

# WELCOME



2024 GCSSD  
STATE OF THE JIF DINNER



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

*Thank you for  
attending this  
evening and for your  
dedication to  
ensuring the safety  
of our districts for all  
students, staff, and  
the 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:

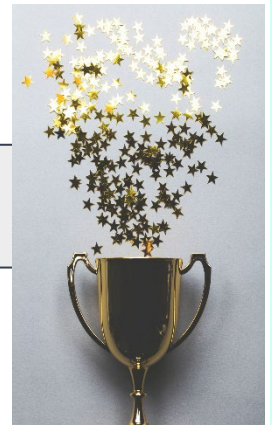
Reduce the Cost of Insurance by Building Programs to Help Districts Avoid Claims

## 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

## 26 School Districts

- In Four 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.



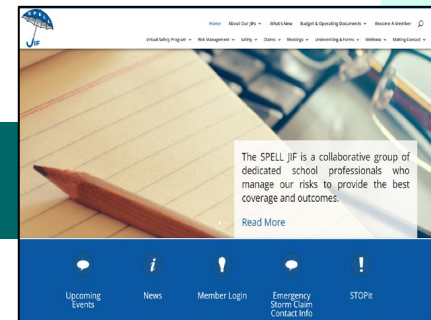
# Addressing Virtual Safety

## Rick 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



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# 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....**

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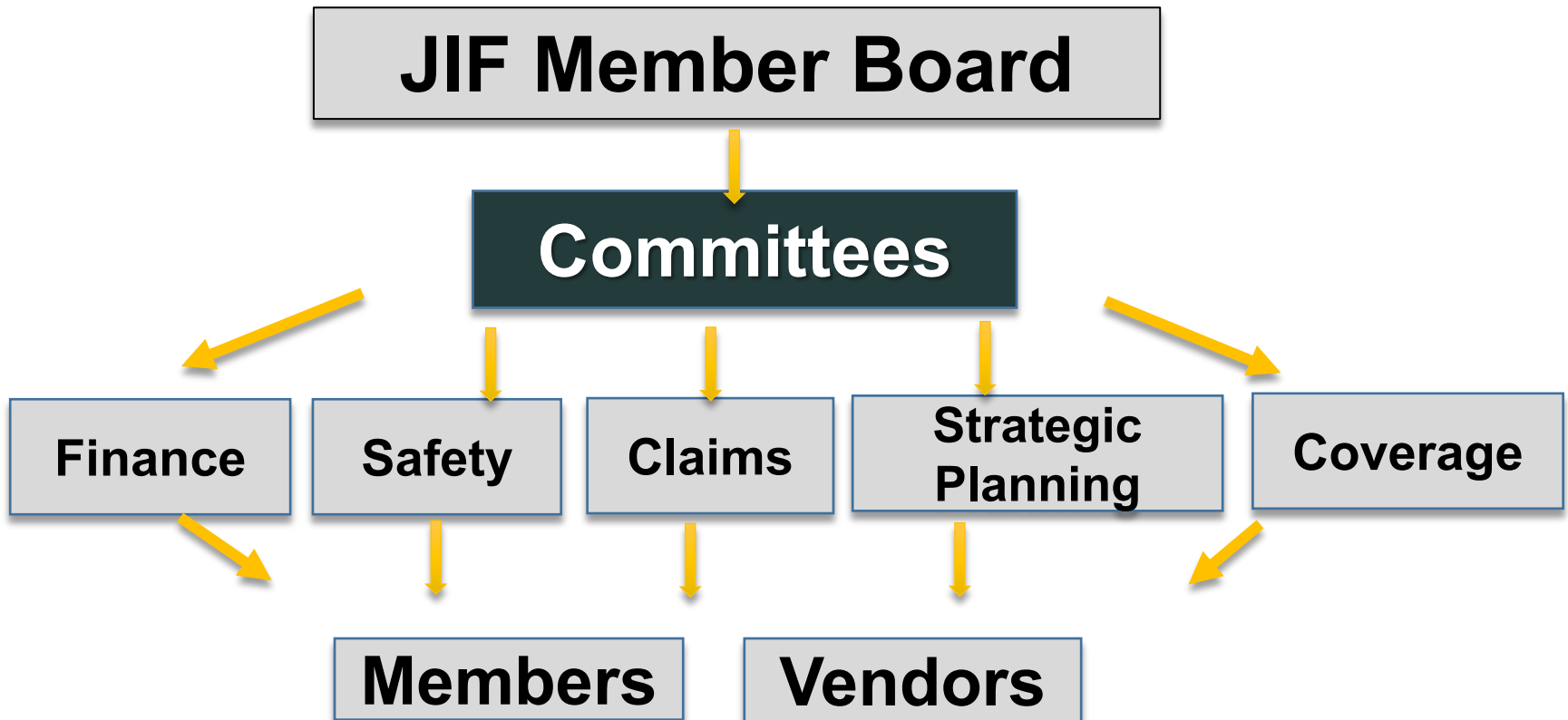
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# HOW

