



WELCOME!
GCSSD
STATE OF THE JIF
DINNER
Celebrating 25 Years!

2023

**Joe Collins, GCSSD JIF Chair
Elk Twp SD & Delsea Regional SD BA**

*Thank you for joining
us. We take great
pride in our collective
achievements
throughout 2023 and
look forward to
continuing our efforts
in 2024.*

**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

MISSION:

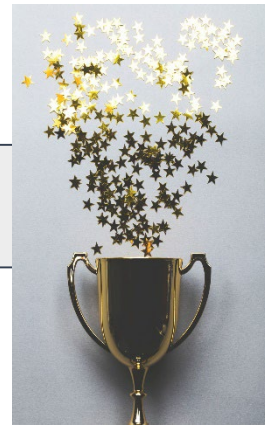
Reduce the Cost of
Insurance by Building
Programs to Help
Districts Avoid Claims

SAVINGS:

Every Dollar
Not Spent on Claims
Means More Money for
Education

Tonight:

We Inform and Celebrate!



Enjoy Your Dinner!



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

23 School Districts

- In Four 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**



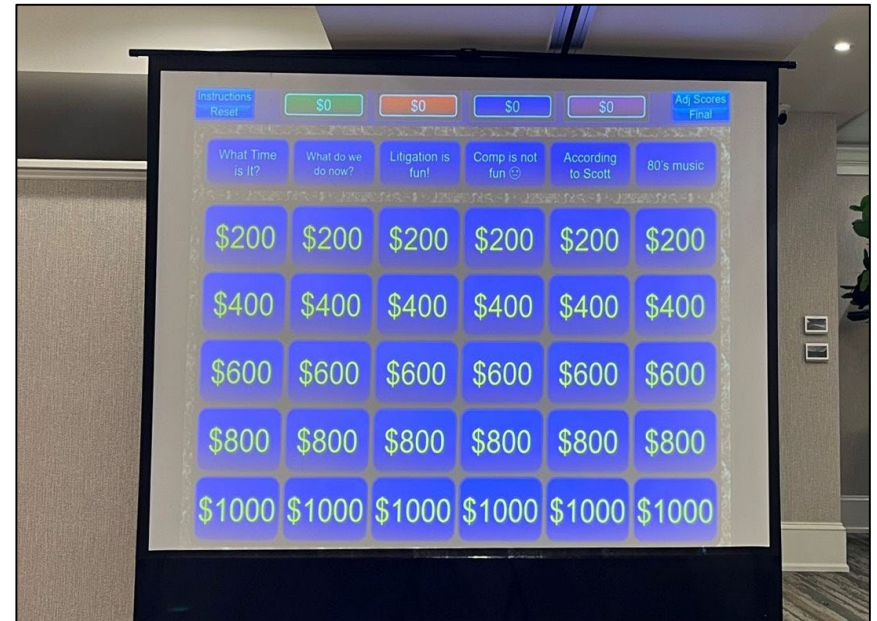
*Over 200
Attendees at July
Mold Seminar!*



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



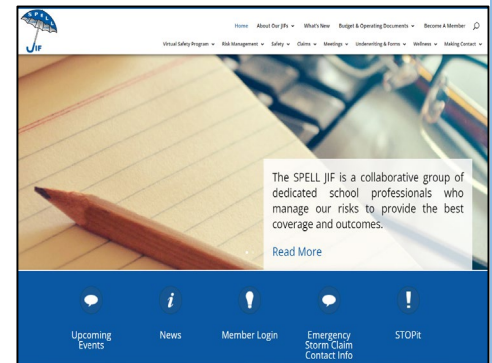
Addressing Cyber Security

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 policies 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



**SCHOOL
BUSINESS
ADMINISTRATORS:**



**Manage More
Than Finance and Operations**



District Risk Management Leaders



WHY

DO
WE DO
THIS?



