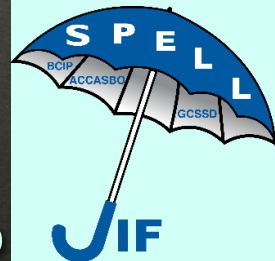


WELCOME



2024 ACCASBO
STATE OF THE JIF DINNER



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

Thank you all for joining us to celebrate the remarkable achievements and dedicated efforts of our member districts over the past year. Your presence here is a testament to the hard work, commitment, and excellence that define our educational community.

**Board Members
Administrators**

**Other District Employees
Vendor Partners**

THANK YOU!



Craig H. Wilkie

**Deputy Executive Director
SPELL, ACCASBO, BCIP and GCSSD JIFs**

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



Our Mission

MISSION:

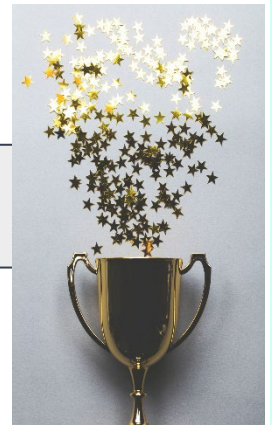
Reduce the Cost of Insurance by Building Programs to Help Districts Avoid Claims

SAVINGS:

Every Dollar Not Spent on Claims Means More Money for Education

Tonight:

We Inform and Celebrate!



Enjoy Your Dinner!



WHY?

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

30 School Districts

- In Three Counties
- Unique Issues Specific to Schools
- Opportunity to Manage Risk Collectively
- JIF Owner/Member of SPELL
- 101 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 360**
- **Safety Incentive Program**
- **Mold/Water Management Seminar**
- **Boiler Operator Training**



*Over 200
Attendees at July
Safety 360
Seminar!*



Programs That Work

Annual Joint Retreat

- Law Day with SPELL Jeopardy
- Effective Claims Management
- Safety 360 in Practice



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

24/7 Crisis
Counselors

24/7/365
Incident
Response Center

Threat
Assessment &
Intervention



Addressing Virtual Safety

Fredrick J. Hillman (Rick), Virtual Safety Officer

THE CHALLENGE:

- Managing risk requires knowledge of virtual & physical risk.
- Keeping up with the data analysis, storage and management is difficult for IT staff.
- Building safety and security demands thoughtful planning and useful discussion.

TO HELP MEMBERS NAVIGATE THIS CHALLENGE:

- Rick Hillman is your Virtual Safety Officer.
- His expertise and guidance **is provided free of charge**
- He supports members with safety and security issues associated with your expanding technology footprint.



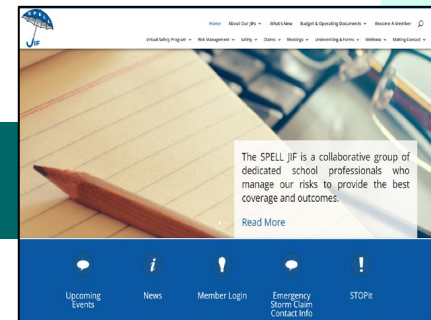
Addressing Virtual Safety

Fredrick Hillman, Virtual Safety Officer

- Former IT & Facilities Director for 2 member districts.
- Rick can help you identify risk from contracts in software purchasing and the integration of sensor devices to monitor physical environment.

Robust Website Resources

- Rick has built an on-line “Cybrary” as an integral part of the SPELL website with:
 - Model policies forms
 - Data sets
 - Many valuable tools to help members safeguard their virtual footprint.



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



**SCHOOL
BUSINESS
ADMINISTRATORS:**



**Manage More
Than Finance and Operations**



District Risk Management Leaders



WHY

DO
WE DO
THIS?



