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Subfund Fact Sheet



NJSBAIG
NEW JERSEY SCHOOL BOARDS
ASSOCIATION INSURANCE GROUP

The Subfund Model

The **NJSBAIG** joint insurance fund comprises seven subfunds, or seven regional pools within the broader statewide pool. These subfunds bring together schools in neighboring counties—schools that typically share common cultures, needs and challenges and leverage their purchasing power and collective loss experience to secure workers' compensation discounts.

NJSBAIG established its first subfund in 1998 in an effort to foster greater accountability and participation among members and garner deeper discounts through regional pooling and risk management education. Over the last 12 years, this model has played a significant role in the Group's ability to drive down workers' compensation costs statewide. Subfund members have a vested interest in the success of their subfunds. They actively participate in risk management and loss control training at the local level, which helps to reduce losses and ultimately reduce premiums. **NJSBAIG** subfund members today enjoy workers' compensation rates that are 14% - 43% below state CRIB rates.

Subfund Benefits

- **Regional autonomy with all the benefits of shared servicing**
- **Independent rating structure and deep discounts on workers' compensation rates (14% - 43% below state CRIB rates)**
- **Local training events with locally relevant and timely content**
- **Heightened member participation and accountability for subfund success**

Subfund Management & Governance

Each subfund is managed by a **Subfund Administrator**, a NJ-based broker specializing in school insurance and risk management. The **Subfund Administrator**, in close collaboration with **NJSBAIG** leadership, is responsible for growing and retaining membership, managing events and overseeing the fiscal health of the subfund. To ensure a collaborative, non-competitive environment for brokers, **Subfund Administrators** cannot seek to do business with member districts brought to their respective funds by other brokers.

Each subfund is governed by a **Chairperson** and a committee of advisors who consult with the **Subfund Administrator** and represent the interests of the members in decisions involving subfund policies and practices.

Each subfund also has a **Subfund Liaison** whose role is to exchange information between the regional subfund and the **NJSBAIG** Board of Trustees at the state level. The liaison brings the interests of **NJSBAIG** subfund members to monthly meetings at the state level.

All subfund Chairpersons, Advisors and Liaisons are business administrators from member districts. **NJSBAIG's** statewide governance is achieved through nominations provided by NJASBO, NJSBA and NJASA.

BACCEIC: Burlington & Camden County Educators Insurance Consortium

Counties: Burlington, Camden
Administrator: Conner Strong
Established: 2003

CAIP: Cape May Atlantic Insurance Pool

Counties: Cape May, Atlantic
Administrator: J. Byrne Agency
Established: 2006

ERIC North: Educational Risk & Insurance Consortium-North

Counties: Somerset, Mercer, Middlesex, Union
Administrator: G.R. Murray O'Gorman & Young, Inc.
Established: 2000

ERIC South: Educational Risk & Insurance Consortium-South

Counties: Gloucester, Salem, Cumberland
Administrator: Conner Strong
Established: 2000

ERIC West: Educational Risk & Insurance Consortium-West

Counties: Sussex, Morris, Warren, Passaic, Hunterdon
Administrator: Brown and Brown of NJ, Inc.
Established: 2002

MOCSSIF: Monmouth Ocean County Shared Services Insurance Fund

Counties: Monmouth, Ocean
Administrator: Boynton & Boynton
Established: 1998

NJEIF: North Jersey Education Insurance Fund

Counties: Hudson, Bergen, Essex
Administrator: Regional Risk Managers
Established: 1999

Member District Subfunds

ERIC WEST

Educational Risk & Insurance Consortium - West
Counties: Sussex, Morris, Warren, Passaic, Hunterdon
Keith Skeba, Sr. Technical Specialist
Cell: 609-500-4780 - kskeba@njsbaig.org

NJEIF

North Jersey Educational Insurance Fund
Counties: Hudson, Bergen, Essex
Deborah Strasser, Sr. Technical Specialist
Cell: 609-500-4779 - dstrasser@njsbaig.org

ERIC NORTH

Educational Risk & Insurance Consortium - North
Counties: Somerset, Mercer, Middlesex, Union
Deborah Strasser, Sr. Technical Specialist
Cell: 609-500-4779 - dstrasser@njsbaig.org

