

# ACCASBO JIF

## 22nd ANNUAL STATE OF THE JIF DINNER

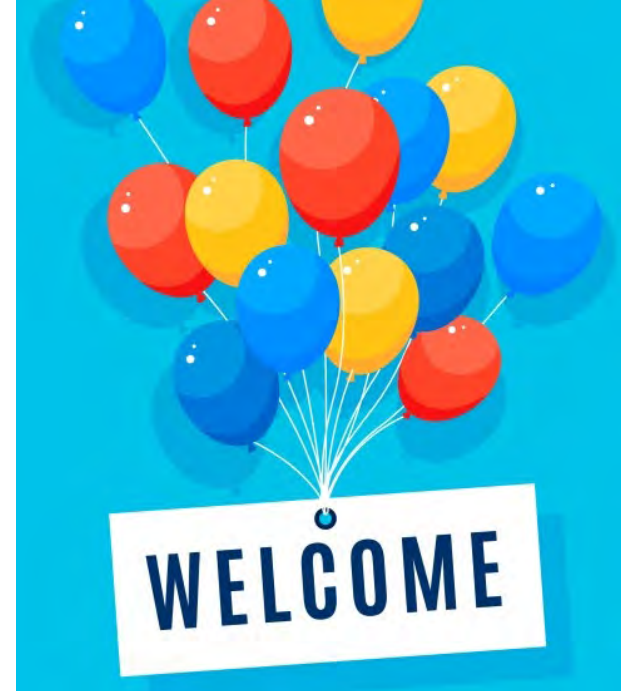
December 3, 2019



**ACCASBO JIF**

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

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



**Board Members  
Administrators  
Other District Employees  
Vendor Partners**



# Opening Remarks

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**Craig A. Wilkie**

**Executive Director**

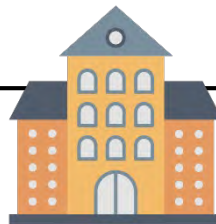
**SPELL, ACCASBO, BCIP and GCSSD JIFs**



**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



# Clever Partnership








# Only School Districts

- 25 School Districts
- In Four Counties
- Unique Issues Specific to Schools
- Opportunity to Manage Risk Collectively
- JIF Owner/Member of SPELL
- 86 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**
- **Cyber Security Symposium**
- **Boiler Operator Training**
- **Annual Joint Retreat**
  - Thriving in a Complex World
  - Workers' Comp
  - Employment Law
  - Third Party Management



# 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
- Risk Program Administrators, 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!!!**



**WHY**

**DO  
WE DO  
THIS?**



Claimant slipped and fell onto right shoulder while polishing floor with stripper fluid.

**Total Incurred  
Value: \$122,198**

Claimant tripped over a box of paper left on the floor causing twisting of right knee.

**Total Incurred  
Value: \$220,487**

Claimant was throwing wet ceiling tiles into a dumpster and felt pain in lower back.

