



ACCASBO JIF
21st ANNUAL
STATE OF THE JIF
DINNER

November 28, 2018



ACCASBO JIF
Atlantic & Cape May Counties
Association of School Business Officials
Joint Insurance Fund



Welcome

**John Hansen, ACCASBO JIF Vice Chair
Business Administrator, Lower Township**



Board Members

**Other District
Employees**

Administrators

Vendor Partners

Opening Remarks



Craig A. Wilkie
Executive Director
SPELL, ACCASBO, BCIP and GCSSD JIFs



Former Role:
Business Administrator/Board Secretary
Burlington City Board of Education



Mission



Single Mission

Reduce the Cost of Insurance by Building Programs to Help Districts Avoid Claims



Savings for You

Every Dollar Not Spent on Claims Means More Money for Education



Tonight's Mission:
Inform and Celebrate

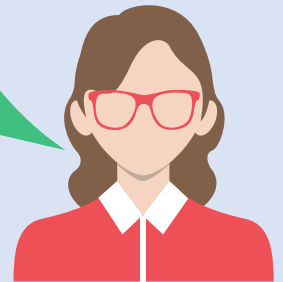
Enjoy Dinner



Clever Partnership

Collaboration

Commitment








Only School Districts

- **24 School Districts**
- **In Four Counties**
- **Unique Issues Specific to Schools**
- **Opportunity to Manage Risk Collectively**
- **JIF Owner/Member of SPELL**
- **85 School Districts in SPELL**



Ownership

-  **You Are the Decision Makers**
-  **You Create and Oversee Committees**
-  **You Control Budget**
-  **You Make Membership Decisions**
-  **You Decide What Programs Work Best**

Programs That Work

- **Comprehensive Safety Training**
(In District and Online)
- **Safety Incentive Program**
- **Mold Seminar**
- **Boiler Operator Training**
- **Annual Joint Retreat**
 - Workers' Comp
 - Employment Law
 - Cyber
 - Internal Risk Management and Safety



Partner Vendors

- Actuary
- Auditor
- Claim Administrators
- Defense Panel
- Executive Director



- JIF Attorney
- Managed Care
- Medical Panel
- Risk Management Consultants
- Safety Professionals



Thank You JIF Professionals!

- The Actuarial Advantage, Actuary
- Bowman and Company LLP, Auditor
- Hardenbergh Insurance Group, Student Accident Administrator
- Louis Greco, Esquire, JIF Solicitor
- Qual-Lynx, Managed Care Provider/Claims TPA
- Risk Assessment Services, Safety Director
- Arthur J. Gallagher & Co, JIF Administrator

Sponsor of This
Evening's Cocktails



The Glue That Binds



**SCHOOL
BUSINESS
ADMINISTRATORS:**



Manage More Than Finance and Operations



District Risk Management Leaders



WAY TO GO!!!



**HOW DO
WE DO
THIS?**



Organizational Structure

JIF Member Board

Committees

Finance

Safety

Claims

**Strategic
Planning**

Coverage

Members

Vendors

**Study Issues & Create Solutions in the Form of
Recommendations to the JIF Board**

Lots of Coverage

Auto Liability: \$20,000,000

Boiler & Machinery: \$125,000,000

Crime: \$500,000

Cyber Liability: \$10,000,000

Disaster Management: \$40,000,000

Educators Legal Liability: \$20,000,000

General Liability: \$20,000,000

Pollution Environmental (Mold): \$12,000,000

Property Liability: \$175,000,000

Student Accident: \$1,000,000 Base/
\$5,000,000 CAT (if applicable)