MOCSSIF

Monmouth Ocean County Shared Services Insurance Fund
Counties: Monmouth, Ocean
Keith Skeba, Sr. Technical Specialist
Cell: 609-500-4780 - kskeba@njsbaig.org

BACCEIC

Burlington & Camden County Educators
Counties: Burlington, Camden
Debra Rice, Sr. Member Services Representative
Cell: 609-500-4784 - drice@njsbaig.org

ERIC SOUTH

Educational Risk & Insurance Consortium - South
Counties: Gloucester, Salem, Cumberland
Debra Rice, Sr. Member Services Representative
Cell: 609-500-4784 - drice@njsbaig.org

CAIP

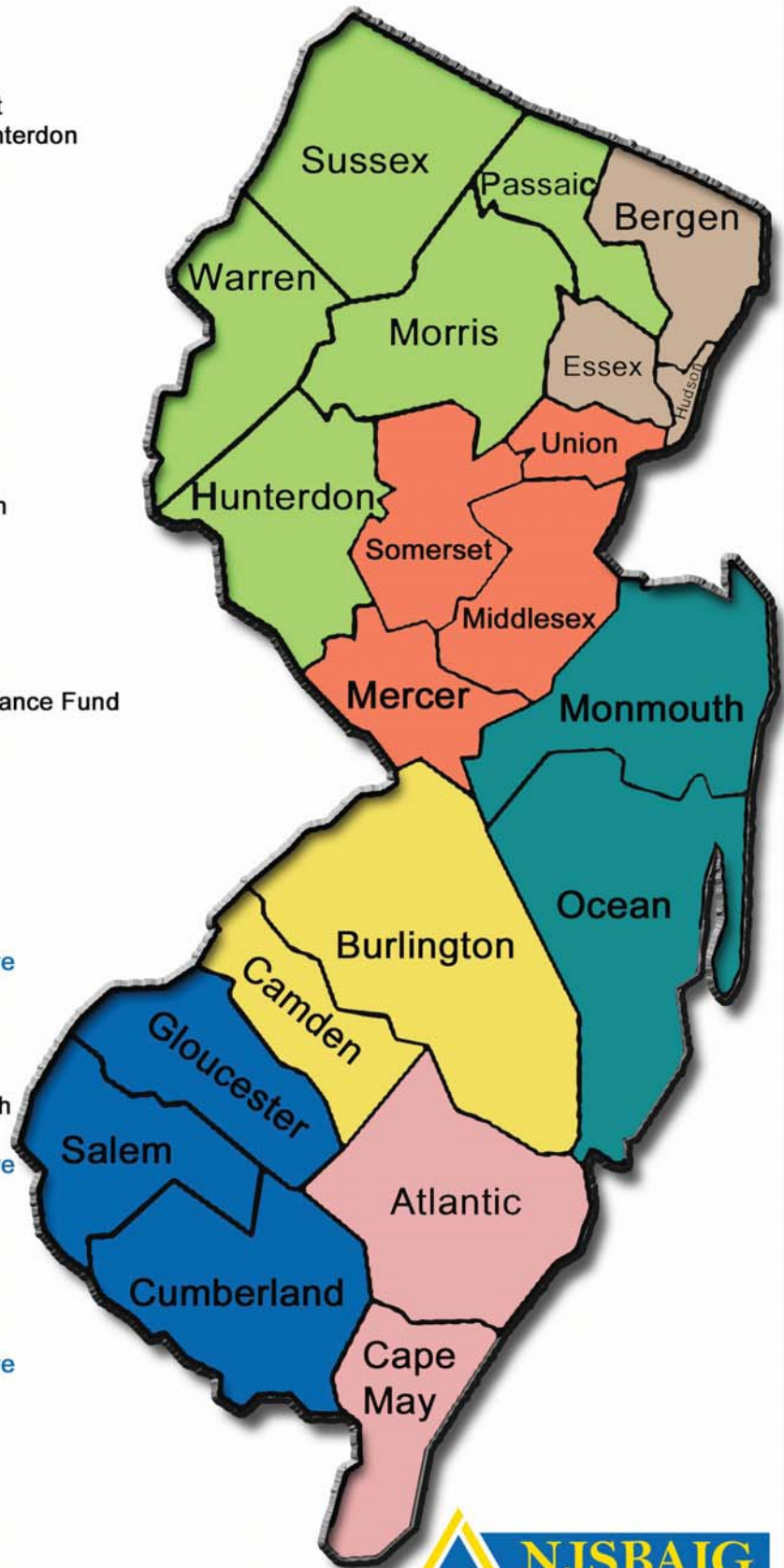
Cape May Atlantic Insurance Pool
Counties: Cape May, Atlantic
Debra Rice, Sr. Member Services Representative
Cell: 609-500-4784 - drice@njsbaig.org

