

Mark Mallett, ACCASBO JIF Vice Chair Business Administrator, Lower Cape May RSD

It has been my privilege to serve as Vice Chair for the ACCASBO Joint Insurance Fund. Over the past year, I have had the incredible opportunity to collaborate with and learn from an exceptional group of school representatives and professionals. Your expertise and dedication have significantly contributed to the strength of this organization.

Board Members Administrators

Other District Employees Vendor Partners

THANK YOU!



Craig A. Wilkie

Deputy Executive Director SPELL, ACCASBO, BCIP and GCSSD JIFs

Former Role:

Business Administrator/Board Secretary Burlington City Board of Education



Our Mission



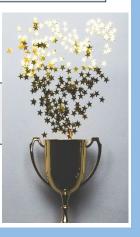
Reduce the Cost of Insurance by Building Programs to Help Districts Avoid Claims



Every Dollar
Not Spent on Claims
Means More Money for
Education

Tonight:

We Inform and Celebrate!



Special Thanks to Linda Albright, Northfield BOE Karen Gfroehrer, Mullica & Washington Twp. Michelle Richardson, Jackson BOE

Enjoy Your Retirement!





Enjoy Your Dinner!





JIF Partnership What Is Our "Why?"

Why Statement

The SPELL JIF is a collaborative group of dedicated school professionals who manage our risks to provide the best coverage and outcomes.

How?

Your district will benefit from our innovation and expertise when you join.

What?

Full-service risk management.



Only School Districts

28 School Districts

- In Three Counties
- Unique Issues Specific to Schools
- Opportunity to Manage Risk Collectively
- JIF Owner/Member of SPELL
- 96 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)
- Virtual Safety Cyber Seminar
- Safety Incentive Program
- Mold Prevention Seminar
- Boiler Operator Training



Over 200
Attendees at July
Mold Seminar!

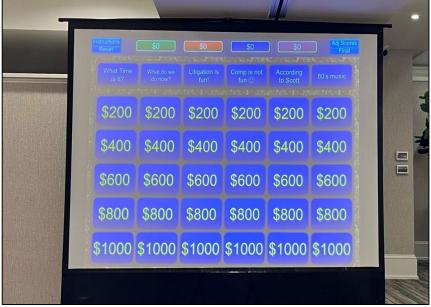


Programs That Work

Annual Joint Retreat

- Law Day with SPELL Jeopardy!
- What is Our Why?
- School Security, COI Review, Cyber Threats





Programs That Work - StopIT

SOLUTIONS, CURRICULUM & RESOURCES

- Identifies and helps at-risk individuals
- Builds and sustains a prevention-driven culture
- Extends your staff's capacity by using STOPit resources and capabilities.

Anonymous Reporting System 911-Direct Panic Alert System SEL & Wellness Training Center

Network & Device Surveillance

24/7/365 Incident Response Center

Threat
Assessment &
Intervention





Addressing Cyber Security

Rick Hillman, Your Virtual & Cyber Safety Officer

- Rick is a retired veteran Manager of IT and Facilities in Public Schools
- Rick's expertise is available on demand and free of charge to assist you in managing your IT Vulnerabilities
- His expertise and guidance is intended to support your staff as they address cyber security concerns

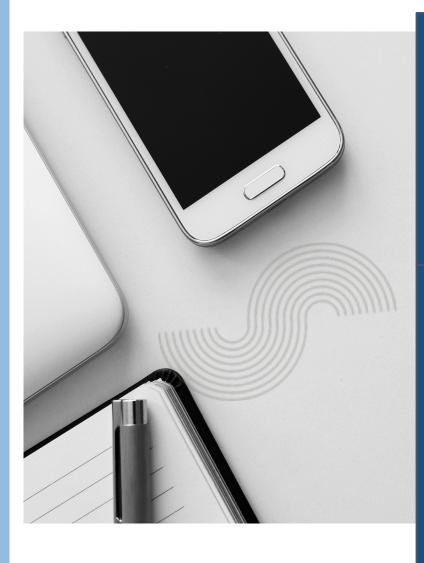
Robust Website Resources

- Rick has built and continually refines an on-line "Cybrary" as an integral part of the SPELL website for members
- There are model polices forms, data sets and a host of valuable tools





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**
- Patrick Madden, Esq, 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