Terrorism/Sabotage: Varies by Coverage

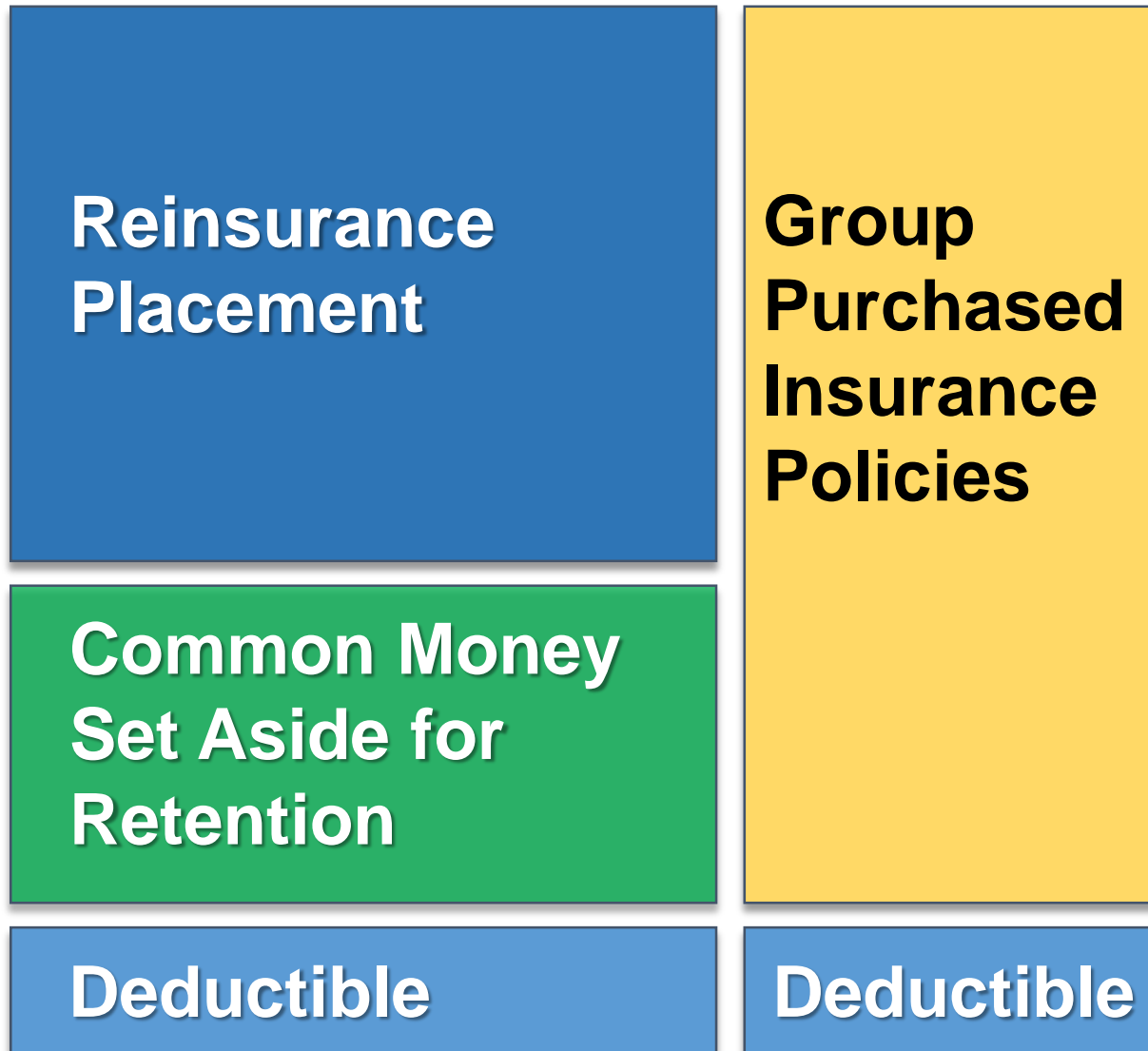
TULIP Special Event: \$1,000,000

UAS/Drones: \$20,000,000

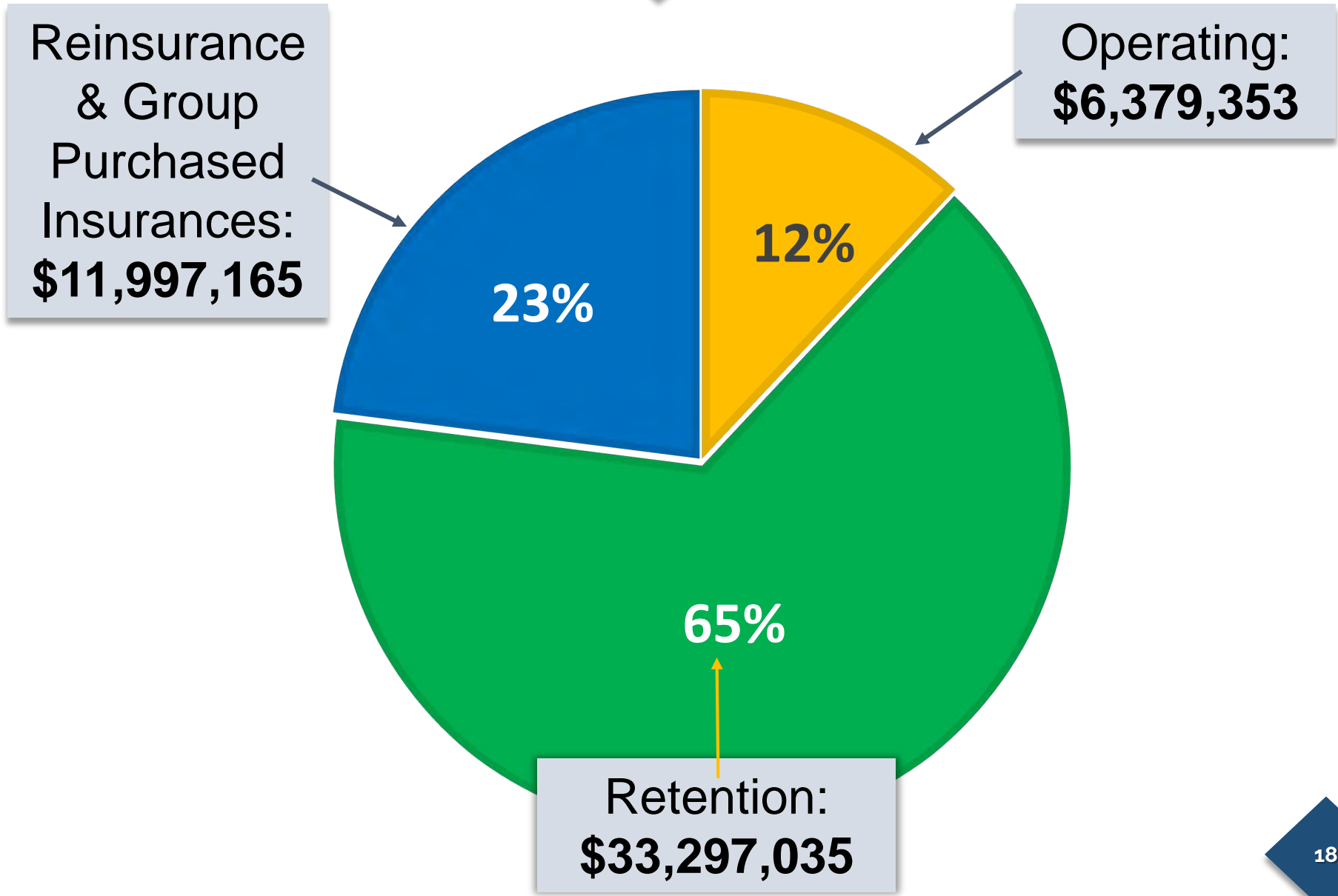
Violent Malicious Acts: \$8,000,000

Workers' Compensation: Statutory

Coverage Layers

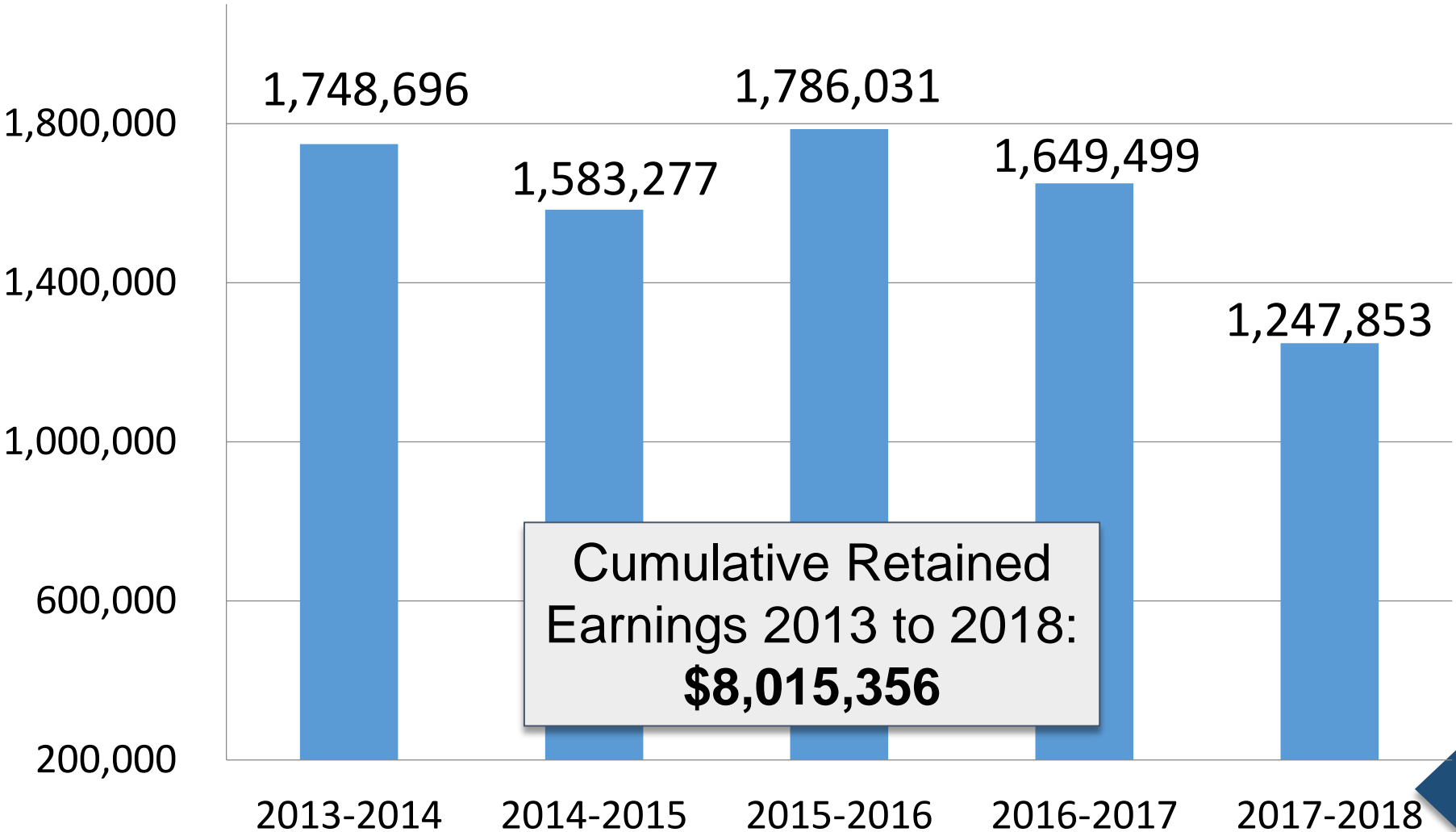


ACCASBO JIF Budget Over Five Years



ACCASBO JIF Retention Fund: Last Five Years

Loss or Gain By Year 2013 through 2018
(Budgeted Loss Funds Less Losses)



ACCASBO JIF Performance

July 1, 1991 - June 30, 2018

Total Contribution/Premium:	\$159,731,658	100%
Current Surplus Retained:	\$8,327,200	5%
Surplus Returned to Date:	\$5,814,908	4%
Net Cost:	\$145,589,550	91%

Hard Work Must Be Rewarded

YOUR

**Internal Risk Management Team
IS WORKING HARD**

- **Claims Management**
- **Safety Programs**
- **Organizational Awareness and Sensitivity to Risk**



Risk

FINANCIAL

Performance Awards

Joe Smurlo, Finance Committee Chair
Egg Harbor City School District



LOSS RATIO <90%

CERTIFICATE OF EXCELLENCE
For Maintaining a Loss Ratio Below 90%