Lisa White

Member Services Manager
Cell: 609-500-4785 - lwhite@njsbaig.org

David Hassis

Customer Service Representative
Office: 609-386-6060 x 3083 - dhassis@njsbaig.org



Member District Subfunds

ERIC WEST

Educational Risk & Insurance Consortium - West
Counties: Sussex, Morris, Warren, Passaic, Hunterdon
Keith Skeba, Sr. Technical Specialist
Cell: 609-500-4780 - kskeba@njsbaig.org

NJEIF

North Jersey Educational Insurance Fund
Counties: Hudson, Bergen, Essex
Deborah Strasser, Sr. Technical Specialist
Cell: 609-500-4779 - dstrasser@njsbaig.org

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Educational Risk & Insurance Consortium - North
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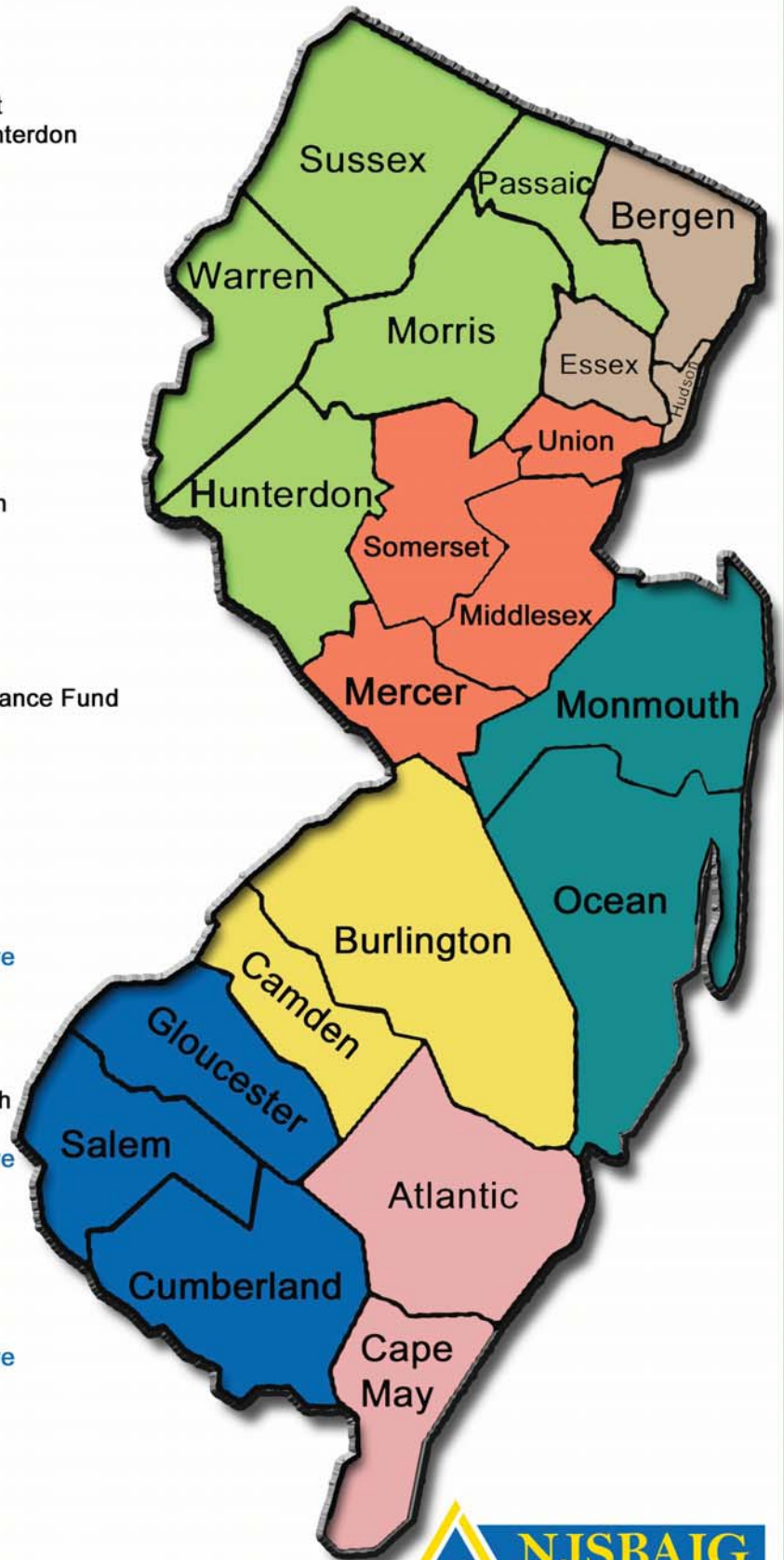
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Cell: 609-500-4785 - lwhite@njsbaig.org