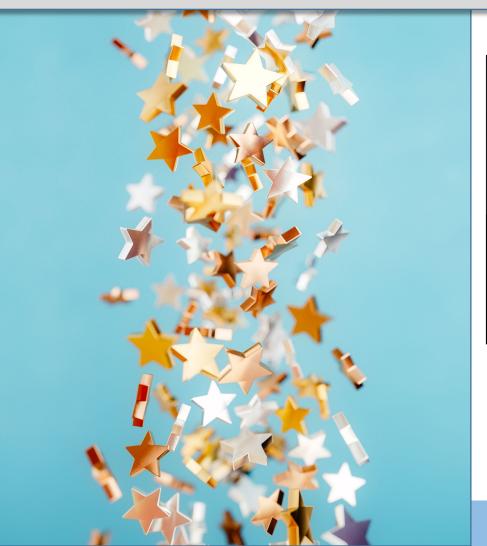


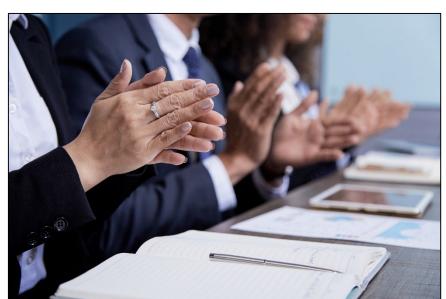


Manage More
Than Finance and Operations



District Risk Management Leaders







WE DO THIS?





Slip and Fall on a Wet Floor:

Total Incurred Value: \$1,050,000

Student Struck by a Vehicle:

Total Incurred Value: \$2,179,866

Wind Damaged Roof

Total Incurred Value: \$408,389

Employee Hurt Lower Back While Lifting

Total Incurred Value: \$1,281,067



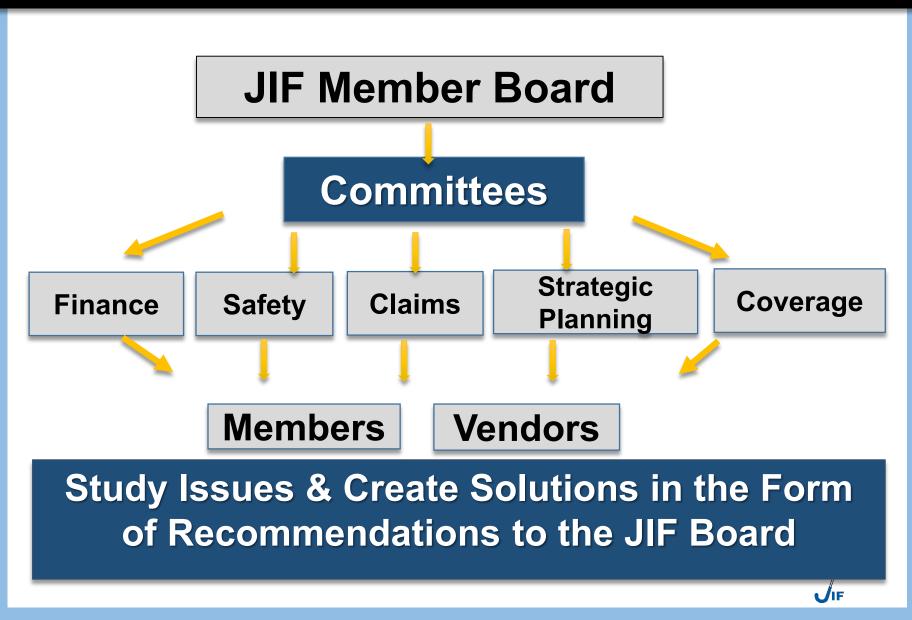








Organizational Structure



Lots of Coverage

Auto Liability: \$27,000,000

Boiler & Machinery: \$125,000,000

Crime: \$500,000

Cyber Liability: \$15,000,000

Crisis Protection Program: \$25,000,000

Educators Legal Liability: \$27,000,000

General Liability: \$27,000,000

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

UAS/Drones: \$20,000,000

Workers' Compensation: Statutory



Coverage Layers

Reinsurance Placement

Group
Purchased
Insurance
Policies

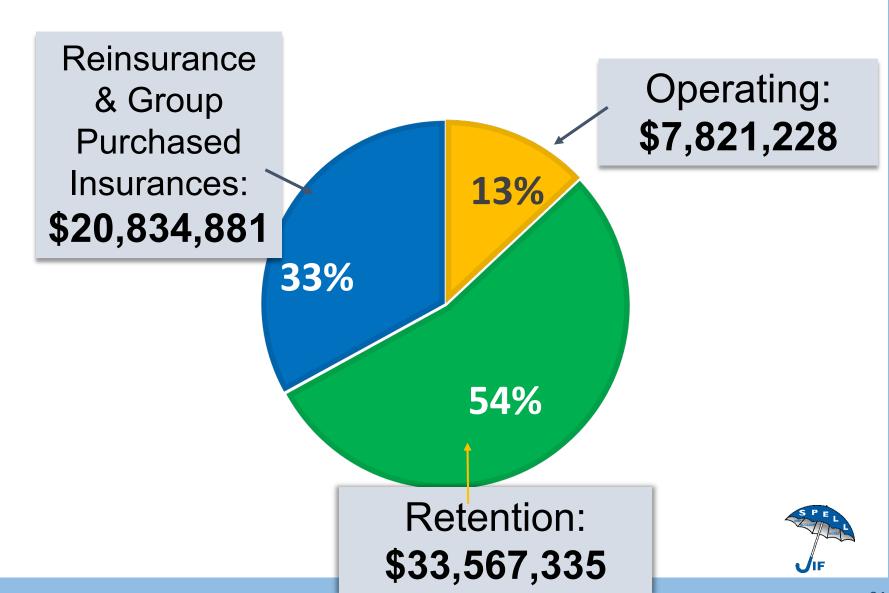
Common Money
Set Aside for
Retention

Deductible

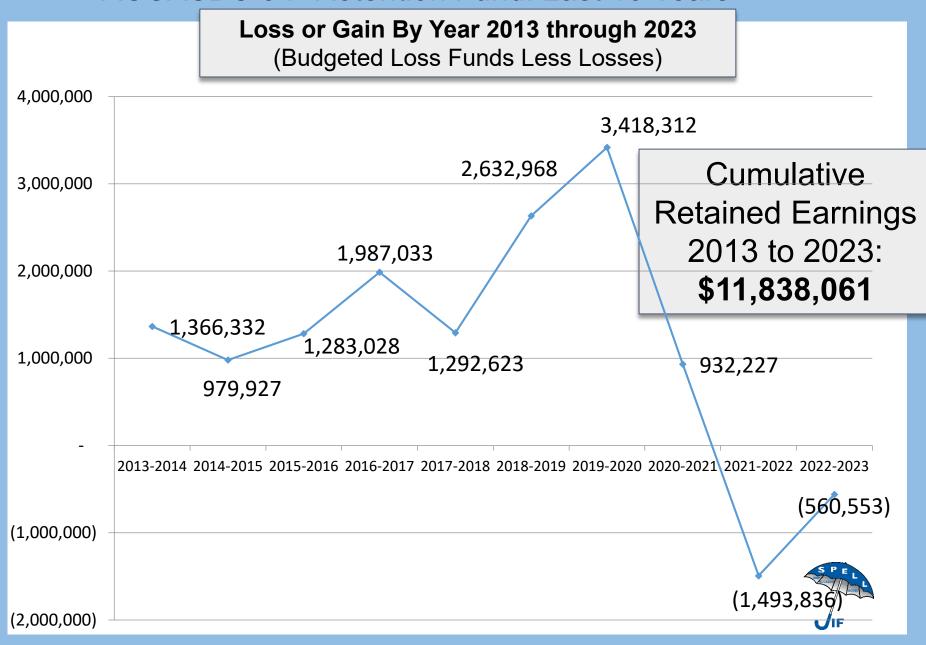
Deductible



ACCASBO JIF Budget Over Five Years



ACCASBO JIF Retention Fund: Last 10 Years



ACCASBO JIF Performance

July 1, 1992 - June 30, 2023

Total Contribution/Premium:	224,205,302	100%
Current Surplus Retained:	14,678,865	7%
Surplus Returned to Date:	8,864,907	4%
Net Cost:	200,661,530	89%



Hard Work Must Be Rewarded

Your Internal Risk Management Team Works Hard:

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





FINANCIAL

Performance Awards

Thomas Grossi, Finance Committee Chair Greater Egg Regional School District



LOSS RATIO <90%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 90%

\$500 AWARD!

And the Winners Are...





CONGRATULATIONS!

Greater Egg Harbor Wildwood Crest





LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...





CONGRATULATIONS!

Avalon Brigantine Estell Manor Folsom Hamilton Lower Cape May Lower Twp.

Middle Twp. **North Wildwood** Northfield **Pitman Somers Point Stone Harbor** Weymouth



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!

Folsom BOE
Greater Egg
Lower Cape May
Lower Township

Middle Twp.
North Wildwood
Pitman
Somers Point





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!