Four Claim Examples out of 3,857 Total Recorded in the 2023-2024 Fiscal Year:

Bus Caught Fire

**Total Incurred
Value: \$144,548**

Storm Damaged
Roof

**Total Incurred
Value: \$600,000**

Molestation
Allegation

**Total Incurred
Value: \$406,900**

Teacher Assaulted
by Student

**Total Incurred
Value: \$497,956**



The SPELL JIF 2023-2024 Fiscal Year Claim View as of November 17, 2024

**Total Claim Count
3,857**

**Total Paid
\$9,689,631.96**

**Total Incurred
\$17,537,737.10**

**Total Reserved
\$7,848,090.00**

**Total Recoveries
\$224,761.11**

**Total Net Incurred
\$17,312,975.99**



2024 Challenges

Property:

- Increasing Natural Disasters: hurricanes, floods, fires
- Twenty-eight separate \$1 billion property loss events in the U.S. in 2023

Statutory and Regulatory Changes:

- Workers' Comp Reopeners
- Pension Offset
- COVID



Inflation & Plaintiff-Friendly Legal Decisions

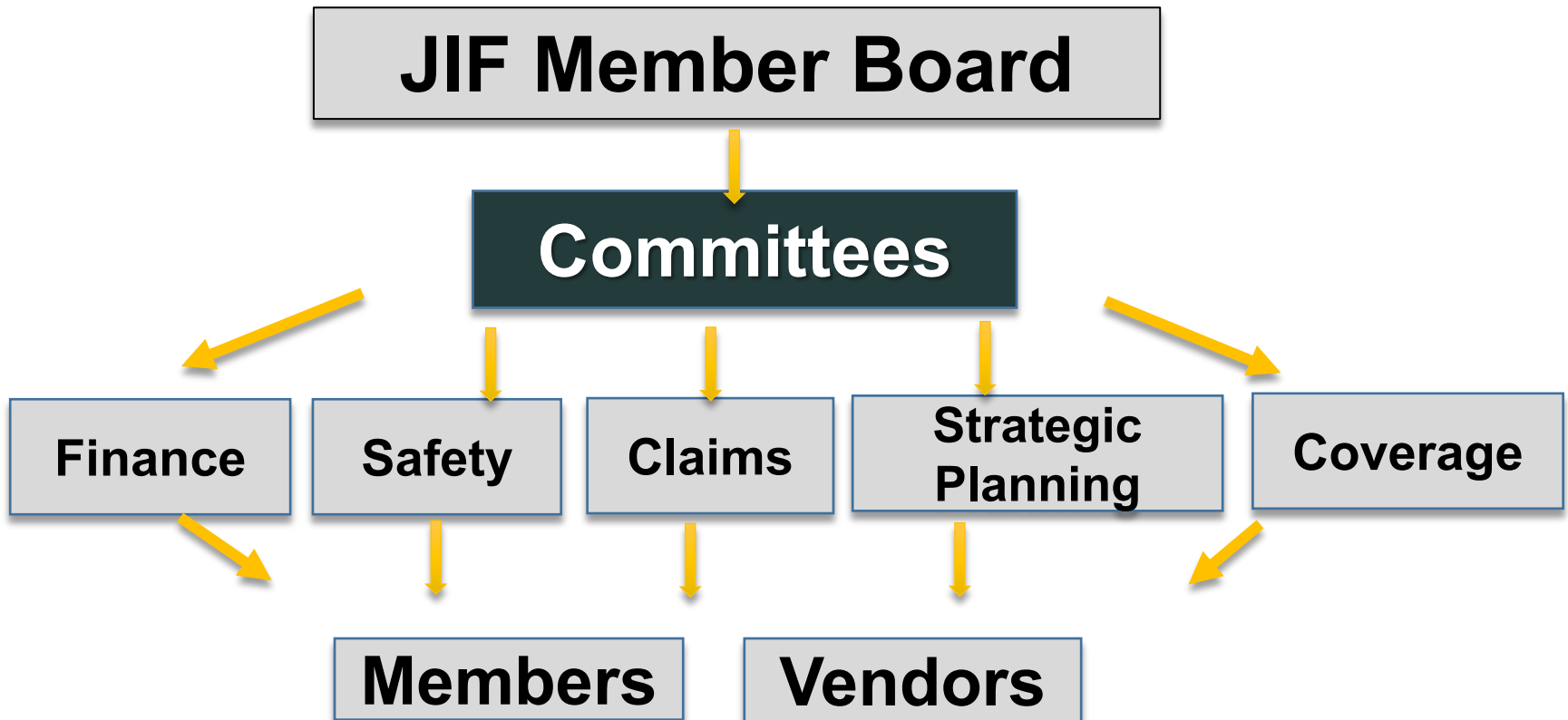
These impact our budget, but luckily....