**Total Incurred  
Value: \$427,213**

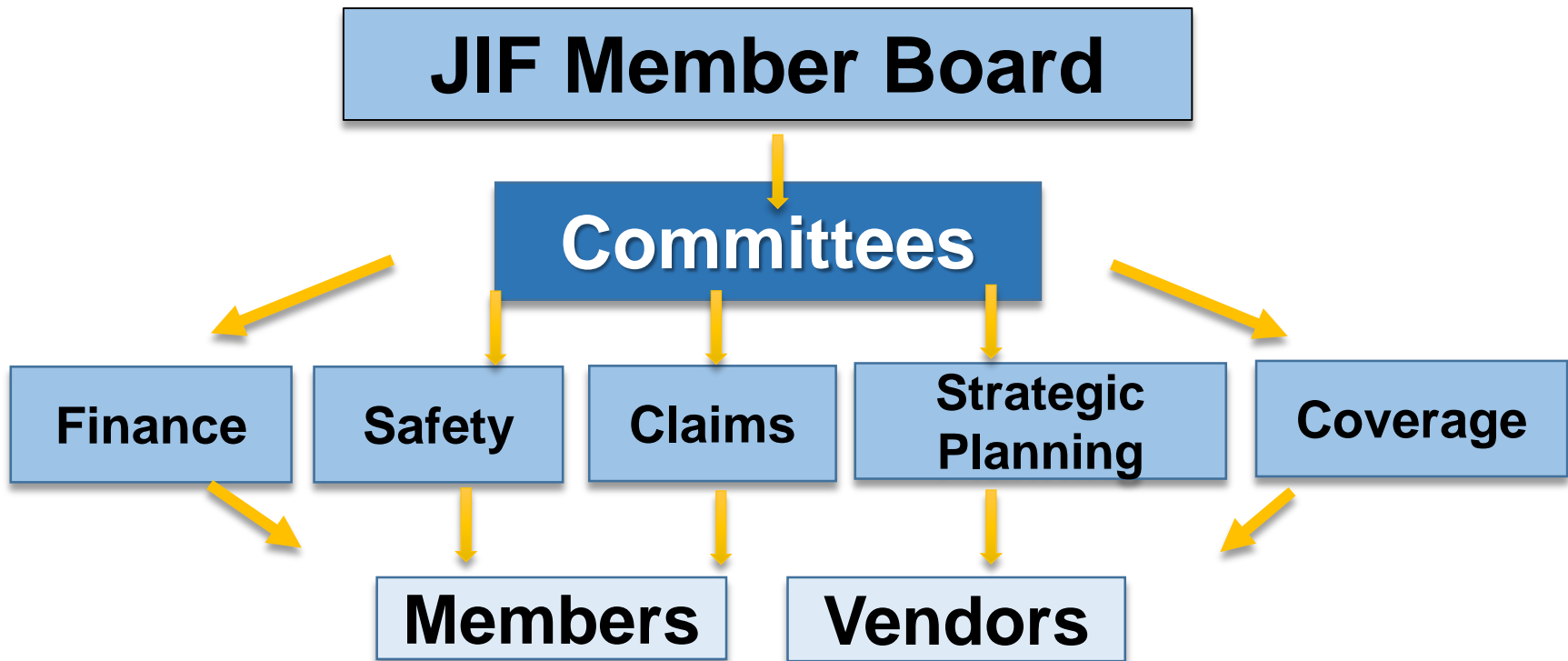


HOW  
DO  
WE DO  
THIS?





# Organizational Structure



**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**

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**Cyber Liability: \$15,000,000**

**Disaster Management: \$40,000,000**

**Educators Legal Liability: \$20,000,000**

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**General Liability: \$20,000,000**

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

**Property Liability: \$175,000,000**

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

**Terrorism/Sabotage: Varies by Coverage**

**TULIP Special Event: \$1,000,000**

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**UAS/Drones: \$20,000,000**

