

New Jersey Schools Insurance Group Keeping Dollars in New Jersey Classrooms!

WHO WE ARE

New Jersey Schools Insurance Group (NJSIG), established in 1983, is NJ's largest school board insurance group, serving over 365 BOE members. Like our schools, we are a public entity. Unlike commercial carriers, we do not operate for profit. We are here to cover our members' claims - that is what we do, and we do it well. We are memberrun, governed by a Board of Trustees composed of our members' business administrators, superintendents and board members. We have a long record of strong financials year-over-year, so our members know that they can count on us when they need us.

QUICK FACTS

- We are a public entity focused on our members, not on profits
- Our surplus return and other programs send millions of member dollars back to our schools
- Our WC rates provide significant discounts off of NJ CRIB's rates
- Regionalized risk management conferences, safety trainings, property inspections, and much more, are all included with membership
- Straightforward, user-friendly underwriting application process
- Our excellent financial record ensures strength and stability

PUTTING MEMBERS FIRST

No one cares about our members more than we do, which is why we do not outsource our most important functions. We administer members' claims in-house on all of our major coverage lines, taking a partnership approach to resolve claims quickly and efficiently. We also have dedicated underwriting, member services and loss control staff, to ensure that our members get the personalized attention and excellent service that they expect. We only insure NJ public schools, so our coverages are specifically tailored to meet our members' needs and evolve rapidly when those needs change.

OUR COVERAGES

All major coverage lines are handled in-house by a best-in-class claims team.

- Workers' Compensation
- General Liability
- Automobile Liability
- Property
- School Leaders Errors & Omissions
- Cyber Liability
- Automobile Physical Damage
- Equipment Breakdown
- Crime
- Environmental Liability
- Supplemental Indemnity

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