



# Business & Governmental Insurance Agency

**BGIA Is New Jersey's Leading Provider of Property and Casualty Insurance, Employee Benefit Plans and Risk Management Services for Public Entities.**

## Our Products & Services

### Property & Casualty Insurance

- General Liability, Auto and Property Coverage
- Workers' Compensation
- Employment Practices Liability
- Public Officials Liability
- School Leaders Liability
- Law Enforcement Legal Liability

### Risk Management Services

- Exposure Identification
- Coverage Review
- Loss Control & Safety Services
- Risk Financing Alternatives
- Contracts & Certificate Review

### Employee Benefits

- Medical
- Hospitalization
- Dental
- Prescription Drugs
- Vision
- Group Term Life
- Long/Short Term Disability
- 401(K)/Other Retirement Plans
- Student Accident
- Long-Term Care
- Group Payroll Deduction
- Full & Self Insured Plans
- Traditional Indemnity (PPO, POS, HMO)

*BGIA responds to the special needs of its clients with personalized service in providing customized insurance programs, special group purchasing plans and expert loss control and safety strategies.*



To learn more, contact us:

Toll-free: 800-272-6771

Fax: 732-634-5379

[www.bgiains.com](http://www.bgiains.com)

**BGIA**  
Business & Governmental Insurance Agency



# Mission Statement

# BGIA

Business & Governmental Insurance Agency

Property & Casualty  
Brokerage

Employee Benefits  
Brokerage Services

Risk Management Consulting

Joint Insurance Fund (JIF)  
Services

- We will provide superior quality property and casualty insurance, employee benefit plans and risk management services to serve the specialized needs of the Public Entity sector.
- We will exceed customer expectations through our never-ending pursuit of product and service innovations that deliver meaningful solutions to the challenges facing our clients.
- We will create an organization that attracts the most qualified people, challenge and develop their individual talents and encourage their collaboration in order to drive our business forward.
- We will manage our human, financial and organizational resources to insure a secure business structure with profitable growth.
- We will maintain the principals of integrity, honesty, competency and quality in all aspects of our client and business relationships.

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