**Violent Malicious Acts: \$8,000,000**

**Workers' Compensation: Statutory**



# Coverage Layers

**Reinsurance  
Placement**

**Common Money  
Set Aside for  
Retention**

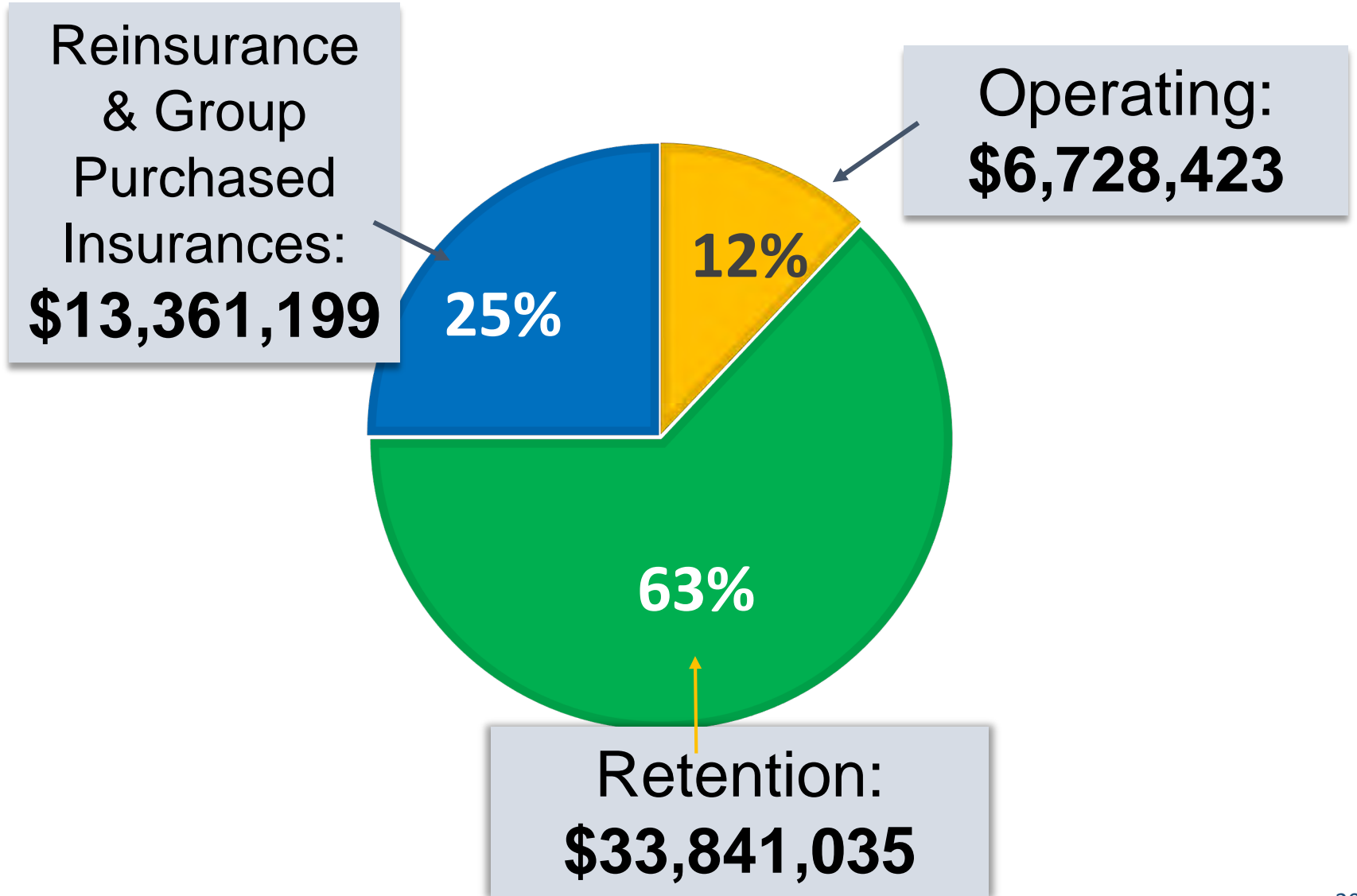
**Deductible**

**Group  
Purchased  
Insurance  
Policies**

**Deductible**

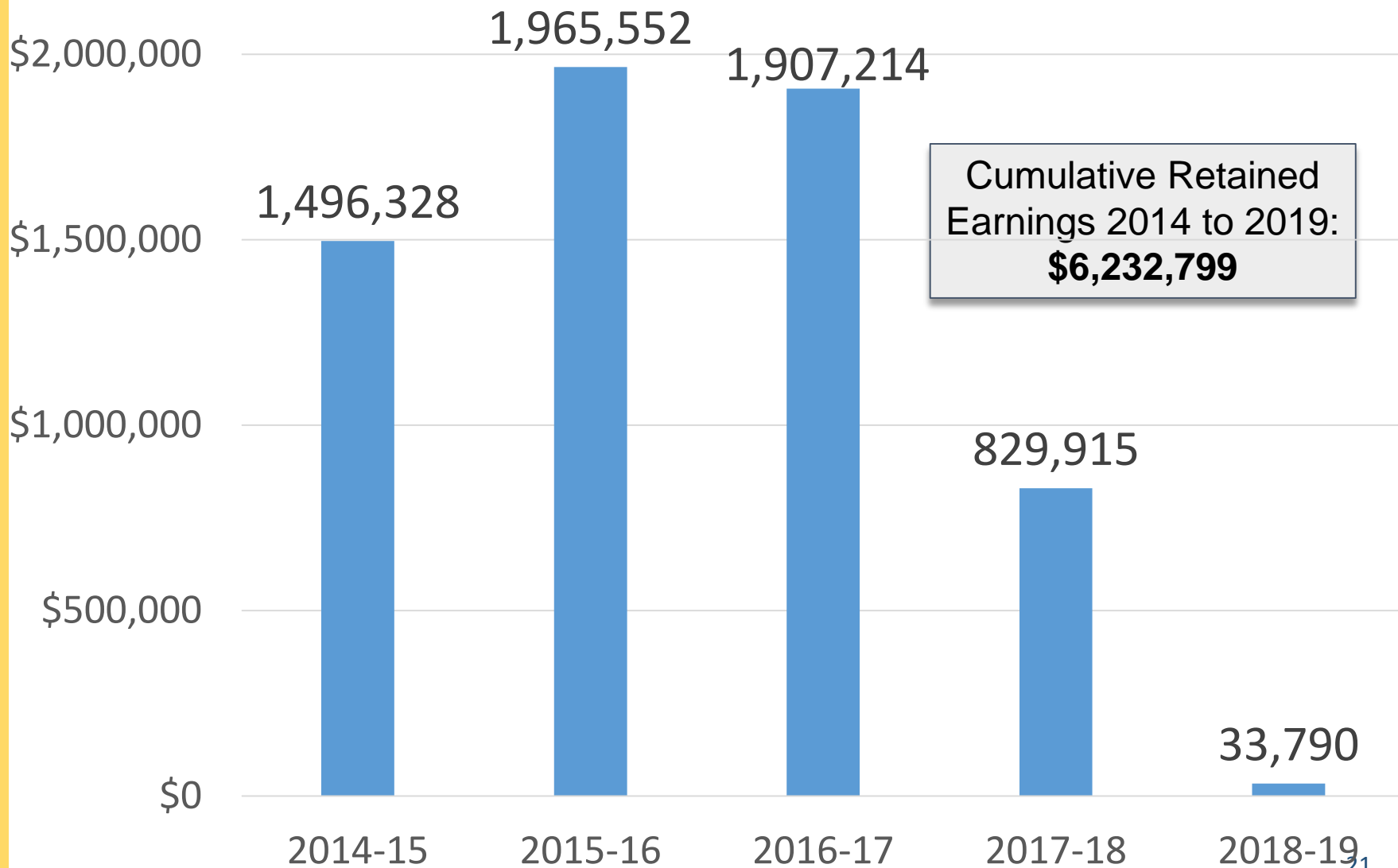


# ACCASBO JIF Budget Over Five Years



# ACCASBO JIF Retention Fund: Last Five Years

**Loss or Gain By Year 2014 through 2019**  
(Budgeted Loss Funds Less Losses)



# ACCASBO JIF Performance

**July 1, 1991 - June 30, 2019**

<b>Total Contribution/Premium:</b>	<b>\$171,664,260</b>	<b>100%</b>
<b>Current Surplus Retained:</b>	<b>\$9,075,216</b>	<b>6%</b>
<b>Surplus Returned to Date:</b>	<b>\$6,389,908</b>	<b>4%</b>
<b>Net Cost:</b>	<b>\$156,199,136</b>	<b>90%</b>



# 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  
Mullica Township**



**LOSS RATIO <50%**

**CERTIFICATE OF EXCELLENCE**  
For Maintaining a Loss Ratio Below 50%

**\$1,000 AWARD!**  
**And the Winners Are...**



# CONGRATULATIONS!

Brigantine  
Egg Harbor City  
Egg Harbor Twp.  
Greater Egg Harbor  
Hammonton  
Lower Cape May

Lower Twp.  
Middle Twp.  
North Wildwood  
Pitman  
Somers Point



**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!

Brigantine  
Egg Harbor City  
Egg Harbor Twp.  
Folsom

Lower Cape May  
Middle Twp.  
North Wildwood



**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!

**Lower Township  
Elementary**

**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:

**\$18,620,753**

# District Claim Coordinator Special Recognition

**AVERAGE DAYS TO REPORT CLAIMS**  
Between 1 and 3 Days

**NEW**

**\$500 AWARD!**

**NEW**

**And the Winners Are...**



# CONGRATULATIONS!

Egg Harbor City  
Egg Harbor Twp.  
Folsom  
Greater Egg Harbor  
Hamilton Twp.  
Hammonton

Jackson Twp.  
Linwood  
Lower Cape May Reg.  
Mainland  
Middle Twp.  
Pitman  
Upper Twp.