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

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

**Crisis Protection Program:** \$25,000,000

**Educators Legal Liability:** \$27,000,000

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**General Liability:** \$27,000,000

**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

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

**Workers' Compensation:** Statutory





# Coverage Layers

**Reinsurance  
Placement**

**Common Money  
Set Aside for  
Retention**

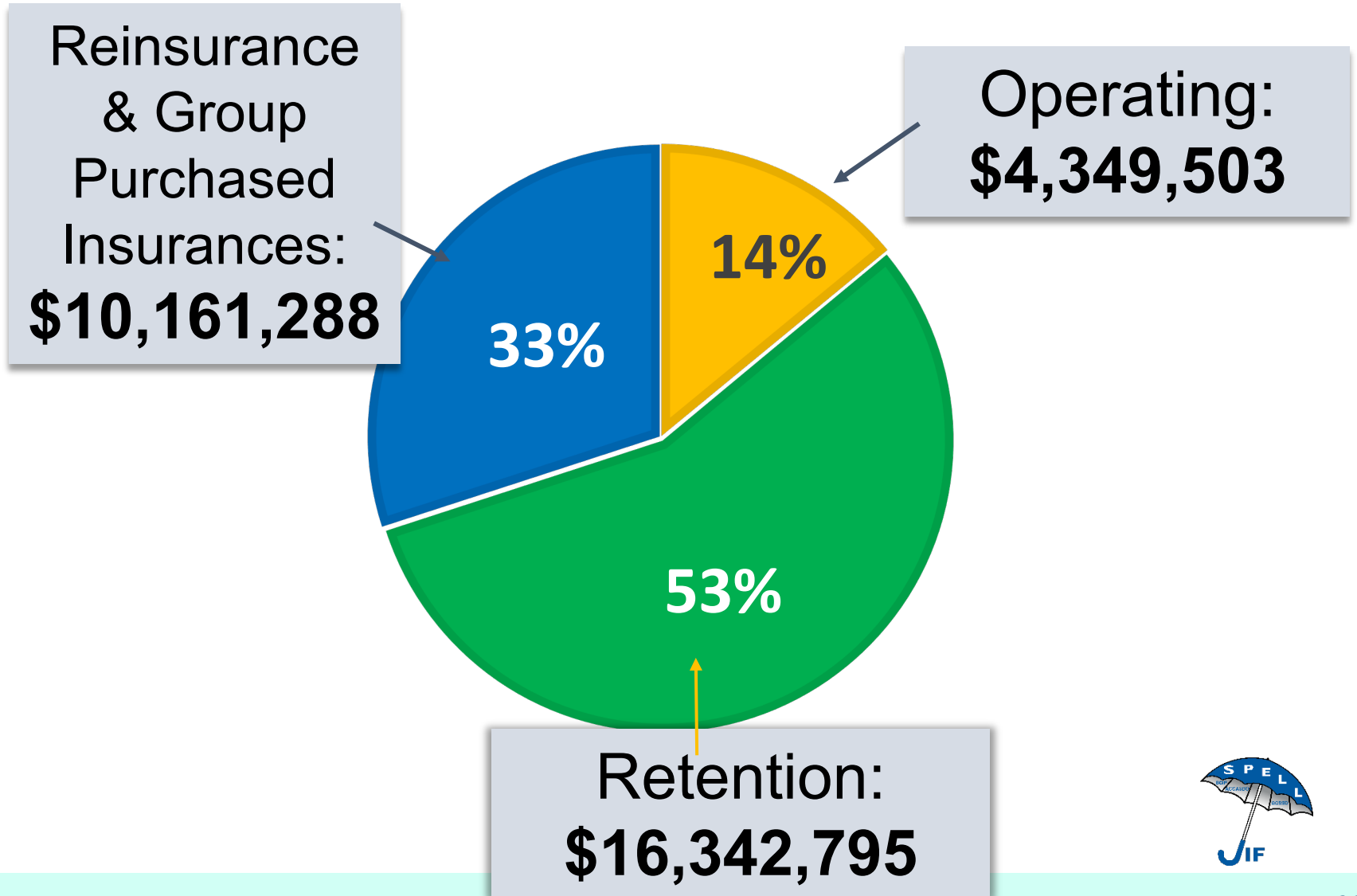
**Deductible**

**Group  
Purchased  
Insurance  
Policies**

**Deductible**

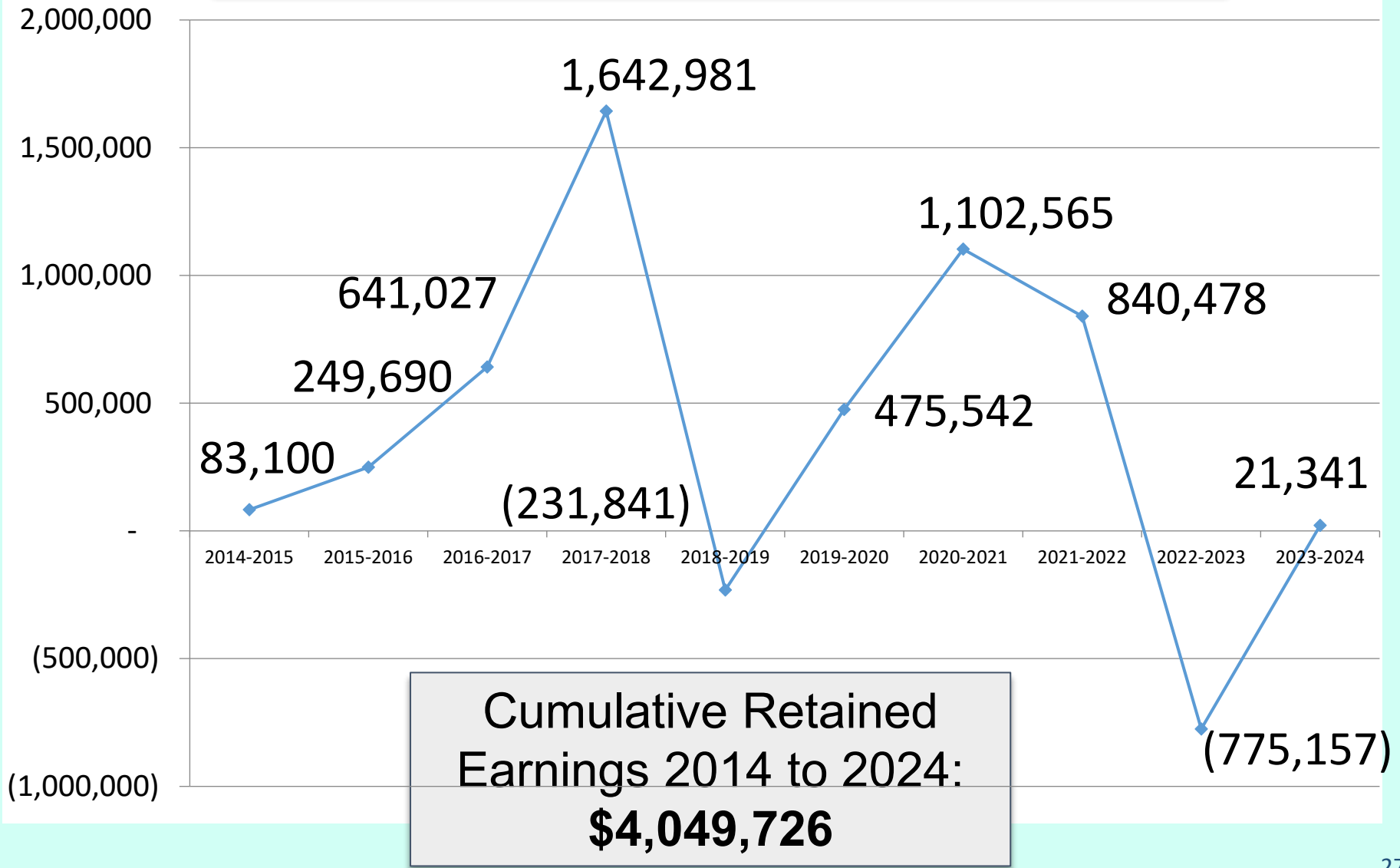


# GCSSD JIF Budget Over Five Years



# GCSSD JIF Retention Fund: Last 10 Years

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



# GCSSD JIF Performance

**July 1, 1998 - June 30, 2024**

<b>Total Contribution/Premium:</b>	<b>\$104,269,617</b>	<b>100%</b>
<b>Current Surplus Retained:</b>	<b>\$6,814,753</b>	<b>6%</b>
<b>Surplus Returned to Date:</b>	<b>\$1,673,675</b>	<b>2%</b>
<b>Net Cost:</b>	<b>\$95,781,189</b>	<b>92%</b>



# 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  
Monroe Township PS  
National Park Boro SD  
Penns Grove – Carneys Point  
Pennsauken PS  
Woodstown Pilesgrove**



# LOSS RATIO <50%

## CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

**\$1,000 AWARD!**

**And the Winners Are...**



# CONGRATULATIONS!

**East Greenwich**  
**Elk Twp**  
**Fairfield**  
**Gateway**  
**Greenwich Twp** (Gloucester)  
**Oldmans**  
**Pennsville**

