

# WELCOME

**Thomas P. Grossi**

**Chair**

**School Pool for Excess Liability Limits Joint Insurance  
Fund (SPELL JIF)**

**School Business Administrator and Board Secretary  
Greater Egg Harbor Regional High School District**



# School Pool for Excess Liability Limits Joint Insurance Fund (SPELL JIF)

## **Mission**

- Protect Member District Resources and Assets
- Limit Expenditures on Property and Casualty Insurance
- Manage risk or be managed by risk.

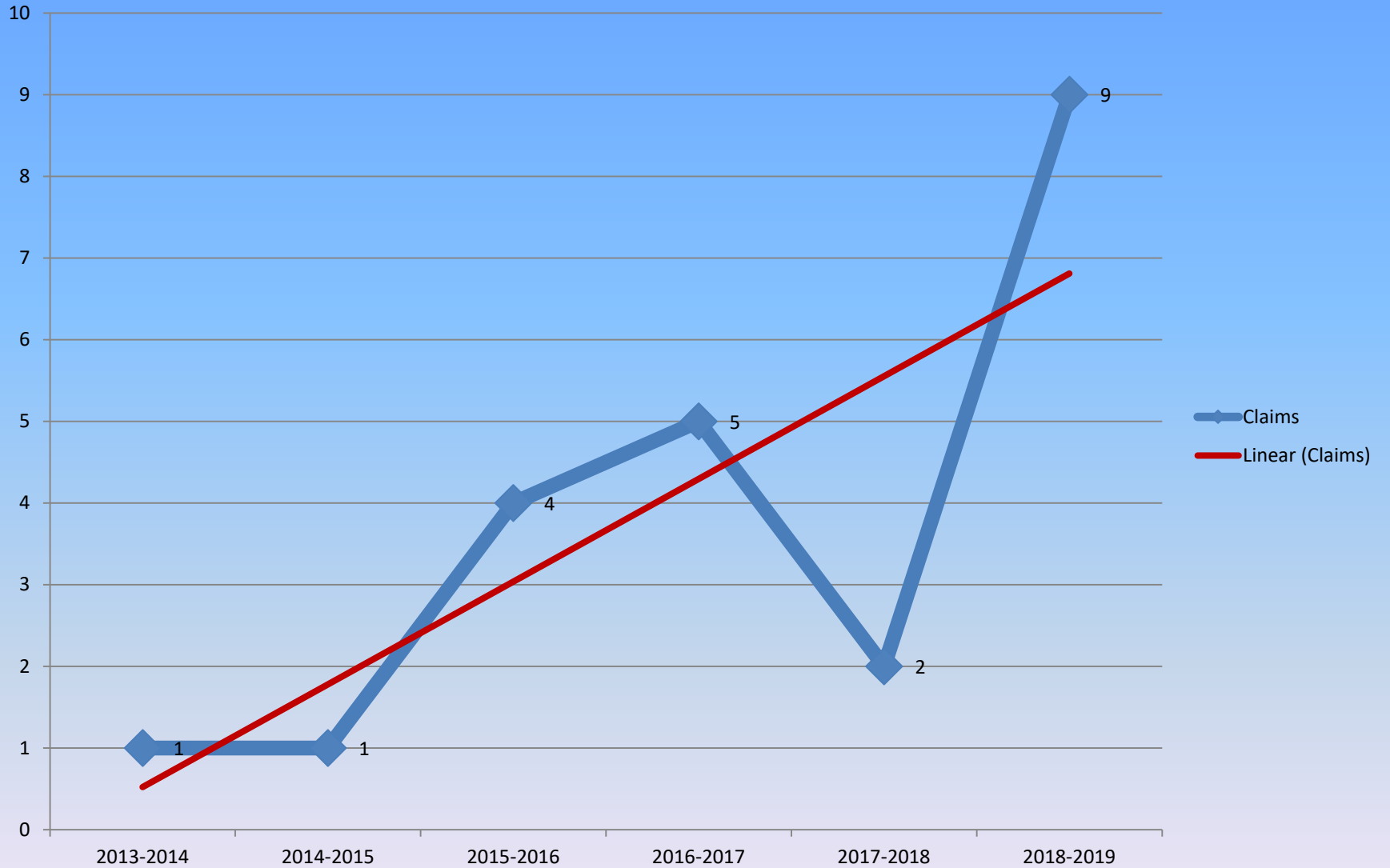
# SPELL JIF Cyber Journey

From Why Are We Buying This?