\$500 AWARD!

And the Winners Are...



CONGRATULATIONS!

Jackson Township Mainland Regional Somers Point



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE
For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Egg Harbor City
Egg Harbor Twp.
Estell Manor
Folsom
Linwood
Lower Cape May

Middle Twp.
North Wildwood
Northfield
Upper Twp.
Weymouth Twp.



5 YEAR LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

**For Maintaining a Five Year Average
Loss Ratio Below 50%**

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Egg Harbor City
Folsom
Lower Cape May
Lower Twp.**

**Middle Twp.
North Wildwood
Northfield
Weymouth Twp.**



10 YEAR LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

**For Maintaining a Ten Year Average
Loss Ratio Below 50%**

\$1,500 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Brigantine
Egg Harbor City
Folsom
North Wildwood
Weymouth Twp.**



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!

★ Northfield ★

**Most
Improved**





Thank You and Congratulations!



Financial Performance Awards are Dependent on

- How we react to claims when they happen, **AND**
- What we do everyday to reduce the chances that claims occur

When we do have claims, they begin within member districts with one person who is referred to as the

District Claim Coordinator

DISTRICT CLAIMS AWARDS

Prompt reporting of claims is one of the easiest ways to lower your total cost of risk.

The sooner we learn about the claim, the quicker we can engage in medical and disability management.



Prompt Reporting is Key

Using the 0-3 day period as the baseline, the cost of a late reported claim is:

9% more if reported between 4-7 days

20% more if reported between 1-2 weeks

32% more if reported between 3-8 weeks

72% more if reported at one month or later

If we had reported late by:

4-7 days	+	\$1,380,215
1-2 weeks	+	\$3,067,144
3-8 weeks	+	\$4,907,430
1 mo. or later	+	\$11,041,718

Paid out in Workers
Comp Claims in last
5 Years:

\$22,377,961

District Claim Coordinator Special Recognition

AVERAGE DAYS TO REPORT CLAIMS
Between 1 and 3 Days

And the Winners Are...



