

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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BULLETIN NJCE 26-03

Date: January 1, 2026
To: Fund Commissioners of NJCE
From: NJCE Underwriting Manager, Conner Strong & Buckelew
Re: Renewal Coverage Schematic

The NJCE's renewal Coverage Schematic is attached. The Coverage Schematic is a basic representation of the NJCE program and does not contain all of the terms, conditions, limits, sublimits, exclusions and deductibles in each of the policies.

The above description is a general discussion of the coverage and limits provided by the NJCE; however, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document. If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Commission Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund and Commission Professionals
Fund and Commission Executive Directors

Statutory														
\$260,000,000	Lloyds of London \$150,000,000	Property: \$260,000,000 Earth Movement: \$150,000,000												
\$150,000,000														
\$110,000,000														
\$100,000,000		Flood: \$100,000,000 SFHA: \$75,000,000												
\$75,000,000														
\$50,000,000														
\$36,150,000														
\$32,000,000														
\$26,150,000														
\$25,000,000														
\$22,000,000														
\$16,150,000	Ironshore \$110,000,000	Quota Share Various Insurers	Chubb \$100,000,000											
\$15,000,000														
\$11,500,000														
\$11,150,000														
\$11,000,000														
\$10,000,000														
\$9,000,000														
\$6,150,000														
\$5,025,000														
\$5,000,000														
\$4,000,000														
\$2,000,000														
\$1,150,000														
\$1,000,000	New Jersey Counties Excess Joint Insurance Fund \$750,000	New Jersey Counties Excess Joint Insurance Fund \$750,000												
\$300,000														
\$250,000														
\$100,000	Commission / County SIR \$250,000	Commission / County SIR \$250,000	Commission / County SIR \$50,000											
\$50,000														
\$25,000	Member Deductible \$Various	Member Deductible \$Various	Member Deductible \$50,000											
	Terrorism	Property	Equipment Breakdown	Casualty (GL, EBL, AL, LEL)	Workers' Compensation	Employers' Liability	Public Officials / Employment Practices	Medical Malpractice	Environmental	Employed Lawyers	Crime	Cyber	Non-Owned Aircraft Liability	Active Assailant