Suicide Due to Harassment:

**Total Incurred
Value: \$1,024,564**

Bus in Intersection Letting off
Students Struck by Car:

**Total Incurred
Value: \$4,095,000**

High School Gym Water Leak
Caused Water Damage to Floor:

**Total Incurred
Value: \$528,617**

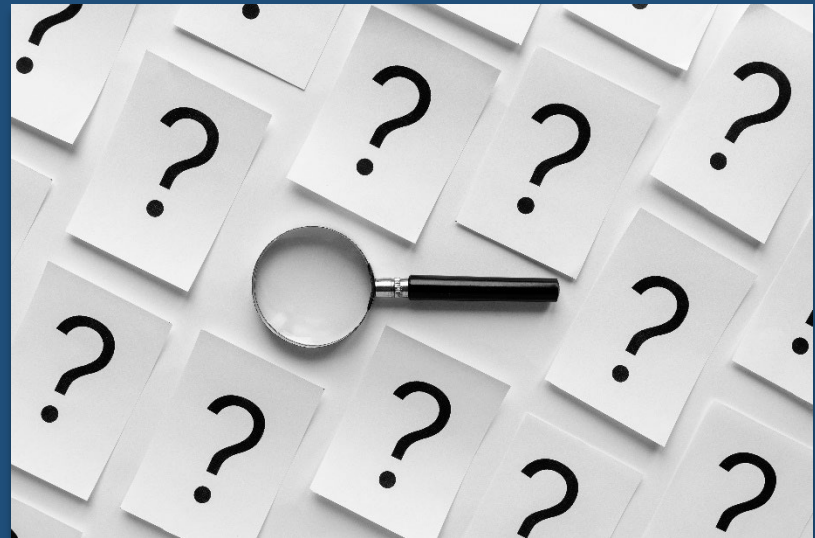
Claimant Stepped from Ladder,
Turned and Tripped when her
Foot was Caught under a Cart:

**Total Incurred
Value: \$904,359**

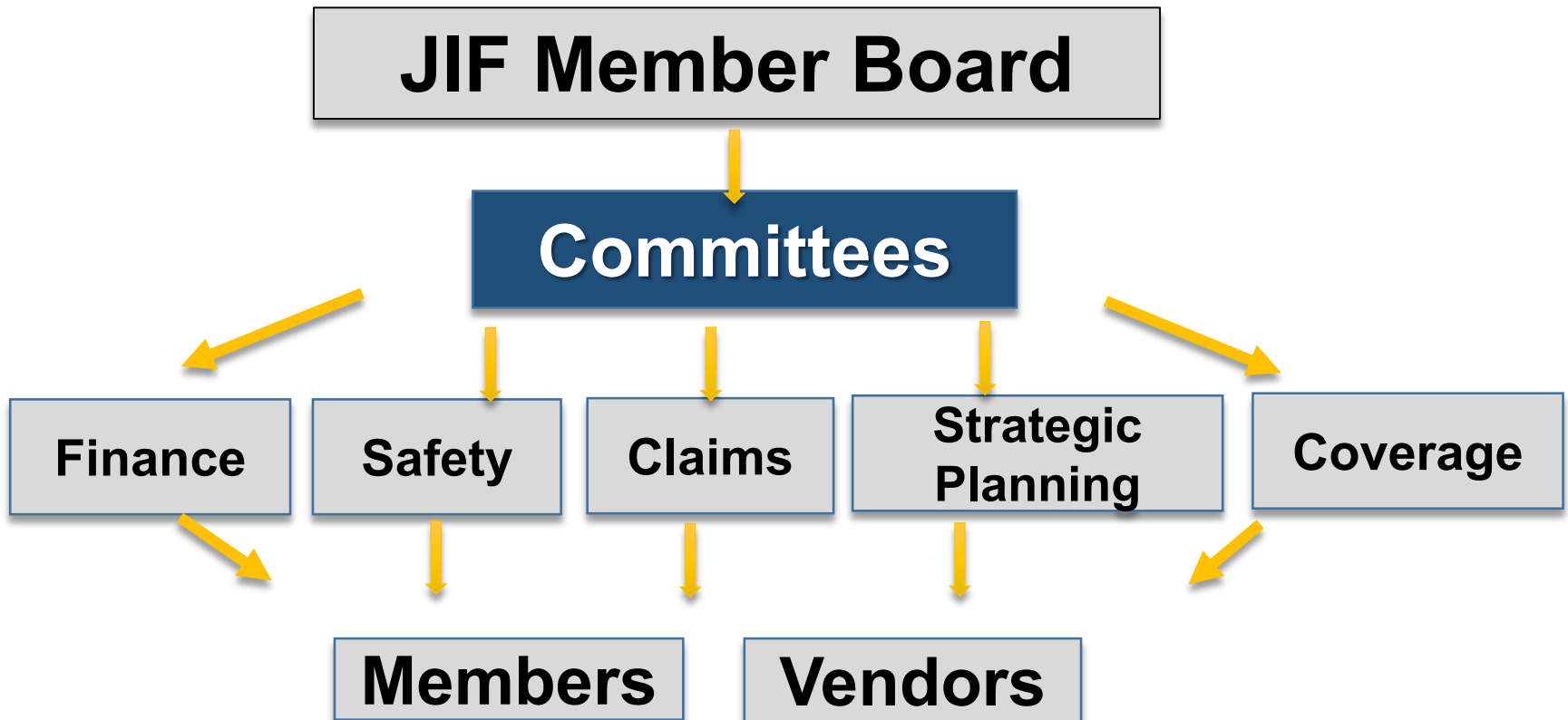


HOW

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**

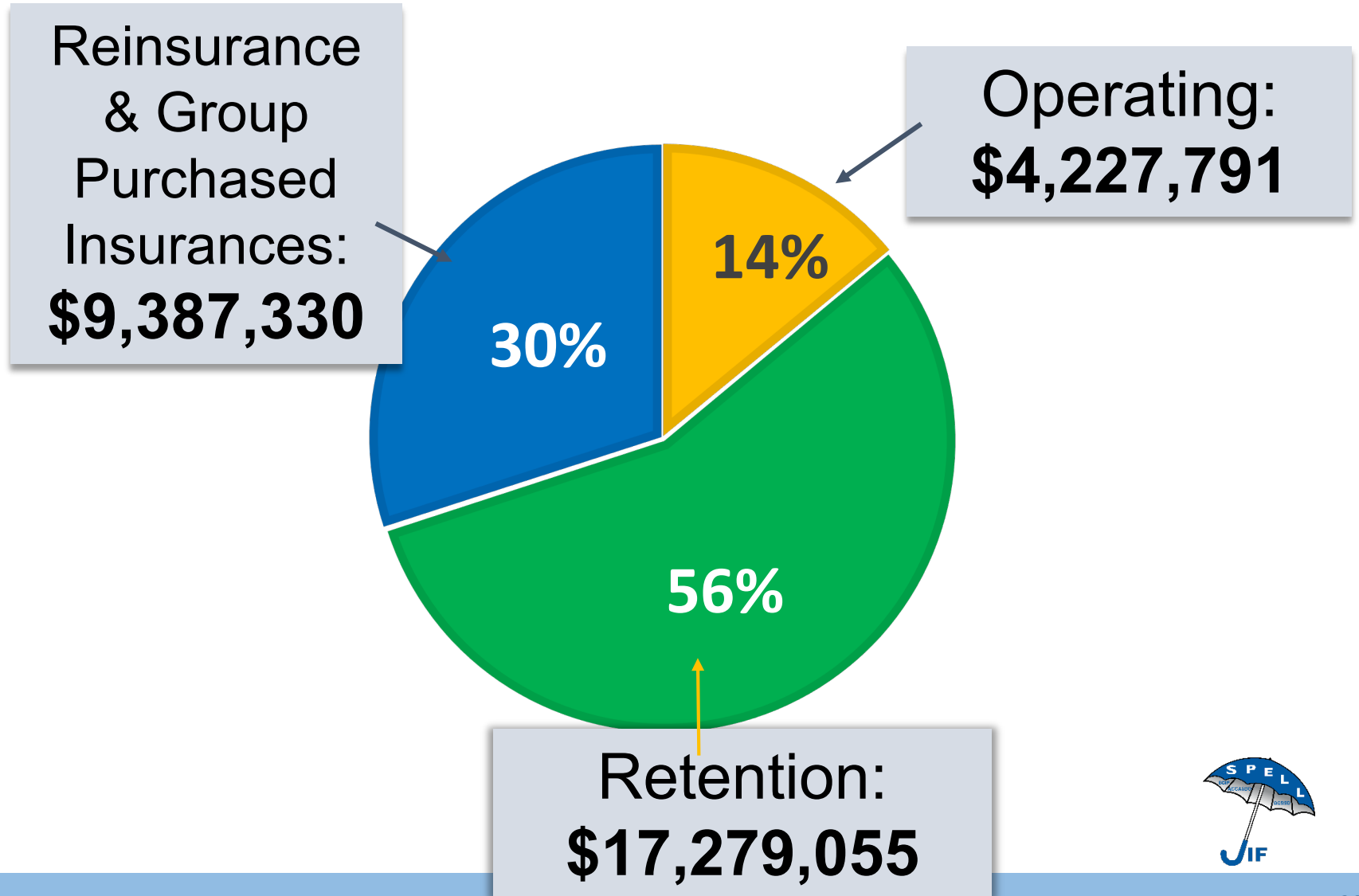
Deductible

**Group
Purchased
Insurance
Policies**

Deductible

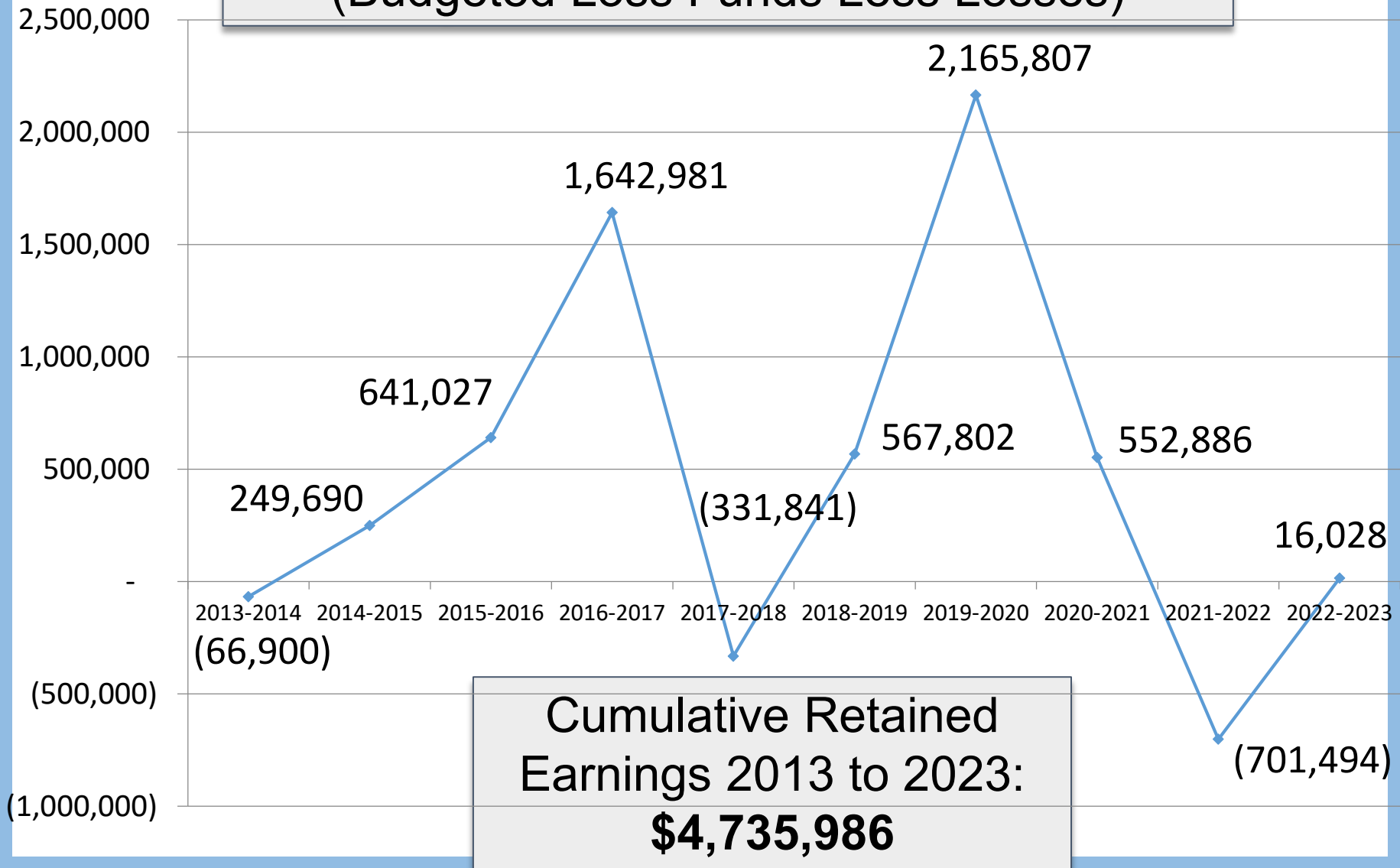


GCSSD JIF Budget Over Five Years



GCSSD JIF Retention Fund: Last 10 Years

Loss or Gain By Year 2013 through 2023 (Budgeted Loss Funds Less Losses)



GCSSD JIF Performance

July 1, 1998 - June 30, 2023

Total Contribution/Premium:	\$97,233,970	100%
Current Surplus Retained:	\$6,461,197	7%
Surplus Returned to Date:	\$1,873,675	2%
Net Cost:	\$88,899,098	91%



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
Scott Campbell
Finance Committee Chair
Greenwich Twp.



LOSS RATIO <90%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 90%

\$500 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Deptford Township PSD
Gateway Regional SD
Monroe Township PS
Upper Deerfield Twp SD**



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Delsea
