

## AVAILABLE COVERAGES

- Property
- General Liability
- Auto Liability and Physical Damage
- Workers Compensation
- Supplemental Workers Compensation
- Energy Systems (Boiler & Machinery)
- School Board Legal Liability
- Umbrella Liability
- Excess Catastrophe
- Builder's Risk
- EDP
- Crime and Fidelity
- Bonds

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For additional information  
or to obtain a quotation,  
please contact

G.R. Murray/O'Gorman & Young, Inc.,  
N.J. School Boards Association  
Insurance Group,  
or your local agent.

## EDUCATIONAL RISK INSURANCE CONSORTIUM - NORTH

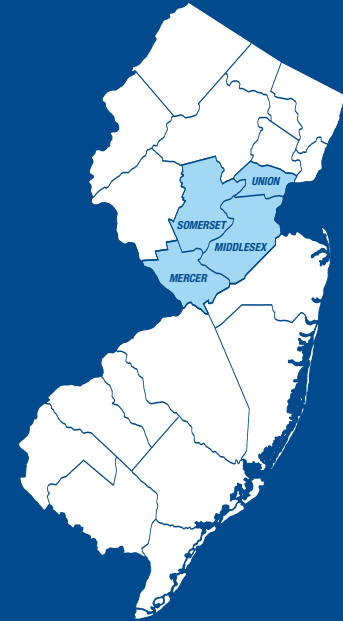
Bedminster Board of Education  
Bernards Township Board of Education  
Bound Brook Board of Education  
Branchburg Township Board of Education  
Bridgewater Raritan Board of Education  
Carteret Borough Board of Education  
Clark Township Board of Education  
Dunellen Board of Education  
East Brunswick Board of Education  
East Windsor Board of Education  
Edison Board of Education  
Essex County Vocational  
Essex Fells Board of Education  
Fairfield Board of Education  
Fair Lawn Board of Education  
Franklin Township Board of Education (Warren)  
Highland Park Board of Education  
Hillsborough Board of Education  
Hillside Township Board of Education  
Jamesburg Board of Education  
Lawrence Township Board of Education  
Linden Board of Education  
Metuchen Board of Education  
Middlesex Borough Board of Education  
Middlesex County Vocational & Technical Schools  
Middlesex Regional Educational Services Commission  
Millstone Borough Board of Education  
Milltown Borough Board of Education  
Monroe Township Board of Education  
Montgomery Township Board of Education  
Morris Union Jointure Commission  
New Brunswick Board of Education  
Northern Valley Regional School District  
Oakland Board of Education  
Perth Amboy Board of Education  
Piscataway Board of Education  
Princeton Charter School  
Rahway Board of Education  
Ramapo Indian Hills Regional Board of Education  
Rocky Hill Board of Education  
Roselle Borough Board of Education  
Roselle Park Board of Education  
Somerset County Educational Services Commission  
Somerset Hills Board of Education  
South Bound Brook Board of Education  
South Brunswick Board of Education  
South Plainfield Board of Education  
South River Board of Education  
Union Township (Union)  
Warren Township Board of Education  
Westfield Board of Education  
Winfield Board of Education

# ERIC® North

(Educational Risk Insurance Consortium)

*A Regionalized Joint Insurance Fund*

**N.J. School Boards  
Association Insurance Group**



*Sub-Fund Administrator*

## G.R. MURRAY

Division of O'Gorman & Young, Inc.

Established in 1889

## ABOUT ERIC® NORTH

The Educational Risk Insurance Consortium (ERIC® North) is a property and casualty insurance purchasing group for New Jersey public schools. ERIC® North was formed as a regionalized joint insurance sub-fund in the year 2000. Administered by G.R. Murray, it offers member school districts in Mercer, Middlesex, Somerset, and Union counties, broadened coverage, reduced costs, and expert support services. G.R. Murray works in concert with the ERIC® North districts and their respective agents, to identify, analyze, control, finance, and manage district risk. They do this by utilizing the expertise, resources, and Joint Insurance Fund (JIF) pooling capability of the New Jersey School Board Association Insurance Group (NJSBAIG).

As part of the mission statement, the ERIC® North/NJSBAIG sub-fund as a resource is dedicated to:

- Protecting the assets of the districts against any loss which might significantly affect their operating budget
- Taking every practical measure to eliminate or minimize injury or loss to students, employees, the public, and property
- Insuring the continuity of services to the students and the public serviced by the district
- Achieving these results in an effective and economical manner

## BENEFITS OF MEMBERSHIP

All ERIC® North members receive premium reductions reflective of the “economics of scale” inherent in negotiating insurance coverage as one group. By forming a cooperative “shared services” insurance purchasing group, the members of ERIC® North are maximizing their ability to obtain the lowest net cost of coverage currently available. In recent years members have experienced a long-term cost stability as evidenced by a 0% Workers Compensation four-year rate change.

Other member benefits include New Jersey School Board Association Insurance Group’s expert legal and claims management services. Additionally, the NJSBAIG Loss Control Department is dedicated to providing members with proven services that help make school districts a safer place for students, employees, and members of the general public. Among these services ERIC® North members have available to them an extensive safety video library, safety newsletter, comprehensive on-site inspections, claim summary information, specialty reports, safety audit manual, as well as an extensive listing of in-service training seminars.

## THE FUTURE OF ERIC® NORTH

Since it’s inception in the year 2000, we have grown to include two-thirds of the school districts within the ERIC® North region. As other districts qualify for membership, the consortium continues to grow.

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### CONTACT INFORMATION:

**G.R. MURRAY**

Division of O’Gorman & Young, Inc.

Established in 1889

**G.R. Murray** (Sub-Fund Administrator)  
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Visit us on the Web: [www.ogy-grmurray.com](http://www.ogy-grmurray.com)



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