

CAIP SUB-FUND

CAPE MAY & ATLANTIC COUNTIES INSURANCE POOL

EST. 2006

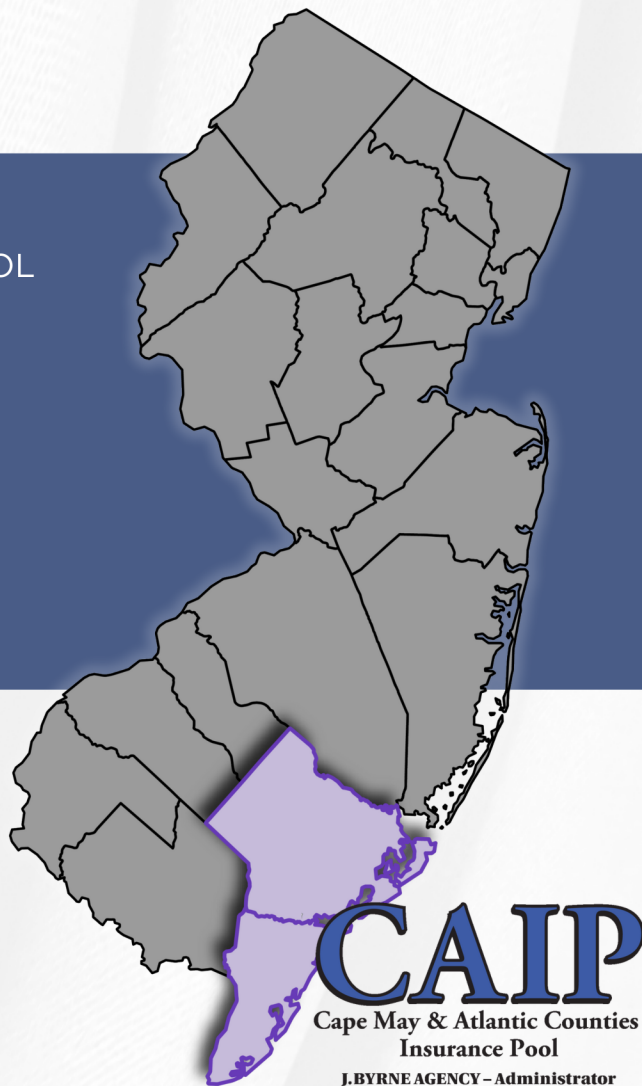
Counties:

Atlantic • Cape May

Sub-fund Administrator:

J. Byrne Insurance

- Jim Ridgway jridgway@jbyrneagency.com
- Casey Byrne cbyrne@jbyrneagency.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:

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For more information, visit:

www.njsig.org/sub-funds/caip