# District Claim Coordinator Excellence Award

**REPORTING CLAIMS**

**Within 24 Hours**

**\$1,000 AWARD!**

**NEW**

**NEW**

**And the Winners Are...**





# CONGRATULATIONS!

**Brigantine  
Estell Manor  
Galloway Twp.  
Lower Twp.**

**North Wildwood  
Northfield  
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

## The Daily News

60 Pages, 7 Sections ••• 50 cents

Volume 260, No. 74

- **Joint Commission: Healthcare leaders' failure to create safety culture can lead to adverse events**
- **NASA culture key to Columbia shuttle disaster**
- **Why BP's failure to mention safety culture is a problem**
- **Fixing a Weak Safety Culture at General Motors**
- **Safety culture led to Amtrak derailment: NTSB**
- **Something wrong with Boeing's safety culture**

# Safety Includes:

## EDUCATION

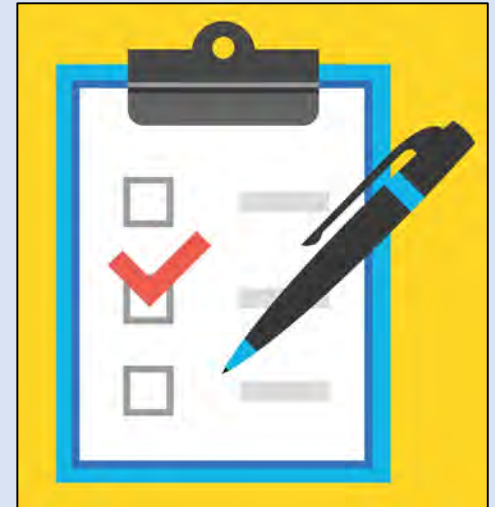
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



# 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 2018-19:**

**262 Classes  
Conducted**

**5,853 People  
Trained**

**Since Inception:**

**3,909 Classes  
Conducted**

**88,598 People  
Trained**

**Average Cost:**

**\$11.91 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 \$2.2 million

**ALL INCLUDED**

**in the JIF Program**



# 2018-19 SAFETY INCENTIVE PROGRAM

## THREE AWARD LEVELS:

Basic Criteria: 4 Winners

Elite: 3 Winners

Elite II: 12 Winners

**19 of 22 ACCASBO Districts Qualified...**



# SAFETY INCENTIVE PROGRAM

## BASIC AWARD Level Winners

**\$750 AWARD!**

**And the Winners Are...**



# BASIC AWARD LEVEL WINNERS

Estell Manor  
Hammonton  
Linwood  
Mainland

1<sup>st</sup> 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 Cape May Regional  
Somers Point

## 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  
Galloway\*  
Hamilton

Jackson Twp.  
Middle Twp.  
Mullica Twp.\*  
North Wildwood  
Pitman  
Weymouth

## CONGRATULATIONS!



\*1<sup>st</sup> Time  
Qualifiers!





# 2018-19 SAFETY STAR Of The Year

**And the Winner Is...**







**2018-19 SAFETY STAR**  
**Of The Year!**

**Michael Corrado**  
**Hamilton Township**





# 2018-19 SAFETY DISTRICT Of The Year

**And the Winners Are...**





# 2018-19 SAFETY DISTRICTS Of The Year!

**Egg Harbor Township  
Egg Harbor City**



**2018-19**

**COMBINED  
CASH AWARDS**

Brigantine - \$6,250  
Egg Harbor City - \$8,250  
Egg Harbor Township - \$6,750  
Estell Manor - \$1,750  
Folsom - \$4,750  
Galloway - \$2,750  
Greater Egg Harbor - \$2,750  
Hamilton Township - \$2,250  
Hammonton Township - \$2,250  
Jackson Township - \$2,750  
Linwood - \$1,250  
Lower Cape May Regional - \$3,750  
Lower Township - \$3,000  
Mainland Regional - \$1,750  
Middle Township - \$4,250  
Mullica Township - \$2,250  
North Wildwood - \$6,250  
Northfield - \$1,000  
Pitman - \$3,250  
Somers Point - \$2,250  
Upper Township - \$500  
Weymouth Township - \$4,250



**\$74,250  
TOTAL**



# THANK YOU FOR JOINING US!

All of the students, staff and communities we serve benefit from your dedication.

As you leave to go home, please accept a small token of our appreciation.

**GOOD NIGHT AND  
DRIVE SAFE!**



# THANK YOU!

## ACCASBO JIF

December 3, 2019



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