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NJSBAIG

NEW JERSEY SCHOOL BOARDS
ASSOCIATION INSURANCE GROUP

2012-2013 Benefits of Membership

Member Services Team

Lisa White
Member Services Manager
609-386-6060 x 3041
lwhite@njsbaig.org

Deborah Strasser
Sr. Technical Specialist
Counties: Mercer,
Essex, Middlesex,
Somerset, Union,
Bergen, Hudson
609-500-4779
dstrasser@njsbaig.org

Keith Skeba
Sr. Technical Specialist
Counties: Hunterdon,
Monmouth, Morris,
Ocean, Passaic,
Sussex, Warren
609-500-4780
kskeba@njsbaig.org

Debra Rice
Sr. Member Services Rep.
Counties: Burlington,
Camden, Cumberland,
Gloucester, Salem,
Atlantic, Cape May
609-500-4784
drice@njsbaig.org

David Hassis
Member Services
Customer Service Rep
609-386-6060 x3083
dhassis@njsbaig.org

Lauren Schilling
Communications
Specialist
609-386-6060 x3046
lschilling@njsbaig.org

- **Specialized focus and expertise** – 30 years' experience insuring public schools in New Jersey; the state's largest and most diverse school board joint insurance fund with nearly 70% of NJ public schools participating
- **Comprehensive coverage backed by A-rated reinsurers** – All coverages fully reinsured by the industry's most reputable and reliable reinsurers (A.M. Best rating of A or better).
- **Independent rating structure and deep discounts on Workers' Compensation rates** – Workers' Compensation rates among the lowest in the state (15-43% off state CRIB rates)
- **School Dude work order management system** – For districts that have property coverage with NJSBAIG, the group will be reimbursed up to 50% of its subscription to SchoolDude's *MaintenanceDirect*. Reimbursement will depend on the district's *Dude Rating* of 3 or better.
- **Free property appraisal** – Free property valuation for members with Property coverage. Make sure your District buildings are adequately insured in the event of a catastrophic loss.
- **24/7 emergency response resources** - At no cost to our members NJSBAIG has provided the 24 hour bullying report methodology required by the new law.
 - Claims Emergency Hotline
 - WeTip Crime Prevention Hotline
 - Bullying Hotline
- **MyCommunity Workplace** - www.NJSBAIGtrain.org is available free-of-charge to all member districts. The site provides up-to-date information, education, loss prevention and training.
- **Efficient quality service** - In-house underwriting and claims management professionals specializing in school risk.
- **Member meetings and training events via 7 regional subfunds** - for professional development and networking
- **Dedicated Member Services team** - to address any questions or issues you may have.

Keeping Dollars in the Classroom

450 Veterans Dr
Burlington NJ 08016



Value Added Services

NJSBAIG Benefits:

- **Employee Training** – NJSBAIG members have access to more training classes than any other insurer in the state, conducted right at your District. NJSBAIG also provides comprehensive ON-Line certificated training for state mandated courses such as sexual harassment and bullying.
- **NJSBAIG Employment Practices Attorney Hotline** – Free legal advice to mitigate risk and reduce litigation costs for members with E&O coverage. Members can now seek assistance with Anti-bullying Bill of Rights law. **Must have E&O with NJSBAIG*
- **Safety Grant Program** – \$12 million in return of surplus has been released to members for safety and security-related improvements.
- **School Dude work order management system** – NJSBAIG provides subscription reimbursement to members who utilize School Dude. ** Must have property with NJSBAIG*
- **Free property appraisal** – Free property valuation for members with Property coverage. Make sure your District buildings are adequately insured in the event of a catastrophic loss. ** Must have property with NJSBAIG*
- **24/7 emergency response resources** - At no cost to our members NJSBAIG has provided the 24 hour bullying report methodology required by the new law.
 - Claims Emergency Hotline
 - WeTip Crime Prevention Hotline
 - Bullying Hotline
- **Crisis Management** - NJSBAIG provides assistance to school administrators following an act of school violence. **Must have general liability with NJSBAIG*
- **Dedicated Member Services team** to address questions or issues you may have. Other Value Added Services: Non-Violent Crisis Intervention \$500 per person, WeTip \$1000 plus \$2.50 x each student for a total of \$48,330.00, In-house Training per class \$500

Member Services Team

Lisa White
Member Services Manager
609-386-6060 x 3041
lwhite@njsbaig.org

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Counties: Mercer, Essex, Middlesex, Somerset, Union, Bergen, Hudson
609-500-4779
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Counties: Hunterdon, Monmouth, Morris, Ocean, Passaic, Sussex, Warren
609-500-4780
kskeba@njsbaig.org

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Counties: Burlington, Camden, Cumberland, Gloucester, Salem, Atlantic, Cape May
609-500-4784
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Member Services Customer Service Rep
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Keeping Dollars in the Classroom

450 Veterans Dr
Burlington NJ 08016



NJSBAIG Employment Practices Hotline Attorney (NEPHA)

NEPHA Hotline Group Number- 201-623-1223

What is NEPHA?

This is a **FREE** service for those school districts that have their School Leaders Errors and Omissions Policy with the **NJSBAIG**. Its purpose is to analyze issues and provide legal advice and direction before an adverse action is taken with regard to an employee. The ultimate result is to make sure the employment action is correct and to prevent protracted and needless litigation that takes time and money away from education.

Who should use NEPHA?

Any district who has an E&O policy with the **NJSBAIG**. All questions no matter how simple or complex will be answered in a timely and professional manner by an experienced employment and education attorney. Any school district Superintendent, Business Official, Board Attorney or Head of Human Resources **should** call or e mail any employment question prior to taking action for expert legal guidance and direction to make sure their decision is in compliance with the Federal and State laws. This hotline is not meant to be used to interpret or advise on union contracts.

How does NEPHA work?

Effective 12:01 a.m. on July 1, 2008 when a school district representative listed above contacts the hotline with an employment question or action they will be provided written advice. This advice rendered will advise if their action conforms to the law or will provide guidance on how to make sure their decision is in accordance with the law. This written advice will be sent to the Superintendent with a suggestion that you also share this advice with your Board Attorney. The number to contact our attorney is 201-623-1223. If you prefer you may email your question to nepha@cgajlaw.com during regular business hours. There will be a live person at the end of this line. The individual will record the facts and an employment attorney will contact you by telephone with advice within 48 hours. A written response will follow.

Who is the attorney that will be providing me advice?

After an extensive search and interview process, the NJSBAIG staff appointed the law firm of Cleary, Giacobbe, Alfieri & Jacobs LLC. A team has been assembled to solely handle our hotline and will be headed by Matthew Giacobbe.

Why should NEPHA be used?

It is meant to provide Litigation Avoidance. That is you will be given current expert legal advice on an employment action before it results in litigation. The hotline can answer questions that comply with the Law against Discrimination, Conscientious Employee Protection Act, Harassment, Family and Medical Leave Act, American with Disabilities Act, Anti Bullying questions and any employment related matter. Any legal advice through the Hotline will be provided at no costs to the district. In addition, if this legal advice is followed and there is still a claim made that is covered under the policy, the **NJSBAIG** will, at the discretion of the Director, **waive the deductible** you may *be required to pay* under your current **NJSBAIG** Errors & Omissions policy (up to \$15,000).

The Hotline is meant to provide solutions and to prevent unnecessary litigation which costs our school districts money and time away from their primary responsibilities of providing education. If the hotline is used as a timely resource it will benefit everyone. More importantly, it makes sure that the employment action is in compliance with the Law.

