [John.Spiotta@BollingerInsurance.com](mailto:John.Spiotta@BollingerInsurance.com).

## **Bollinger Difference #1: Soccer Insurance and Risk Management Web Site**

**Bollinger** has been insuring state youth soccer associations since the early 1990's. Starting in 1999, Bollinger launched [www.BollingerSoccer.com](http://www.BollingerSoccer.com), an Insurance & Risk Management web site for the state soccer associations we insure. That site has undergone many changes throughout the years, and was recently upgraded to provide a host of new capabilities, easier functionality and additional information to benefit your state office staff and your association members.



**Electronic Accident Claims Submission** – With new, on-line claims capability, members can fill out an accident claim form (or incident report) on-line and submit it to the state office by email for verification. Once approved, they can submit their medical bills to Bollinger for processing in a number of different ways, according to their level of technical ability. (See additional insert on “On-Line Accident Claims Reporting Program”.)



**New Risk Management Library** -- Encompassing Bollinger's new Sports Risk Management Services (SRMS), the Risk Management Library provides on-line risk management and safety information, news, as well as forms and checklists for teams and leagues to download for their use.



**Ease of navigation** and direct links to the areas you use most.



**On-Line Certificates** tailored to your state association's guidelines are still available. As of 2008, this process will be even easier with Bollinger's new upgraded service.



**Purchase Insurance on line:** Clubs and leagues can purchase D&O, Crime and Equipment Insurance on line, as well as buy insurance to cover their camps, clinics and tournaments.

## **Bollinger Difference #2: Unique Coverage Enhancements that make a Difference when claims hit**

**Bollinger's Sports Insurance Program** has evolved each year to make sure that you are protected for the varied exposures presented of amateur sports. We have developed many coverage enhancements that set our program apart from other sports insurers in the marketplace. What is different about Bollinger's Sports Insurance Program?

### **General Liability:**

- A separate limit for **Sexual Abuse and Molestation Liability**, with coverage of \$1 million per occurrence/\$2 million aggregate. A stand-alone limit means this coverage won't be diluted by other liability claims you may have. Some plans include sexual abuse as part of the general limit of liability; others sub limit the coverage to less than \$1 million; or worse, other policies are silent on the coverage or exclude it altogether. In addition, some policies exclude coverage for named insureds who "should have known" about an abusive situation, but did not report it. This language could leave your association or volunteers without coverage in the event of an allegation of sexual abuse.
- Full coverage for **Additional Insureds**, such as field owners, even if the claim is attributable to negligence by the field owner. Other policies exclude this important coverage, leaving your association *and* the field owner without coverage if a claim is the result of field owner's negligence (i.e., poor field conditions, exposed sprinkler heads, etc.).
- No "**Player vs. Player**" exclusion – Bollinger's policy does *not* exclude coverage for claims by one insured against another. Therefore, if one player sues another player or coach because of an injury sustained during play, that claim would be covered under Bollinger's plan. Most other plans exclude "Player vs. Player" claims.

### **Accident Insurance:**

- **Aggregate Deductible:** Bollinger pioneered this cost-saving approach back in 2000 for Soccer Accident plans. See "Bollinger Difference #3" for full details.
- **Claims Handling:** Bollinger processes and pays all accident claims from our headquarters in Short Hills, NJ. We don't farm out this important element of service to a generic third party. In fact, we believe that claims handling is the most valuable service we provide to our clients. Our scrutiny helps keep your loss ratios low, while keeping this service in house means that our claims staff is familiar with the unique nature of sports claims and with your business, in particular.
- **PPO Savings:** Another feature of Bollinger's "claims control" is through Preferred Provider Organizations (PPOs). We access the same PPO networks that are used by the largest health care organizations to minimize claims costs. Lower claims costs mean lower loss ratios, and ultimately lower rates for you.

**NEW! Accidental Catastrophic Injury Plan:** Part of the Bollinger Difference is our commitment to innovate and expand our program offerings. New for 2008 is our **Accidental Catastrophic Injury Plan**, written on a blanket basis to provide a lump sum amount (**with limits of \$25,000, \$50,000, \$100,000 or higher**) to members who are catastrophically or fatally injured during sponsored activities. While many of these kinds of injuries are covered by the standard Accident policy purchased by the soccer associations, some are not. In addition, this plan allows the association to provide a cash benefit to their members or their families in the event of a tragic injury – a benefit which is beyond what may or may not be paid out by the standard Accident plan.