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: \$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**

**Common Money
Set Aside for
Retention**

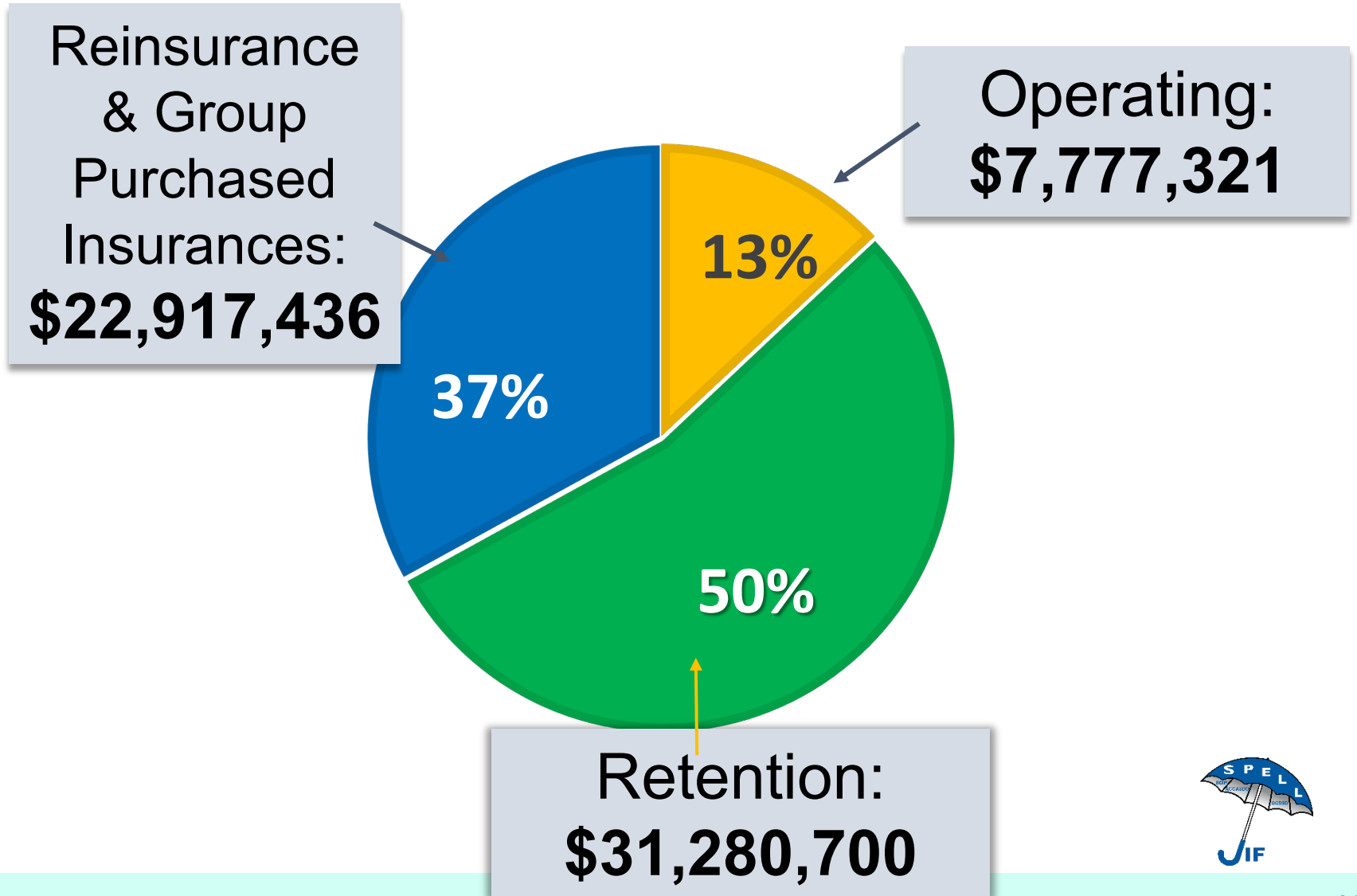
Deductible

**Group
Purchased
Insurance
Policies**

Deductible



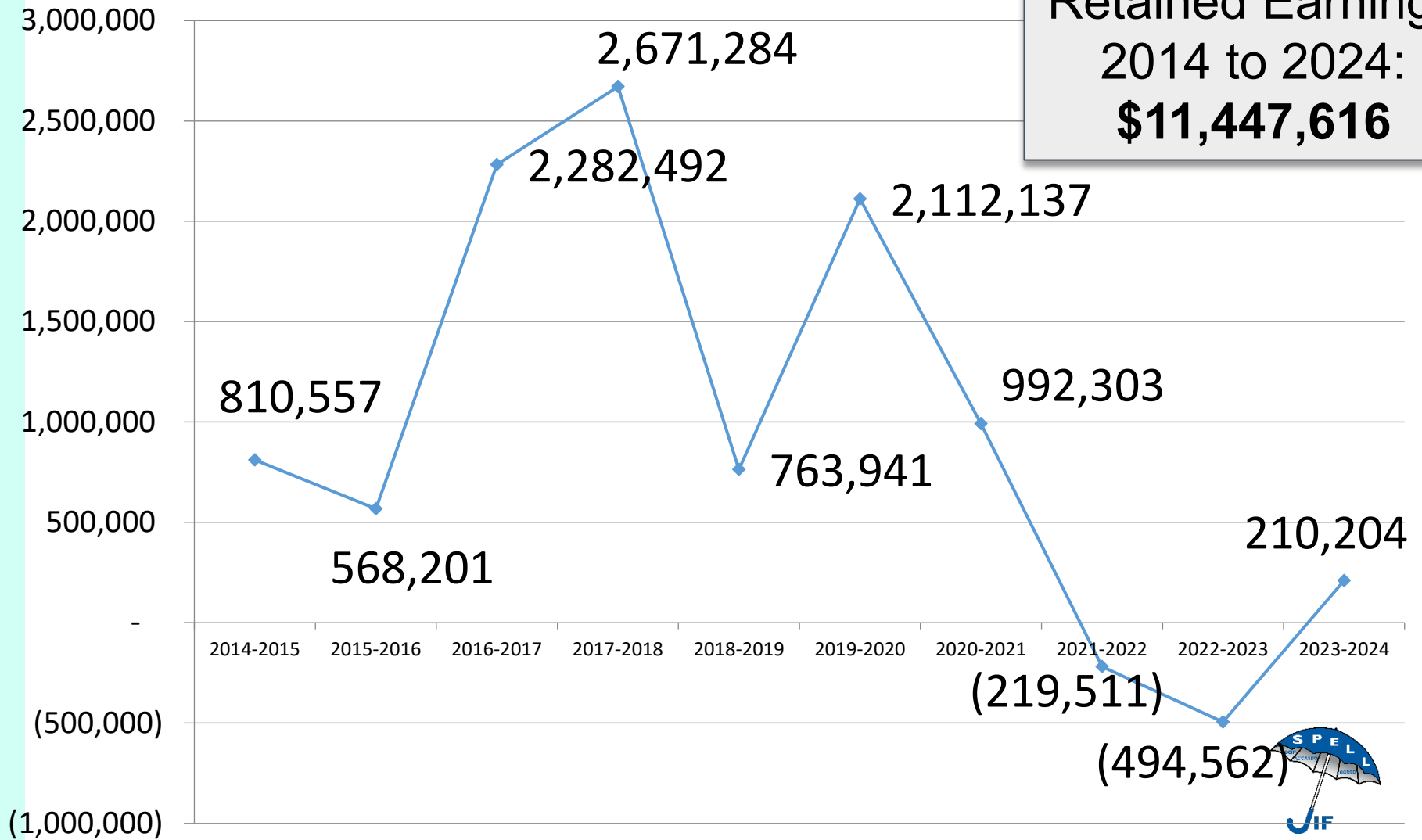
ACCASBO JIF Budget Over Five Years



ACCASBO JIF Retention Fund: Last 10 Years

Loss or Gain By Year 2014 through 2024
(Budgeted Loss Funds Less Losses)

**Cumulative
Retained Earnings
2014 to 2024:
\$11,447,616**



ACCASBO JIF Performance

July 1, 1992 - June 30, 2024

Total Contribution/Premium:	236,309,945	100%
Current Surplus Retained:	14,423,364	6%
Surplus Returned to Date:	8,864,907	4%
Net Cost:	213,021,674	90%



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!

Brigantine Public SD Middle Township



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Avalon
Estell Manor
Folsom
Greater Egg Harbor
Hammonton
Lower Twp.
Mainland**

**Margate
Mullica
North Wildwood
Northfield
Pitman
Stone Harbor
Wildwood Crest**



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!

