

ERIC WEST SUB-FUND

Educational Risk & Insurance Consortium: West Counties

EST. 2002

Counties:

Hunterdon • Morris • Passaic • Sussex • Warren

Sub-fund Administrator:

Brown & Brown Metro, LLC

- Dominick Cinelli dominick.cinelli@bbrown.com
- Bob Gemmell bob.gemmell@bbrown.com

SUB-FUND BENEFITS

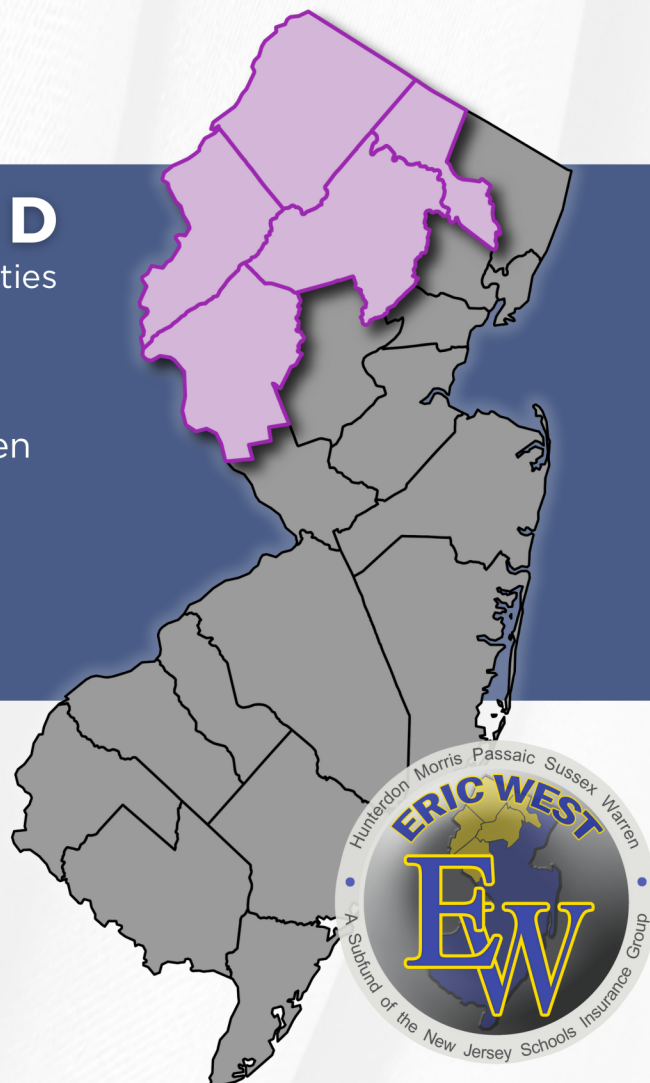
- An independent rating structure and significant savings on WC rates (up to 40% below NJ State CRIB rates)
- Regionalized educational conferences with relevant and timely content
- Community of local peers for networking and collaboration
- Value added services, resources, and benefits of NJSIG membership
- Encouraged member participation and accountability for sub-fund success

SUB-FUND ADMINISTRATORS

- Provide an additional layer of expertise in risk management and loss prevention
- Collaborate with NJSIG to recommend coverage updates based on market conditions
- Advocate for BAs and respond appropriately to member's loss issues and trends

SUB-FUND FOCUS

Sub-funds incorporate regional pooling and risk management education, which can substantially reduce statewide workers' compensation costs. Members within sub-funds display a vested interest in their success, actively engaging in tailored risk management and loss control programs. Participation significantly contributes to minimizing losses and reducing overall contributions.



SUB-FUND MODEL

New Jersey Schools Insurance Group (NJSIG) consists of seven sub-funds, each representing regional funds within the larger statewide pool. These sub-funds unite neighboring counties and schools to harness collective purchasing power and loss experience for obtaining workers' compensation discounts. Each sub-fund is overseen by a sub-fund administrator, a New Jersey-based broker specializing in school insurance and risk management.

NJSIG CONTACT

Member Services Representative:

Joe Semptimphelter
jsemptimphelter@njsig.org
609-386-6060 x3044

For more information, visit:

www.njsig.org/sub-funds/eric-west