

# AGENT Update

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## Exciting Opportunities

We strive to be on the cutting edge of insurance program development for various classes within the Social Service field, and have partnered with strong, reliable carriers who support our vision. As the Social Service field evolves, ISA's programs continue to grow with them.

### NEW PROGRAMS



#### Foster Care & Adoption

Insurance coverage highlights:

- Property, Auto, General Liability, Professional Liability, Abuse and Umbrella
- Abuse coverage limits up to \$1M

Additional coverage options available:

- Youth Accident, Workers Compensation, Directors and Officers Liability, including Liability Coverage for Employment Practices

#### FREE Risk Management and Loss Control Services

- On-line training for employees, foster families, and volunteers promote best practices relevant to field related topics such as, effects of abuse, protecting foster parents from false allegations, hazing and bullying prevention and various methods to keep children safe and ensure beneficial home visits.

#### NetProtect Cyber Liability

The Federal Trade Commission recently issued the FACTA Red Flags Rules Compliance Program. Various entities are now required to develop procedures for detecting and preventing identity theft. ISA has partnered with CNA Net Protect Essential to offer solutions for organizations that rely on electronic data, computers and networks to circulate information. NetProtect covers any current or future applicable privacy law worldwide, as well as claims related to privacy law compliance deficiencies.

#### Product Highlights

- Limits available: \$100,000 - \$2,000,000
- Retentions ranging from \$5,000-\$100,000
- Minimum premiums starting at \$500.00
- Written on Admitted Paper
- All network information covered not just web-sites

#### Email Marketing

Email Marketing creates an opportunity to share important information through a medium that is convenient for your clients and prospects. Most Email Marketing services provide features such as contact management, reporting tools, email templates, and spam compliance. Providing relevant and immediate communications to a specific audience through email marketing campaigns can create new opportunities, strengthen current relationships and increase brand awareness.

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*One Account is all it Takes*

### NEW MARKET

#### Addiction Treatment and Behavioral Healthcare

ISA recently teamed with ACE Medical Risk to expand Addiction Treatment and Behavioral Healthcare Programs and expand the list of eligible classes. *This program is available to Independent Insurance Agents and Brokers exclusively through ISA.*

#### Sample Eligible Classes

- Addiction Treatment Services
- Alcoholism Counseling, Non Residential *(except medical treatment)*
- Crisis Centers/Hotlines
- Children & Family Services
- Halfway Homes
- Substance Abuse Centers *(outpatient)*
- Level 111.7 detox *(Medically Monitored)*
- Residential mental health facilities
- Group homes
- Psychiatric rehabilitation services
- Behavioral health counseling
- Psychiatric centers and clinics *(except hospitals)*
- Clubhouses
- Support group services

For a complete list of eligible classes, visit ISA's website at [www.siegelagency.com](http://www.siegelagency.com)

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insurance & risk management  
social service programs

ACE Medical Risk is a division of ACE USA, the retail U.S. based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at [www.ancelimited.com](http://www.ancelimited.com).

# program update: Workers' Compensation

ISA recently reduced the minimum premium for Workers' Compensation Insurance to \$2,500. This is available as a stand alone policy or in conjunction with ISA's Comprehensive Social Service Package.

## Program Highlights and Eligibility

- Eligible to Social Service, Home Healthcare and Medical Staffing programs
- Minimum premium of \$2,500 required
- Experience Mod minimum of .65 and maximum of 1.49
- Guaranteed Cost
- 5% commission on premiums up to \$250,000

## Submission Requirements

- ISA Workers' Compensation Supplemental Application
  - 5 years Currently Valued Loss Runs
  - Current Experience Mod Worksheets
  - 5 years Verifiable Payrolls & Premiums
  - Workers' Compensation ACORD
- \* Not eligible in the monopolistic states of OH, WA, WY and ND*



## HELP YOUR CLIENTS SURVIVE BUDGET CRUNCHES

In today's stormy economic climate, non profit agencies across the country are facing cuts in state funding. ISA continually explores fresh alternatives to enhance insurance solutions for agencies forced to adapt to harsh financial curtailments. In order to further support the vitality of human service providers ISA offers free risk management solutions in conjunction with comprehensive insurance coverage.

### ENHANCE YOUR CLIENT'S PROGRAM

- Access to Essential Learning's **discounted online training library** allows your clients to save time and money for their organization with the ability to earn nationally accredited continuing education credits for staff without travel and excess training costs.
- **Premium Financing Solutions** eases the financial strains confronting your clients by providing organizations with flexible premium installment options.
- Praesidium is a leader in **abuse risk management** and provides hotline services, on-line training, safety bulletins and on-site consultations **FREE** to ISA policy holders.
- **Newsletters** – Keep current with Executive Perspective, Matter of Record, and Safety Matters. These newsletters cover policy and leadership issues, claims scenarios and effective safety procedures.

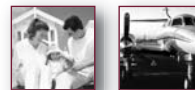
## PROSPECTING TIP #1

SOCIAL SERVICE ORGANIZATIONS CONSISTENTLY LOOK FOR WAYS TO REDUCE THEIR INSURANCE COSTS. PARTNER WITH ISA TO CONDUCT A FREE RISK MANAGEMENT SEMINAR FOR LOCAL SOCIAL SERVICE PROVIDERS. DISTINGUISH YOURSELF FROM THE COMPETITION BY OFFERING VALUABLE INFORMATION TO ASSIST PROVIDERS PREVENT LOSSES. THESE EFFORTS **BUILD YOUR REPUTATION AS A "TRUSTED ADVISOR"** AND INCREASE YOUR OPPORTUNITIES TO QUOTE THEIR INSURANCE PROGRAM IN THE FUTURE.

Do you have a Social Service prospecting tip to share with ISA?  
[solutions@siegelagency.com](mailto:solutions@siegelagency.com)

## ENHANCED COMMISSION

1 ACCOUNT  
is all you'll need to  
*experience*  
the difference



Exciting opportunities available on new and renewal high net worth personal lines packages!



For more information, contact  
**Mark Madsen - 1.800.622.8272**

What's ISA doing?



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