

INSURANCE PROFESSIONALS OF SUSSEX COUNTY

The Voice

Editor's Message

Season's Greetings to All!

It's the crazy time of the year for Insurance folks.

Renewals are due, and for claims people it's the quest to close files. Attorneys want their bills paid by the end of the year and the accountants want to start closing their books. We're all running 24 -7. Here's my advice—SLOW DOWN! You will be more productive if you do one thing at a time and get it done properly. Someone once said, "If you don't have the time to do it right, when are you going to find the time to re-do it?" Think about it.

I wish everyone a Joyful season and a Happy, Healthy and Prosperous New Year!

In Fellowship,

Donna Wiik

We are now NAIW (International) dba

International Association of Insurance Professionals

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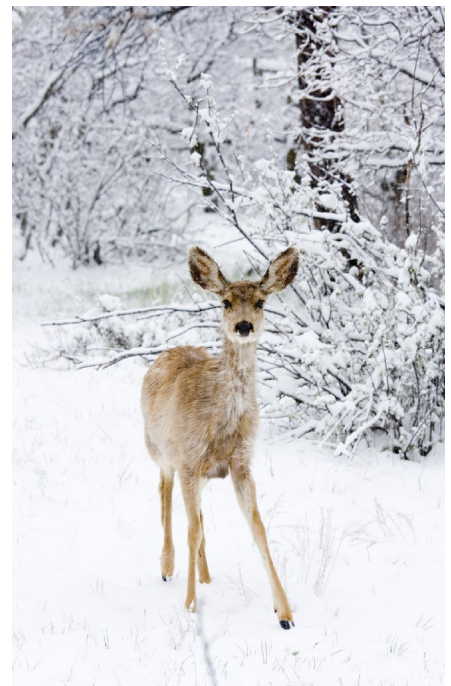
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A Year of Caring

By Diana Garrera, CPCU, CIC, AU, ARM, AAI, CPIW, AIS, API

.Cold and Flu season is almost upon us. Any type of medicine for children would be greatly appreciated.

Thank you for your generosity in 2011!



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The advertisement features a photograph of a large, modern residential building with a mix of stone and siding, set against a clear blue sky. The building has multiple gables and dormer windows. In the foreground, there is a paved road with a yellow double line, a sidewalk, and some landscaping including trees and shrubs.



State of New Jersey
DEPARTMENT OF CHILDREN AND FAMILIES
DIVISION OF YOUTH AND FAMILY SERVICES
Sussex County Local Office

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

ALLISON BLAKE, PH.D., L.S.W.
Commissioner

December 13, 2011


Business Women's Association
Ms. Diane Guerra
Tristate Insurance
96 U.S. 206
Augusta, NJ 07822

Dear Ms. Guerra,

On behalf of the Division of Youth and Family Services, Sussex County Local Office, and the children and families we serve, thank you for the donations your Association provided to our office.

We are so grateful for your generosity and kindness. Without your help and support we would not be successful in our efforts to provide our families with basic needs.

Sincerely,


Linda Pumphrey
Resource Development Specialist

2011 "10 Worst Toys" List

W.A.T.C.H.'s annual "10 Worst Toys" list nominates representative toys with the potential to cause childhood injuries, or even death. W.A.T.C.H.'s annual "Toy Conference" has generated extensive national press and media coverage. Because of these efforts, and the positive response from both the media and the public, there have been many toy and product design changes. Founder Edward M. Swartz (1934-2011) and W.A.T.C.H. fearlessly exposed potentially dangerous toys to the general public. As a result, children's lives have been saved.

Please Click on Image to Learn More



TWIST 'n SORT



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FOLD & GO TRAMPO-LINE



PULLING ANIMAL DUCK



SCHOOL BUS



Z-CURVE BOW



STEPPER "LOW RISE" STILTS



SWORD FIGHTING JACK SPARROW



THE INCREDIBLE SHRINKY DINKS MAKER



"GIGAN" GODZILLA FIG-URE

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Property Casualty 360

ADA Amendments: Broader Definition Likely to Cause Spike in Claims

BY CHAD HEMENWAY, PROPERTYCASUALTY360.COM
From the December 5-12, 2011 issue of National Underwriter P&C

"They may think their general-liability policy offers coverage, but it's very limited," says Magnuson. "It's best to discuss the issue with your broker to limit your damage. [Clients all] have their commercial-property policy—but they're more likely to face an EPLI claim than one for fire."

COST-BENEFIT ANALYSIS

EPLI coverage is not necessarily cheap, and risk managers or other professionals charged with presenting cost-benefit analyses could face corporate resistance. But Magnuson argues the cost cons are far outweighed by the policy pluses.

"It's cheaper to [purchase the proper risk coverage] than to defend yourself against one of these claims," he says. "It might be best to err on the side of caution, especially with this."

That opinion was shared by other executives as well. Pollaro says a policy "offers great value" and covers defense and indemnity (but will not cover the cost of physical modifications to accommodate an employee).

Adds Mattioli, "It's still a very competitive market with a lot of capacity. It's a good time to buy."

Pollaro says he has witnessed insureds "doing their best efforts to stay ahead of the law and evolve—not just for the financial result, but because they really want to do the right things for their employees."

ADA BY THE NUMBERS

1993

- 15,274 charges of discrimination filed with the EEOC
- \$15.5 million in relief obtained for 1,851 people

2009

- 21,451 charges filed
- \$67.8 million in relief obtained for 3,238 people

1993-2009

- ADA charges rise from 17.4% of all charges filed with EEOC to 23% of all charges filed
- EEOC filed 874 lawsuits alleging ADA violations
- \$86.6 million collected for victims of disability discrimination

Source: U.S. Equal Employment Opportunity Commission





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Hope to see you all on
January 23
at the



Please RSVP to
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