Examples of injuries that would be covered by the Accidental Catastrophic Injury Plan are: fatal injury or catastrophic injury (such as paralysis, dismemberment or coma) as a result of soccer activities, falling goal posts, lightning strike, car accident during group travel or heart attack.

This new enhancement to your soccer insurance program is available for pennies per participant.

**Directors & Officers Liability:** Bollinger has developed an exclusive program of D&O liability for amateur sports with Chubb Insurance. This plan has many unique features, not found in any other D&O program. Some of the highlights of this program are:

- **D&O plan for Clubs & Leagues:** Bollinger's D&O program for your member clubs and leagues provides a \$1 million limit with a \$0 deductible for \$385 per year, or a \$2 million limit with a \$0 deductible for \$770 per year. These are the most competitive limits and price on the market – and when you add in the enhancements below, they are unbeatable!
- **Defense Costs outside the limit of liability:** Under our D&O program, defense costs are unlimited and separate from the policy's limit of liability, providing you with an extra cushion of coverage. Most D&O policies include defense costs "inside" the limit, which means the most your policy will pay for judgments, settlements and defense costs is the policy limit.
- **Non-monetary damages claims:** Our policy provides coverage for claims that do not involve monetary damages, for example: claims for injunctive relief, or claims asking to reinstate a player or coach. Many D&O policies do not cover these types of claims.
- **Breach of Contract claims:** The Bollinger program provides defense costs (only) for claims alleging a breach of contract between you and a 3<sup>rd</sup> party. Most D&O policies completely exclude coverage and defense costs for breach of contract claims.
- **Insured vs. Insured:** All D&O policies exclude coverage for claims involving one insured suing another insured. This could be a league suing the soccer association, or other internal suits. In 2007, Bollinger developed a "buy-back" of this exclusion with Chubb, which provides a sub-limit of \$250,000 for these types of claims on the state association or national association's policies.

**Also New for 2008: Sports Facilities Insurance:** Bollinger has recently rolled out an exclusive program for Sports Facilities with Markel Insurance Company. This program provides a full range of commercial coverages needed to protect facilities and their owners. Some highlights of this program include:

- GL & Umbrella coverage offered by Markel Insurance, A, XII, admitted
- Increased General Liability Aggregate limit to \$5,000,000
- Non-owned and Hired Auto Liability included in the GL form
- Abuse & Molestation coverage included --Background checks and prevention plan required for this coverage; discounted background checking program available
- Liquor Liability
- Participant Accident Insurance
- Commercial Property coverage
- Pay plan with no finance charges

## **Bollinger Difference #3: The Aggregate Deductible Plan: What is it and how does it work?**

Many of the State Youth Soccer Associations and other National Governing Bodies insured through Bollinger have chosen to implement an **Aggregate Deductible** for their accident program to reduce insurance costs. We created this new plan back in 2000 to provide additional savings to our insureds, as well as to forge a stronger partnership between our clients, our insurance carrier and Bollinger.

The **Aggregate Deductible** works as follows:

- 1) State Association selects an Aggregate Deductible (or self insured) amount. Our insureds have chosen amounts ranging from \$25,000 to \$100,000, which means they will pay that deductible amount to the insurance company on behalf of the initial claims for that policy term. After the deductible is met, the insurance company pays the remaining claims according to the policy terms.
- 2) In return, the Association receives a lower rate per participant on their accident policy. Depending on the size and claims experience of the Association, the savings may be far greater than the aggregate deductible amount.
- 3) The process is transparent to your members. Bollinger adjusts and pays all claims from the first claims, which fall under the aggregate deductible amount, to the last claim presented.
- 4) On a quarterly basis, we will send an invoice for the claims payments made under the accident plan until the aggregate deductible amount is reached.
- 5) Note: The per-claim deductible and coinsurance provisions you have selected for your members still remain in effect for each claimant. In addition, all claims will still be eligible to receive the same PPO network discounts that Bollinger negotiates for our soccer clients.

**This is the innovative part:** The savings to the association can be more than the aggregate deductible limit you select. And you get the savings up front, in the form of a lower insurance cost for the accident coverage. Your state association passes along the cost of the aggregate deductible amount in the same way you now include insurance costs in your membership fees (take the deductible limit divided by the number of participants and build that into your total insurance costs).

