# YIP NJ CONNECTION

Your source for association news

## Winter 2011

## Calendar

**March 10, 2011**
**Winter Member Reception**
**Vanderbilt's Sports & Spirits at the Hamilton Park Hotel**
**Florham Park, NJ**
*Co-hosted by NAPSLO Next Generation, for an evening of networking, fun, complimentary beverages and appetizers. Registration coming soon!*

**April 6, 2011**
**NJYIP Executive Panel Discussion "Keys to Success"**
**ADP/Statewide Insurance**
**Florham Park, NJ**
*Join NJYIP for an interactive panel discussion with leading New Jersey agency and company executives followed by an informal reception at Vanderbilt's. Registration coming soon!*

**April 27**
**NJYIP Committee and Board of Directors Meeting**
**Crowne Plaza**
**Jamesburg, NJ**

**May 9, 2011**
**NJYIP Annual Golf Outing**
**Fox Hollow Golf Club**
**Branchburg, NJ**
*Click here to see photos from last year's event*

## Round up

**Click here to see highlights from the 2010 NJYIP Industry-wide Holiday Social!**

## Welcome new members!

**Please join us in welcoming the following members to the NJYIP family!**

| | |
|---|---|
| Andrew Radespiel | Insurance Center of Northern New Jersey |
| Kristi Piersol | USLI |
| Leslie Dreisbach | USLI |
| Christopher Hawthorne | Hawthorne Agency |
| James Birkhead | Apogee Insurance Group |
| Victoria Picone | Markel Northeast |
| Stephen Hudson | Markel Northeast |

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|---|---|
| Peter Shine | Servpro Hoboken |
| Ryan Anzelone | The Guardian Insurance |
| Kaitlin Graf | St. John's University |
| Cruzita Crespo | Crespo Insurance Agency |

***To get in touch with your YIP peers, please visit the Online Membership Directory***

# Sponsor spotlight

## Franklin Mutual Insurance Co.

The Franklin Mutual Insurance Company has been in business since 1879, making them one of the oldest and most experienced insurance companies in New Jersey. Although they are the largest mutual insurance company headquartered in New Jersey, they are not a large conglomerate. By being smaller, they can offer you the personal service you need and desire. They sell their products exclusively in New Jersey through Professional Independent Agents. They are financially sound. A.M. Best's Insurance Report (The Dun & Bradstreet of the Insurance Industry) gives them a financial rating of A+ (Superior) IX. To contact Franklin Mutual Insurance call (973) 948-3120.

## USLI

United States Liability Insurance Group USLI specializes in underwriting low premium, low hazard specialty insurance products. USLI is committed to making a difference for customers through well-designed products that are delivered with unparalleled speed, service and support. A member of the Berkshire Hathaway family of companies, USLI is an A++ rated company that supports its products with financial strength and stability. In addition to their innovative products, USLI provides a broad range of marketing assistance for customers to help ensure their long-term success. To contact USLI call (888) 523-5545.

## Admiral Insurance Co.

Admiral Insurance Company provides excess and surplus lines coverage to commercial risks that generally involve moderate to high degrees of hazard. They are a true surplus lines insurer with broad treaties operating as a licensed carrier in New Jersey and Delaware and are approved surplus lines carriers writing on a non-admitted basis in all other states plus Canada, Puerto Rico and the U.S. Virgin Islands. Admiral Insurance Company is committed to the wholesale market and conducts business only with licensed, contracted Excess and Surplus brokers. They specialize in underwriting difficult-to-place moderate to high-risk classes that other carriers are unwilling or unable to consider. Their lines of business include commercial casualty, professional liability, commercial property, excess / umbrella, and Admiral Excess Express. Admiral is domiciled in Delaware with administrative offices in Cherry Hill, New Jersey. Their underwriters operate out of six regional offices located across the country in Cherry Hill, New Jersey, Atlanta, Georgia, Austin, Texas, Seattle, Washington, Chicago, Illinois, and Stamford, Connecticut. Admiral has been in operation since 1973, with antecedents dating back to 1952. To contact Admiral Insurance call (856)429-9200.

## SERVPRO of Freehold

SERVPRO of Freehold understands your situation. As an agent or adjuster, you have a responsibility to keep claims costs down while still providing the best services possible for your customers. Restoring property is SERVPRO's first priority and customers will appreciate the immediate response. Claims Professionals know the rule is, "Restore whenever possible, replace only when necessary," SERVPRO makes sure pretesting is completed on every loss to determine restorability and their Claims Information Center provides fast, accurate information you need to make sound decisions. SERVPRO's job is to reassure the customer, perform quality service and to report to you quickly. SERVPRO knows your job is to interpret the policy and adjust the claim... and not to deal with problems from vendors! Working together SERVPRO strives to save time so you can focus on priority files, while having complete control of every loss you are assigned. To contact SERVPRO of Freehold call (866) 651-4440.

## Metcom Excess

Since 1963, Charles McCloskey, Sr. was active in McCloskey Agency, a family owned retail agency founded in 1959. As Charles Sr. found himself gravitating towards the surplus lines industry, he founded McCloskey Surplus & Excess t/a Metcom Excess in 1979. With the leadership of Charles McCloskey, Sr. and late partner, Kathleen A. Hyland, CIC, Metcom has grown to a three-office firm, employing 12 underwriters including 10 commercial, property, casualty, and professional liability underwriters. The average experience of the Metcom Excess underwriter is approximately 15 years with combined experience of over 75 years. Most of the underwriting department has worked as underwriters for major carriers. Metcom Excess is on the leading edge of technology. The company has advanced itself by implementing an imaging workflow system that is second to none in the wholesale insurance industry. The underwriting files as well as the accounting files are totally electronic. With the use of electronic rating systems, complete electronic management systems, and policy issuance systems, Metcom is on the cutting edge of insurance technology. With its staff of 50 professionals, Metcom Excess is prepared to undertake the uncertainties of the future. The underwriters handle the responsibilities associated with company binding authorities with professional competence. Their staff prides itself on serving the retail insurance broker with professionalism, courtesy, and

product knowledge. To contact Metcom Excess call (800) 521-1717 for Ridgefield Park and (800) 272-7436 for Wall.