NEPHA

New Jersey School Boards Association
Insurance Group Employment
Practices Hotline



NEPHA has expanded to include calls for **BULLYING!!!**

The hotline answers your questions
concerning the laws against:

- Discrimination
- Conscientious Employee Protection Act
- Harassment
- Family and Medical Leave Act
- American with Disabilities Act
- Other employment related matters

... and now **BULLYING**

(for a 1 year evaluation period)



CALL THE HOTLINE:

201-623-1223

or you can email:

NEPHA@cgajlaw.com

During regular business hours

Handled by Cleary, Giacobbe, Alfieri & Jacobs LLC



NJSBAIG

NEW JERSEY SCHOOL BOARDS
ASSOCIATION INSURANCE GROUP



NJSBAIG School Violence Response Hotline

866-923-6568

NOTE: These consultation services are NOT A REPLACEMENT FOR 9-1-1 ASSISTANCE

The New Jersey School Boards Association Insurance Group (NJSBAIG) has teamed up with Crisis Management International, Inc. (CMI) to provide assistance to school administrators following an act of school violence.

If you experience an act of school violence, CMI's highly trained crisis response team can provide you with phone and/or on-site consultation in the following areas:

- Strategic Crisis Leadership
- Emergency Management
- Crisis Communications
- Grief Counseling for staff, students and parents
- Security personnel
- IT Disaster Recovery
- Disaster Cleanup Services
- Private Investigation Services
- Threat of Violence Consultation

The consultation provided as part of this service is intended to help school leadership work with local responds to accelerate response and recovery efforts for the schools and their communities.

When you dial the NJSBAIG School Violence Hotline, the specialty trained Crisis Coordinators will collect information about the incident including:

- Contact information of caller
- Time, date and location of incident
- Nature of the incident
- Immediate needs
- Special information or requests of the school

The Crisis Coordinator will help assess the situation and assemble the appropriate resources based on the needs of the school. The response team will work with the school leadership throughout the response and recovery process as needed.

Insurance Coverage:

As part of your coverage through the NJSBAIG, your first hour of consultation services will be provided at no cost to your school. Then, after the **\$25,000** deductible has been met per incident by the school, the School Violence Insurance policy covers all crisis response costs up to **\$250,000**.



NJSBAIGTRAIN.org

New Jersey School Boards Association Insurance Group

Online Training

NJSBAIGtrain.org is a dynamic web-based platform designed specifically for the members of the *New Jersey School Boards Association Insurance Group (NJSBAIG)*. This platform provides state-of-the-art training, human resources functions, as well as up-to-date information important to school districts and their employees. **NJSBAIGtrain.org** will take your district to the next level in web-based education, training and risk management.

W e b - B a s e d T r a i n i n g

Online training modules for managers & supervisors are provided 24/7—at no cost—saving districts thousands of dollars a year in training costs. Modules for preventing workplace wrongdoing and promoting best practices include:

- ***Preventing Workplace Sexual Harassment***
- ***Preventing Workplace Discrimination***
- ***Preventing Wrongful Termination***
- ***Promoting Ethical Behavior***
- ***Promoting Child Safe Environments***

Expert-Written Information

Education and Commentary

Topics include:

- Best practices to avoid liability for sexual harassment, discrimination, retaliation, and wrongful termination.

- Developing leadership and management skills.
- Healthy lifestyle.
- Exclusive articles written for public entities.

Knowledge Vault

Reference Section of the Site

- ***Library and checklists***—Hundreds of articles covering important workplace issues, grouped according to topic, as well as self audit checklists.
- ***Links*** to important federal and state government websites and major employment legislation.
- ***Model policies***—95 policies on workplace issues ranging from Equal Employment to Appearance and Hygiene.
- ***Model policies***—11 key policies are also available in Spanish.
- ***Model forms***—7 forms, including Incident Report and Commendation.
- ***Loss Scenarios***—Examples of situations that have caused liability for public entities.

Members of **NJSBAIG** can register on the site free of charge. Please visit www.njsbaigtrain.org and click on “Register Here”. The Passcode/Organization Code is “njsbaigmember”. For any additional questions, please contact **David Hassis**, **NJSBAIG** Customer Service Representative, at 609-386-6060 (ext. 3083) or email him at dhassis@njsbaig.org.

450 Veterans Drive, Burlington NJ, 08016

www.njsbaig.org 609-386-6060 (phone) 609-386-8877 (fax)