Folsom BOE
Lower Cape May
Lower Township
Middle Township
North Wildwood SD





FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...





CONGRATULATIONS!





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

1-2 weeks

3-8 weeks

1 mo. or later

•

\$1,399,604

\$3,110,231

\$4,976,370

\$11,196,833

Paid out in Workers'
Comp Claims in last
5 Years:

\$22,823,820

District Claim Coordinator Special Recognition

AVERAGE DAYS TO REPORT CLAIMS Between 1 and 3 Days \$500 AWARD!

And the Winners Are...





CONGRATULATIONS!

Egg Harbor City
Egg Harbor Township
Jackson Township
Linwood BOE
Lower Township
Somers Point
Stone Harbor





District Claim Coordinator Excellence Award

REPORTING CLAIMS Within 24 Hours \$1,000 AWARD!

And the Winners Are...





CONGRATULATIONS!

Avalon
Brigantine
Estell Manor
Folsom
Galloway
Hamilton
Hammonton

Mainland
Middle Twp
Northfield
Pitman
Upper Twp
Weymouth
Wildwood Crest



ZERO CLAIMS AWARD

ZERO Claims in 2022-23

And the Winner Is...





CONGRATULATIONS!



Avalon BOE



With ZERO Claims in 2022-2023!







Thank You and Congratulations



TO ALL DISTRICT CLAIMS COORDINATORS!

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

FOCUS

ON

SAFETY



SAFETY

Recognition Awards John Geitz JIF Safety Director



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 2022-23:

287 Classes Conducted

6,215 People Trained

Since Inception:

4,751 Classes
Conducted

110,340 People Trained

Safety Facts

Average Cost:

\$11.86 Per Employee

- Program launched March of 1998
- Over 70 courses have been developed
- Available at a time and location convenient to YOU!
- Saving the districts nearly \$2.6 million

ALL INCLUDED

in the JIF Program

2022-23 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 2 Winners

Elite: 3 Winners

Elite II: 17 Winners

22 of 26 Eligible Districts Qualified...





SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

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





BASIC AWARD LEVEL WINNERS

Egg Harbor Township Northfield BOE

CONGRATULATIONS!





SAFETY INCENTIVE PROGRAM

ELITE AWARDLevel Winners

\$1,500 AWARD!
And the Winners Are...





ELITE AWARD LEVEL WINNERS

Greater Egg Harbor Lower Township Margate City BOE

CONGRATULATIONS!





SAFETY INCENTIVE PROGRAM

ELITE II AWARDLevel Winners

\$2,500 AWARD!
And the Winners Are...





ELITE II AWARD LEVEL WINNERS

Avalon
Brigantine
Egg Harbor City
Estell Manor
Folsom
Galloway
Hamilton
Hammonton

Jackson Lower Cape May Mainland Middle Twp. Mullica Twp. **North Wildwood Pitman Somers Point Stone Harbor**

CONGRATULATIONS!





2022-23 SAFETY STAR Of The Year

And the Winners are...







Scott Wheeler

Facilities Manager, Egg Harbor City







2022-23 SAFETY STAR

This Safety Star Award was brought to you by The Philadelphia Eagles!







2022-23 SAFETY STAR Of The Year

And the Winner is...





2022-23 SAFETY STAR Of The Year!

Carol Bowen

Business Office Secretary, Hamilton Township SD







Of The Year

And the Winner is...





2022-23 SAFETY DISTRICTS Of The Year!



Estell Manor City SD





2022-23 SAFETY DISTRICTS Of The Year!

Large District Tie: Hamilton Township SD -AND-





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Avalon - $4,500
Brigantine - $8,000
Egg Harbor City - $3,000
Egg Harbor Township - $1,500
Estell Manor - $7,000
Folsom - $7,000
Galloway - $3,500
Greater Egg Harbor - $3,000
Hamilton Township - $7,000
Hammonton Township - $3,500
Jackson Township - $3,000
Linwood - $500
Lower Cape May Regional - $6,000
Lower Township - $5,500
Mainland Regional - $3,500
Margate - $1,500
Middle Township - $9,500
Mullica Township - $2,500
North Wildwood – $6,000
Northfield - $3,000
Pitman - $5,500
Somers Point - $5,000
Stone Harbor - $4,000
Upper Township - $1,000
Weymouth Township - $2,000
Wildwood Crest - $1,500
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2022-23

COMBINED CASH AWARDS



THANK YOU



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.