**Estell Manor
Folsom BOE
Greater Egg**

**Lower Twp
Margate
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!

**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!

Margate City Board of Education

**Most
Improved:
148%**





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	+	\$1,399,604
1-2 weeks	+	\$3,110,231
3-8 weeks	+	\$4,976,370
1 mo. or later	+	\$11,196,833

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

\$21,429,450

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
Folsom
Galloway
Greater Egg Harbor
Linwood BOE
Lower Township
Mainland
Mullica**



District Claim Coordinator Excellence Award

REPORTING CLAIMS

Within 24 Hours

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Brigantine
Egg Harbor Twp
Estell Manor
Hamilton
Galloway
Hamilton
Margate
Middle Twp**

**North Wildwood
Northfield
Pitman
Somers Point
Stone Harbor
Weymouth
Wildwood Crest**



ZERO CLAIMS AWARD

ZERO Claims in 2023-24

And the Winner Is...



CONGRATULATIONS!



Stone Harbor



With ZERO Claims in 2023-2024!



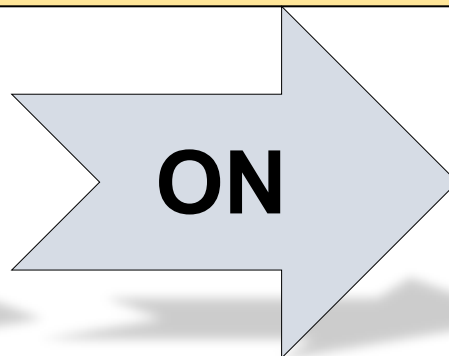


**Thank You and
Congratulations**



TO ALL DISTRICT CLAIMS COORDINATORS!

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



SAFETY

Recognition Awards

John Geitz
JIF Safety Director



Safety Includes:

EDUCATION

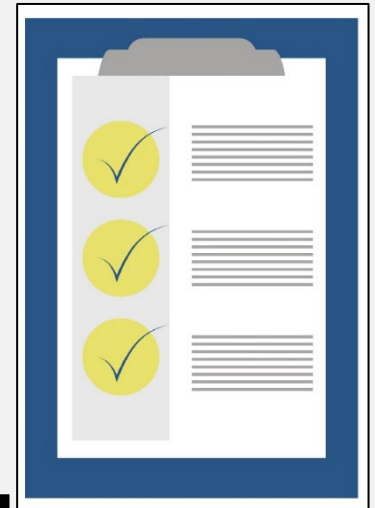
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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 2023-24:

**294 Classes
Conducted**

**7,048 People
Trained**

Since Inception:

**5,045 Classes
Conducted**

**117,388 People
Trained**

Safety Facts

Average Cost:

\$11.90 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 \$2.75 million

ALL INCLUDED

in the JIF Program



2023-24 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 5 Winners

Elite: 3 Winners

Elite II: 15 Winners

23 of 25 Eligible Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Avalon BOE
Lower Cape May Regional
Pitman BOE
Stone Harbor BOE
Upper Township BOE

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Egg Harbor Township
Greater Egg Harbor Regional
North Wildwood SD

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$3,000 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

**Brigantine
Egg Harbor City
Estell Manor
Folsom
Galloway
Hamilton
Hammonton**

**Linwood
Lower Township
Mainland
Margate
Middle Twp.
Mullica Twp.
Northfield
Somers Point**

CONGRATULATIONS!





2023-24 SAFETY STAR Of The Year


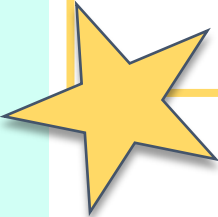
And the Winner is...





2023-24 SAFETY STAR Of The Year!

Anthony Poretto
Technology Coordinator
Hamilton Twp BOE





2023-24 SAFETY HERO

Of The Year

And the Winner is...





2023-24 SAFETY HERO

Of The Year!

Sarah Foley

Curriculum Supervisor
Estell Manor School District



Estell Manor



Wildcats





2023-24 SAFETY DISTRICT Of The Year

And the Winners are...





2023-24 SAFETY DISTRICTS Of The Year!



It's a Tie!

**Mainland Regional HS
Margate City BOE
Northfield BOE**



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

2023-24

COMBINED CASH AWARDS



**\$109,000
TOTAL**



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.



THANK YOU!



2024 ACCASBO
STATE OF THE JIF DINNER