East Greenwich
Elk Twp
Fairfield
Greenwich (Cumberland)
National Park
Penns Grove Carneys
Pennsville

Salem County Spec Svs
Salem County Vo Tech.
South Harrison
Stow Creek
Westville
Woodbury Heights
Woodstown - Pilesgrove



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!

**Fairfield Township SD
Gateway Regional School District
Pennsville Public School District
Salem County Vocational Technical SD
South Harrison Twp SD
Westville Borough PSD
Woodbury Heights Board of Education
Woodstown – Piles Grove Regional SD**



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!

**Gateway Regional School District
Pennsville Public School District
Salem County Vocational Tech.
South Harrison School District
Woodbury Heights BOE**



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!



**Elk Township School
District**



**Most
Improved:
937.8%**





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	+	\$757,546
1-2 weeks	+	\$1,683,436
3-8 weeks	+	\$2,693,498
1 mo. or later	+	\$6,060,370

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

\$9,985,205

District Claim Coordinator Special Recognition

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

And the Winners Are...



CONGRATULATIONS!

**Monroe Township Public Schools
Penns Grove - Carneys Point Regional SD
Pennsville Public SD
Salem County Vocational Tech**



District Claim Coordinator Excellence Award

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

And the Winners Are...



CONGRATULATIONS!

Delsea
Deptford
East Greenwich
Gateway
Greenwich Twp
(Cumberland)
Greenwich Twp
(Gloucester)
National Park
Oldmans

Pennsauken
Salem County SS
South Harrison
Stow Creek
Wenonah
Westville
Woodbury Heights
Woodstown-
Pilesgrove



ZERO CLAIMS AWARD

ZERO Claims in 2022-23

And the Winners are...





CONGRATULATIONS!

South Harrison
Stow Creek
Woodbury Heights

**With ZERO Claims in
2022-2023!**



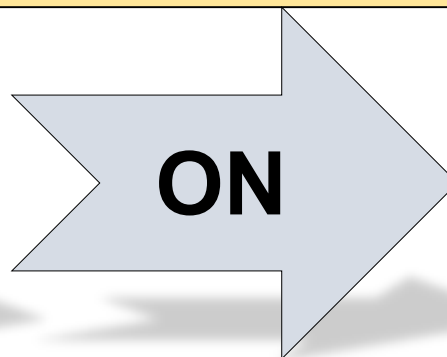


**Thank You and
Congratulations**



TO ALL DISTRICT CLAIMS COORDINATORS!

