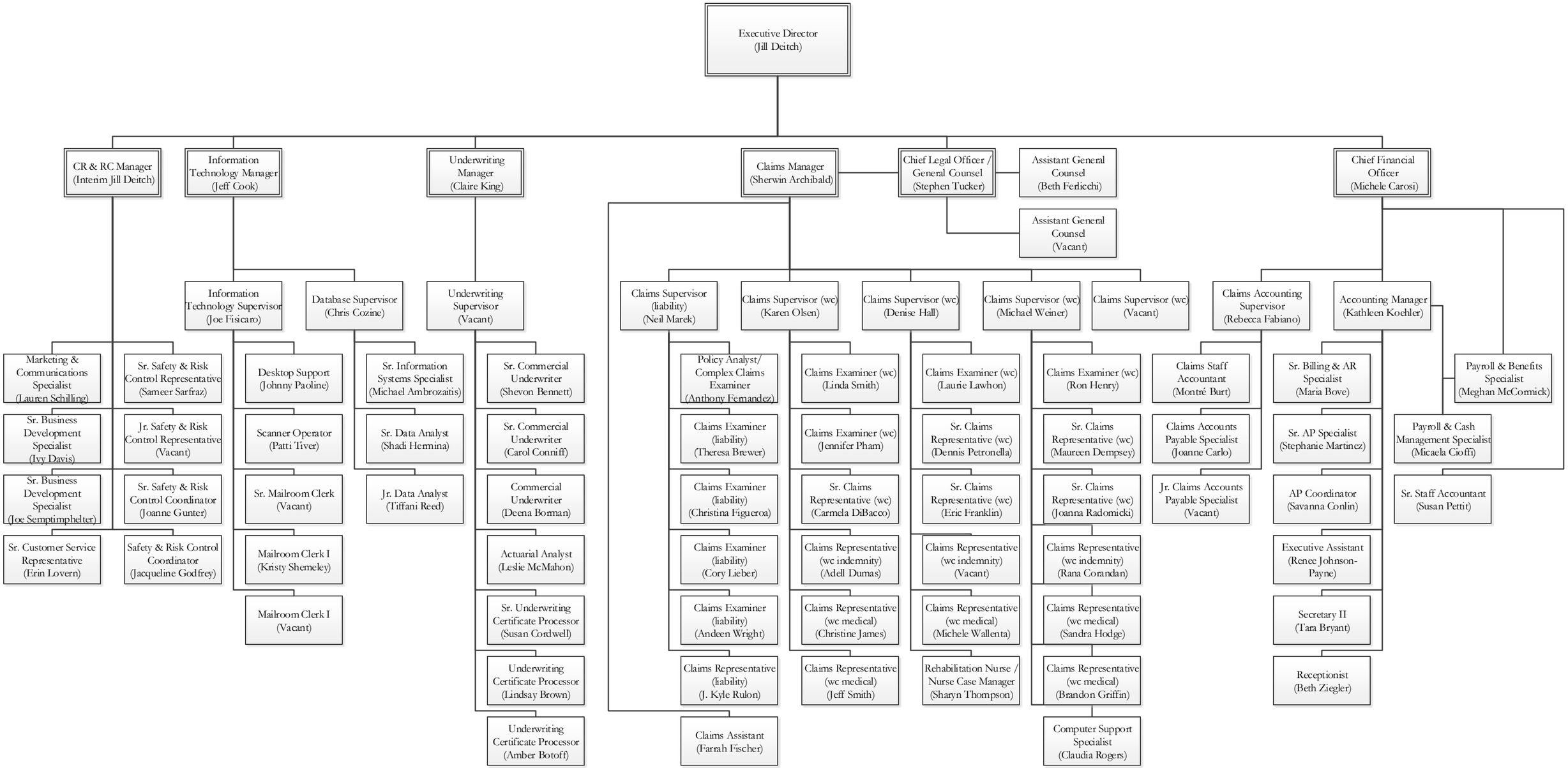New Jersey Schools Insurance Group