



# JCCA Program Advantages

## What Sterling & Sterling, Inc. Provides JCC Association members

<b>Position in the Marketplace</b>	<ul style="list-style-type: none"> <li>• Providing customized services and insurance products to JCC's for more than 10 years</li> <li>• Our professional team will work with your Broker</li> </ul>		
<b>New for 2008</b>	<ul style="list-style-type: none"> <li>• <b>SureTECH<sup>(sm)</sup></b> – an internet-based system designed to assist JCCA members with risk management and share important insurance information.</li> <li>• <b>SureWATCH<sup>(sm)</sup></b> – Sterling &amp; Sterling's specially designed program dedicated to reducing your organization's risk profile; aimed at lowering premiums while increasing productivity.</li> </ul>		
<b>Insurance Products We Offer</b>	<ul style="list-style-type: none"> <li>• General Liability</li> <li>• Commercial Automobile Liability</li> <li>• Property Insurance</li> <li>• Crime Coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Worker's Compensation</li> <li>• Director's and Officers Liability</li> <li>• Professional Liability</li> <li>• Umbrella/Excess Liability</li> </ul>	<ul style="list-style-type: none"> <li>• Athletic Participants Coverage</li> <li>• Group Health &amp; Dental Insurance</li> <li>• Group Accident Medical</li> </ul>
<b>Program Design</b>	<ul style="list-style-type: none"> <li>• Strategic <b>Risk Management Plan</b> designed to lower your costs by <b>REDUCING your Risk Profile</b></li> <li>• Insurance Programs customized to reduce the exposures of Jewish Community Centers and decrease claims</li> <li>• Insurance company is rated "A+XV" by AM Best</li> <li>• Enhanced coverage is available exclusively to JCCA members, including higher limit options on Abuse &amp; Molestation coverage</li> </ul>		

## JCCA SureRISK® Summary of Services

<b>Risk Profile Component</b>	<b>SureRISK® Service</b>	<b>Details of Service</b>
<b>Classification</b>	SureCOVER <sup>(sm)</sup>	<ul style="list-style-type: none"> <li>• Review of liability classifications codes</li> </ul>
	SureCOMP <sup>(sm)</sup>	<ul style="list-style-type: none"> <li>• Workers' Compensation Classification Audit</li> <li>• Experience Modification Review</li> </ul>
<b>Loss History</b>	SureCLAIMS	<ul style="list-style-type: none"> <li>• Claims Analysis</li> <li>• General Liability and Automobile loss adjustment</li> <li>• Loss Reserve analysis</li> </ul>
<b>Exposure</b>	SureCOVER <sup>(sm)</sup>	<ul style="list-style-type: none"> <li>• Proper identification of risk exposures</li> <li>• Identification of gaps or duplications of coverage</li> <li>• Determination of risk transfer alternatives</li> <li>• Layout and design of appropriate coverage</li> <li>• Review of ISO fire rates</li> </ul>
<b>Applied Risk Management</b>	SureCONTROL <sup>(sm)</sup>	<ul style="list-style-type: none"> <li>• On-Site loss control inspections</li> <li>• Creation of loss prevention programs</li> <li>• Access to comprehensive employee background checks</li> </ul>
	SureTECH <sup>(sm)</sup>	<ul style="list-style-type: none"> <li>• Access to a personalized Web site devoted to helping each member with Cost Containment &amp; Safety Management as well as:</li> <li>• Resource links offering access to a wide variety of community related topics</li> <li>• Access to extensive library of cost containment &amp; loss controls tools.</li> <li>• <b>Access to the latest legislative, communication and human resources administration tools</b></li> </ul>
<b>Risk Transfer</b>	SureWATCH <sup>(sm)</sup>	<ul style="list-style-type: none"> <li>• <b>Review of existing contracts, agreements and leases</b></li> <li>• Monitor coverage for tenants and sub-contractors</li> </ul>

**For more information please contact us:**

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