CONGRATULATIONS!

Estell Manor
Greater Egg Harbor
Hamilton Twp.
Jackson Twp.

Lower Cape May Reg.
Lower Twp.
Middle Twp.
Northfield



District Claim Coordinator Excellence Award

REPORTING CLAIMS
Within 24 Hours

And the Winners Are...



CONGRATULATIONS!

Brigantine
Egg Harbor Twp.
Folsom
Linwood

North Wildwood
Somers Point
Upper Twp.
Weymouth Twp.





**Thank You and
Congratulations**



TO ALL DISTRICT CLAIMS COORDINATORS!

**From How to Manage Claims to
How to Avoid Them...**



SAFETY

Recognition Awards
John Geitz & Jim Weber
Risk Assessment Services/JIF Safety
Coordinator



Safety Must be Organizational

[***www.BusinessInsurance.com***](http://www.BusinessInsurance.com)

A weak safety culture led to the 2016 derailment of an Amtrak train that killed two employees (and injured 39), according to a report published Tuesday November 21, 2017 by the National Transportation Safety Board.



Safety Includes:

EDUCATION

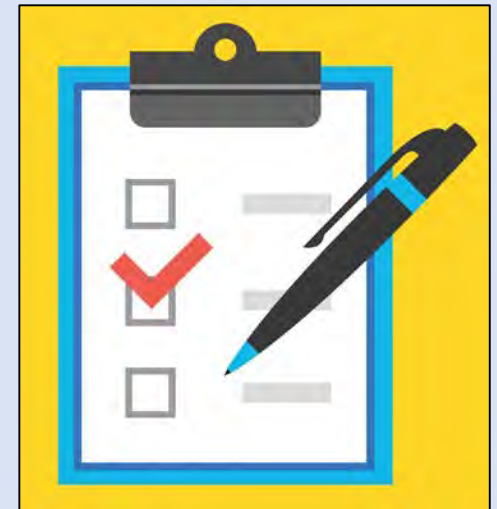
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



Safety Includes:

RISK MANAGEMENT SERVICES & ASSISTANCE

- **Safety Surveys**
- **Accident Investigations**
- **Playground Safety Evaluations**
- **Safety Committee Assistance**
- **IAQ/Mold Surveys**
- **Floor Resistance Safety Testing**
- **Traffic Flow Analyses**
- **Noise Level Studies**
- **Code Compliance Assistance**



Safety Facts

In 2017-18:

**267 Classes
Conducted**

**6,002 People
Trained**

Since Inception:

**3,647 Classes
Conducted**

**82,745 People
Trained**

Average Cost:

\$11.60 Per Employee



Safety Facts

- Program launched March of 1998
- Nearly 70 courses have been developed
- Available at a time and location convenient to YOU!
- Savings to the districts of nearly \$2.1 million

ALL INCLUDED

in the JIF Program

SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 3 Winners

Elite: 3 Winners

Elite II: 11 Winners

17 of 19 ACCASBO Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$750 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Estell Manor
Linwood ←
Upper Township

*1st Time
Qualifier!*

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,250 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Greater Egg Harbor
Lower Township
Lower Cape May Regional

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$1,750 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

Brigantine
Egg Harbor City
Egg Harbor Twp.
Folsom
Hamilton

Jackson Twp.
Mainland
Middle Twp.
North Wildwood
Somers Point
Weymouth

CONGRATULATIONS!





2017-18 SAFETY STAR Of The Year

And the Winner Is...





2017-18 SAFETY STAR
Of The Year!

Albie Mansfield, Custodian
Greater Egg Harbor Regional





2017-18 SAFETY DISTRICT Of The Year

And the Winner Is...





2017-18 SAFETY DISTRICTS **Of The Year!**

Egg Harbor Township SD
Folsom BOE



2017-18

**COMBINED
CASH AWARDS**

Brigantine - \$3,250
Egg Harbor City - \$5,250
Egg Harbor Township - \$5,250
Estell Manor - \$1,750
Folsom - \$7,750
Greater Egg Harbor - \$1,250
Hamilton Township - \$1,750
Jackson Township - \$2,250
Linwood - \$1,750
Lower Cape May Regional - \$3,250
Lower Township - \$2,250
Mainland Regional - \$2,250
Middle Township - \$3,750
North Wildwood - \$5,250
Northfield - \$3,000
Somers Point - \$2,250
Upper Township - \$1,750
Weymouth Township - \$5,250



**\$59,250
TOTAL**





THANK YOU
and
GOOD NIGHT



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