

PROGRAM FEATURES

- Designed for Cities with more than 100,000 in population
- Broad Coverage Form
- "A Rated" Insurer
- Flexible SIR levels and Loss Corridor Deductibles
- Multi-Line Clash Coverage
- All Lines Aggregate Coverage
- City Maintains Choice of Claims TPA and Legal Counsel
- Multi-Line Clash Coverage

LINES OF COVERAGE

- General Liability
- Automotive Liability
- Law Enforcement Liability
- Public Officials including EPLI
- Employee Benefits Liability
- Crime
- Property
- Workers' Compensation
- Cyber Liability

LIMITS

- Liability up to \$20 million
- Property up to \$250 million
- Workers' Compensation - statutory
- Crime up to \$1 million
- Full limits built through structured excess placements with other "A" Rated insurers

OTHER

- Commission - 10%
- SIRs - Low attachment Points Available
- Liability - \$50,000
- Workers' Compensation - \$100,000



For more information:

NIP Group

900 Route 9 N, Suite 503

Woodbridge, NJ 07095

Phone: (800) 446-7647

Fax: (732) 791-1699

Anne-Marie Dolinac

Tel: (800) 446-7647 Ext. 7432

Email: adolinac@nipgroup.com

Jonathan Hall

Tel: (800) 446-7647 Ext. 7365

Email: jhall@nipgroup.com

CivicPro



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PROPERTY CASUALTY PROGRAM OF NEW JERSEY

A unique property and casualty all lines program to meet the specialized needs of New Jersey's largest cities



OVERVIEW

NIP Group has developed CivicPro, a unique property and casualty all lines program designed to meet the specialized needs of New Jersey's largest Cities with 100,000 or more in population. The CivicPro all lines program enables brokers to offer their City clients a highly creative and cost-effective alternative to traditional excess of loss self-insured retention (SIR) insurance products.

PROGRAM HIGHLIGHTS

CivicPro is a strategically integrated multi-line insurance program underwritten by an "A" rated insurer, providing coverage that exceeds a traditional SIR with the availability of aggregate stop loss protection. The CivicPro all lines program is designed to immediately reduce a City's total cost of risk and SIR's, as well as unlock significant long term savings by lowering the frequency and cost of claims. The long term savings are generated by implementing a customized and intensive loss control and claims management services program. New Jersey municipalities which have implemented this proven loss control and claims management program have experienced a 42% reduction in their cost of claims over a two to three year period. Each City maintains their choice of claims third party administrator (TPA) and legal counsel subject to a standard credentialing process.

The CivicPro all lines program can combine General Liability, Automobile Liability, Law Enforcement Liability, Employment Practices, Public Officials, Crime, Property and Workers' Compensation into a single policy. Each City selects an SIR for each line of coverage and, in a loss involving multiple lines of coverage, the City will only be responsible for the largest SIR applicable (Clash Coverage).

The CivicPro all lines program also offers unique all lines aggregate (ALA) insurance coverage. The ALA coverage protects a City's annual insurance budget from abnormally high loss activity by capping their SIR losses. The ALA coverage provides a City with similar budget stability as a first dollar program. The CivicPro all lines program provides Cities with the opportunity to reduce their total cost of risk with SIR claim costs capped in a protected structure.

The CivicPro all lines program is managed by NIP Group, a leading provider of insurance, loss control and claims management services to New Jersey public entities since 1998. NIP Group is highly regarded for its innovative and unique insurance and risk management solutions for brokers and their clients nationwide.



HISTORY

CivicPro was formed in 2013 by NIP Group, Inc. in response to the lack of a viable insurance solution for the largest of New Jersey's municipalities. NIP Group, Inc. has leveraged their significant experience in creating insurance programs and solutions for New Jersey public entities to develop an insurance program specifically designed for large municipalities. CivicPro provides multi-line insurance coverage to cities representing over 500,000 New Jersey residents.



CIVICPRO