In addition to the initial savings, it is possible for your association to save even more during those years that you have excellent claims experience.

**Savings Example:** An association averages \$75,000 per year in paid claims. They select a \$50,000 aggregate deductible and get a reduced rate per player on their insurance plan. By selecting this deductible, their insurance costs are lowered by \$57,000 – an automatic \$7,000 savings to the association.

Their total claims are lower than average and only \$42,000 in total claims is paid out. Bollinger bills the association only for the actual claims paid – in this case \$42,000. The association, however, has collected and put aside the \$50,000 “cost” to fund the aggregate deductible from its members. Now, they have an additional \$8,000 surplus for their soccer program. Total savings for that year = \$15,000 or 30%.

This is not out of the ordinary. Our experience has shown that associations who select an aggregate deductible plan often have improved claims results.

**The Aggregate Deductible program works** because Bollinger and our Insurance Companies want to encourage our preferred clients to participate in the overall performance of their insurance program. Therefore, we are able to offer additional financial incentives to strengthen this partnership. The cost is fixed and represents no additional risk to your association. The savings is up front and long term ~ and can be substantial.

## **Bollinger Difference #4: Sports Risk Management Services**

At Bollinger, Risk Management is not just a buzz word. Our **Sports Risk Management Services** (SRMS) department will get your state association thinking about, reviewing, evaluating, educating and – most importantly – being proactive about safety and prevention from your board members to your parent volunteers.

Bollinger was the first among soccer insurance providers to issue reports on Soccer Goal Safety and Prevention of Sexual Abuse. And that trend continues.

Bollinger's SRMS program provides professional, hands-on counsel to amateur sports organizations in two specific ways ~ ***all at no charge to our insureds!***

### **Business Risk Management Review**

- On-site evaluation of your association's office and business practices
- Research and evaluation of business insurance plan
- Analysis of exposures and claims history

### **Amateur Sports Safety and Risk Management Review**

- Evaluation of catastrophic claims exposures
- Review of existing risk management practices and policies
- Regular sports safety bulletins to membership to help publicize the message on safety throughout the organization
- Workshops for coaches and other members on important safety and risk management topics

### **Communicating Safety Information**

- View Bollinger's Risk Management Library full of safety bulletins and reports on [www.BollingerSoccer.com](http://www.BollingerSoccer.com)
- Go to Bollinger's blog on sports safety, with information on protecting our kids in sports at [www.SportsSafetyIQ.com](http://www.SportsSafetyIQ.com)
- Attend Bollinger's Risk Management Forum for Amateur Sports
- Participate in Bollinger's Risk Management workshops at the USYSA Coaches' Workshop, the NSCAA Annual Convention and the Athletic Business Expo

## **Bollinger Difference #5: On-Line Accident Claims Reporting**

Many associations have approached us to develop an easier way for the soccer association office staff to review and approve accident claims for processing. Bollinger's on-line accident claims reporting can accommodate those states who simply review and approve the actual claim form from an injured player (or their parents); or who require that the coach complete an incident report, which upon approval, allows for the injured player/parents to access a claim form.

### **Three easy steps:**

- 1. Incident Report** ~ Coach completes an Incident Report when a player or other participant is injured. The Incident Report form is on-line at [www.BollingerSoccer.com](http://www.BollingerSoccer.com) under your soccer association's section. The coach completes the form and sends it through the web site directly to your association office.
- 2. Review by your Soccer Association** ~ Staff member reviews the incident and determines if the injured person was a member at the time of the injury, and if the injury occurred during an authorized soccer activity. The staff member approves or rejects the incident form. If approved an email is generated to the coach, the claimant/parent and to Bollinger, providing a unique link to a claim form with a user code/password that can only be used for that particular claim.

If the incident is not approved, an email would be sent back to the coach and claimant/parent stating so. No claim form or link would be provided.

- 3. Completing the Claim Form** ~ The claimant/parent can then complete the claim form on-line and print it out to send with their itemized bills and EOB's (explanations of benefits) to Bollinger; or they can print out the claim form and complete it by hand. The claim is then processed by Bollinger following our normal procedures.

**Coming in Fall 2008** ~ Bollinger has engaged a new claims software program that will be implemented during the next six months. Once in place, this new program will allow for electronic claims submissions, so that the claimants (and Bollinger) will never have to touch a claim form, or mail or fax information again! Stay tuned for further details later in the year.