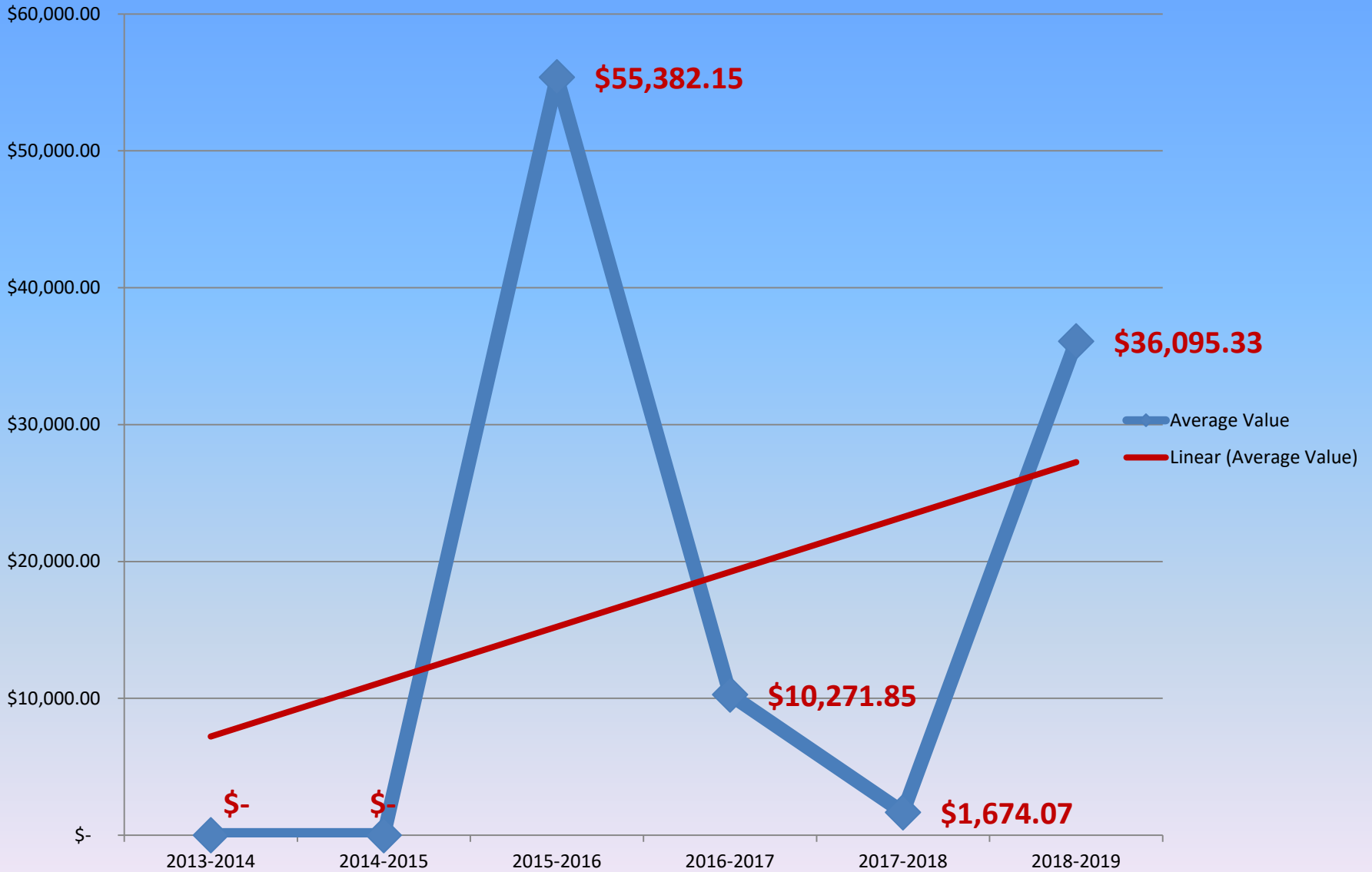
*to*

Do We Have Enough?