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



SAFETY

Recognition Awards

John Geitz
JIF Safety Director



Safety Includes:

EDUCATION

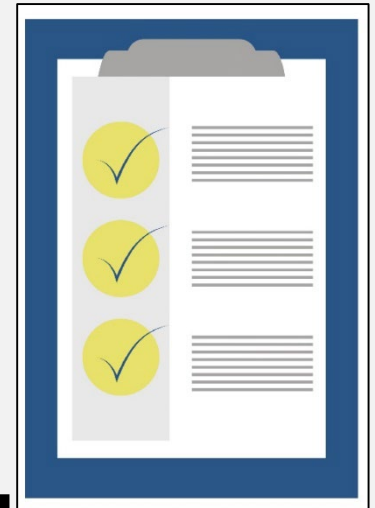
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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: 1 Winner

Elite: 3 Winners

Elite II: 12 Winners

16 of 23 Eligible Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Upper Deerfield Twp SD

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

**Gateway Regional SD
Oldmans Twp BOE
Pennsauken PS**

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$2,500 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

**Delsea Regional HS
Deptford Township
Elk Township
Fairfield Township
Greenwich (Gloucester)
National Park**

**Pennsville Public SD
Salem County SS
Salem County Vo-Tech
Wenonah
Westville Boro
Woodbury Heights**



CONGRATULATIONS!



2022-23 SAFETY STAR Of The Year

And the Winner is...

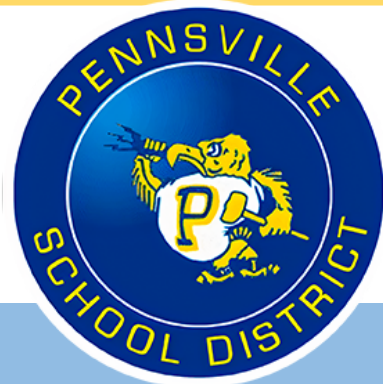




2022-23 SAFETY STAR

Of The Year!

Heather Mayhew
Business Administrator
Pennsville Public SD





2022-23 SAFETY DISTRICT Of The Year

And the Winners Are...





2022-23 SAFETY DISTRICTS Of The Year!



Small District:
Fairfield Township SD



2022-23 SAFETY DISTRICTS Of The Year!

Large District Tie:
Delsea Regional HS
-AND-
Pennsville PSD



Delsea - \$7,000
Deptford - \$4,000
East Greenwich - \$2,000
Elk Township - \$4,500
Fairfield - \$7,000
Gateway - \$5,500
Greenwich (Cumberland)– \$2,000
Greenwich (Gloucester)– \$3,500
Monroe Twp - \$1,000
National Park - \$4,500
Oldmans - \$2,500
Penns Grove–Carneys Pt - \$1,500

Pennsauken - \$2,500
Pennsville - \$9,000
Salem County SSSD - \$4,500
Salem County VoTech- \$6,500
South Harrison- \$4,500
Stow Creek - \$2,000
Upper Deerfield - \$1,500
Wenonah - \$3,500
Westville - \$5,500
Woodbury Heights - \$7,000
Woodstown-Piles Grove- \$3,000

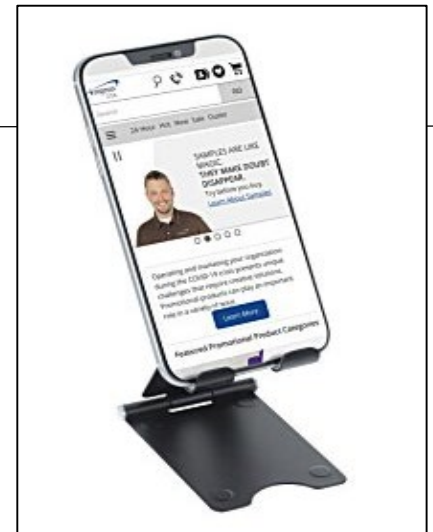
2022-23

COMBINED CASH AWARDS: \$94,500



Celebrating 25 Years!

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!
GCSSD
STATE OF THE JIF
DINNER
Celebrating 25 Years!

2023