# News and announcements

**Congratulations to NJYIP director Josh Batushansky for his promotion to Vice President of Operations & Marketing at The Barclay Group!** Josh Batushansky joined the company in 1997 as an intern and has steadily moved through the ranks during the past 13 years towards this promotion. He has a B.S. in Marketing from Montclair State University and an M.B.A. from Drexel University, LeBow College of Business. Batushansky is Six-Sigma Green Belt certified, sits on the Board of Directors of the New Jersey Young Insurance Professionals and has met with several New Jersey Congressmen to lobby for the independent insurance agent.

***We would like to hear from you! If you have news you would like to share with your industry peers, write us at jabukhalaf@pia.org or kvoelker@pia.org.***

# Did you know?

**Make this your New Year's resolution—*Think PIA first***

In an attempt to simplify independent agents' lives, PIA continues its effort to help association members minimize information overload. The association works continuously to enhance and introduce benefits and services to bolster members' businesses, but realizes that promotion of each benefit results in adding to the overabundance of information and promotional materials agents must wade through every day. To alleviate this burden, PIA is encouraging members to ***Think PIA first*** for all of their agency needs. Our **Think PIA first** campaign helps members and their employees to streamline their day-to-day business opportunities by offering a single source for all of their informational and business needs.

PIA has been rising to the challenges independent agencies face for decades and has developed literally hundreds of resources and services to help members and their employees.

For this reason, PIA's ***Think PIA first*** slogan was developed to encourage members to take full advantage of their association membership for all of their agency needs. Whether you are faced with a small, simple question or a complex issue that requires more extensive research, PIA is encouraging all members and their employees, from the newest customer service representatives right up to the owners and principals, to simply contact PIA's Industry Resource Center at (800) 424-4244 or e-mail resourcecenter@pia.org.

So, the next time you want to now about a new law, whether a carrier is acting appropriately, or if you need a coverage interpretation, ***Think PIA first.***

# Press box

**Check out these insurance-related articles and websites.**

**Young Agents Survey: Why Young Agents Stand by Their Career Choice featuring NY-YIP past-president Amy Bryan and PIANY president Donna Chiapperino in the *Insurance Journal***

**Check out CTYIP President-elect Shannon Rabbett Hollman's article "When should you file an insurance claim?"in the *Windsor Journal Weekly*.**

**nGInsights: So What If I'm a Job Hopper?**

**Managing In the New World of Gen Y**

**How to get REAL business value from Social Media in 2011**

**Get Gen Y to consider an insurance career**

**Angry Customers Are Gifts**

**What is the "Gen Y Way" at Work?**

**What Should CEOs Tweet? 7 Tips to Become More "Socially" Active**

**10 Signs You Should/Should Not Re-brand**

**9 ways to improve your speaking skills**

**8 ways women can get ahead in the workplace**

# Meet your directors

**Danielle Priori**
**President**

Danielle Priori is president of NJYIP and is a sales producer at ADP/Statewide Insurance Agencies in Florham Park, NJ. Danielle joined NJYIP in 2004 and participated in the Project Y joint task force and served as the education committee chair. Danielle attended Randolph High School in Randolph, NJ and attended Rider University with a degree in Communications. Danielle is also involved in the Family Reach Foundation which is a non profit organization that raises money for children with cancer and helps with relief for their families' every day expenses. Danielle enjoys going to the gym, loves the beach, reading, and likes to volunteer her time whether it's for church, food drives or clothes drives among many other causes. To contact Danielle, please email her at danielle@adpinsurance.com or call 973-538-6300 ext 228.

**Kristen Scott CPIA**
**Past-president**

Kristen Scott is the Assistant Vice President—Environmental at Chamber Insurance Agency Services in West Orange, NJ. Kristen joined PIA in 2004 and has served on the PIANJ membership, education and conference committees. She has also served as NJYIP special events chair, holiday social chair and vice president. Kristen has been featured in *Rough Notes Magazine* and was named 2006 NJYIP Director of the Year. In her time away from the office, Kristen enjoys playing golf and is a member of the Women's Golf Association of NJ. She currently lives in Wharton with her husband Chris. If you would like to contact Kristen, please email her at kscott@chamberagent.com.

**Beth Frederickson**
**Director**

Beth Frederickson is an independent insurance agenct for AFLAC in Fairfield, NJ. She has been a member of YIP since 1999 and has served as NJYIP secretary and has been a member of the events, membership, executive, tri-state and Project Y committees and was named YIP of the Year in 2004. Outside of NJYIP, Beth is active in PIANJ, Network Plus and the Mahwah Chamber of Commerce organizations. She is also active in Fairfield Falcon and West Essex Football Leagues. Beth currently lives in Fairfield where she loves spending time with her children. If you would like to contact Beth, email her at beth_frederickson@us.aflac.com.

***Do you know NJYIP's involved members?*** *Click here* ***to get to know the active members of your association. And if you would like to become more active, write us at tvierschilling@pia.org or kvoelker@pia.org.***

# Sponsors

## NJYIP Annual Sponsors 2011

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Farmers Mutual of Salem
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**For more information regarding our 2011 sponsorship program please** click here

***NJYIP…Building tomorrow's insurance leaders!***