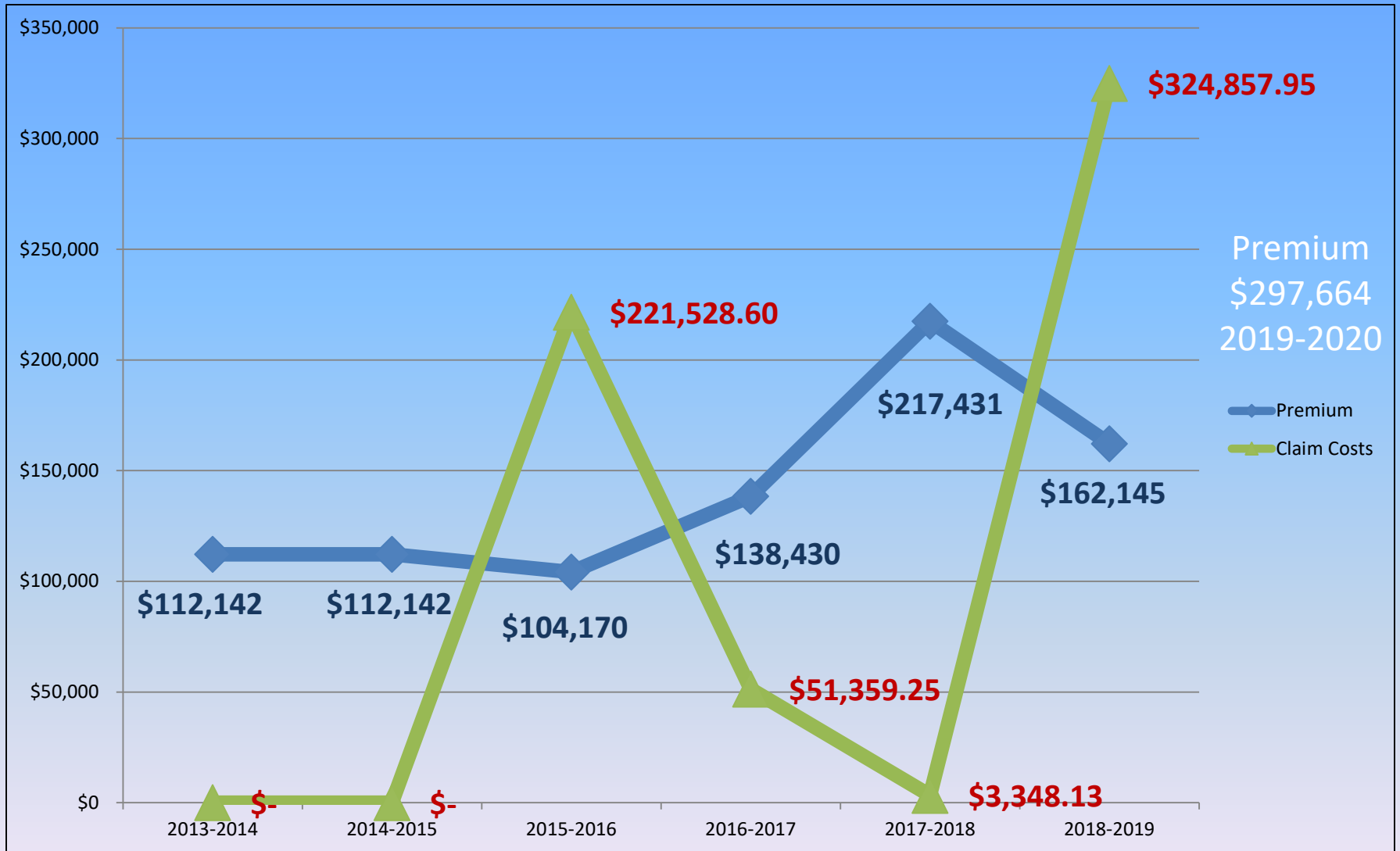
# SPELL JIF Cyber Claims By Policy Year



## Average Value of SPELL JIF Cyber Claim By Policy Year



# SPELL JIF Cyber Premium to Total Cyber Claim Cost By Policy Year



# Do We Have Enough?



We Sure  
Hope  
We Do.

# All We Really Know...

- **Combatting the risks inherent to our rapidly increasing digital footprint is a whole organization effort.**
- **Every person must be committed to digital hygiene and the entire organization must think through cyber risk with every purchase of software and hardware.**
- **No organization can eliminate cyber risk, but must limit the chance a cyber event creates a catastrophe.**



# Thank you

- For joining us today.
- For seeing this risk as serious.
- For wanting more information about managing this risk.
- For doing all we can to ensure students are fully prepared for the cyber world they were born into and will continue to create and manage.