**Salem County Spec Svs**  
**Salem County Vo Tech.**  
**South Harrison**  
**Wenonah**  
**Westville**  
**Woodbury Heights**



# 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**  
**Greenwich Twp SD (Gloucester)**  
**National Park Boro SD**  
**Pennsville Public School District**  
**Salem County Special Services**  
**Salem County Vocational Technical SD**  
**South Harrison Twp SD**  
**Westville Borough PSD**  
**Woodbury Heights Board of Education**





# 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!



**Wenonah Board of  
Education**



**Most  
Improved:  
569%**





# 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.**

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**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:**

**\$9,217,940**

# District Claim Coordinator Special Recognition

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

**And the Winners Are...**



# CONGRATULATIONS!

## Salem County Special Services



# District Claim Coordinator Excellence Award

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

**And the Winners Are...**



# CONGRATULATIONS!

**Deptford**  
**East Greenwich**  
**Elk Twp**  
**Gateway**  
**Greenwich Twp**  
(Cumberland)  
**Greenwich Twp**  
(Gloucester)  
**Oldmans**  
**Penns Grove -**  
**Carneys Point**



**Pennsville**  
**Salem Cty Vo Tech**  
**South Harrison**  
**Stow Creek**  
**Upper Deerfield**  
**Wenonah**  
**Westville**  
**Woodbury Heights**  
**Woodstown-Piles Grove**



# ZERO CLAIMS AWARD

**ZERO Claims in 2023-24**

**And the Winners are...**







**CONGRATULATIONS!**

Woodbury Heights  
Board of Education

**With ZERO Claims in  
2023-2024!**



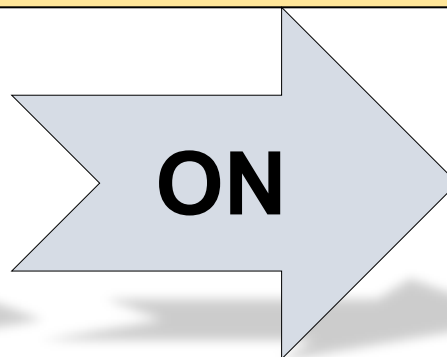


**Thank You and  
Congratulations**



**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

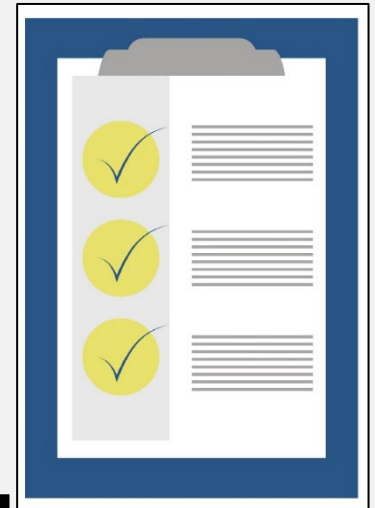
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



# 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: 4 Winners**

**Elite: 0 Winners**

**Elite II: 14 Winners**

**18 of 23 Eligible Districts Qualified...**



# SAFETY INCENTIVE PROGRAM

## **BASIC AWARD** Level Winners

**\$1,000 AWARD!**

**And the Winners Are...**



# BASIC AWARD LEVEL WINNERS

**Greenwich (Cumberland)  
Monroe Twp  
Penns Grove Carneys Point  
Stow Creek Twp BOE**

**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM

## **ELITE AWARD** Level Winners

**\$1,500 AWARD!**

**And the Winners Are...**



# ELITE AWARD LEVEL WINNERS

None ☹️

## CONGRATULATIONS!



# SAFETY INCENTIVE PROGRAM

## **ELITE II AWARD** Level Winners

**\$3,000 AWARD!**

**And the Winners Are...**



# ELITE II AWARD LEVEL WINNERS

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

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



## CONGRATULATIONS!





# 2023-24 SAFETY STAR Of The Year

**And the Winner is...**





# 2023-24 SAFETY STAR

## Of The Year!

**Jeremy Warburton**  
**Upper Deerfield Township**  
**School District**





# 2023-24 SAFETY DISTRICT Of The Year

**And the Winners Are...**





# 2023-24 SAFETY DISTRICTS Of The Year!



**Small District:**  
**Elk Township SD**





# 2023-24 SAFETY DISTRICTS Of The Year!



**Large District Tie:**  
**Gateway Regional SD**

-AND-

**Pennsville Public SD**

-AND-

**Salem County Vo-Tech**



**Delsea - \$3,000**  
**Deptford - \$4,500**  
**East Greenwich - \$2,000**  
**Elk Township - \$7,500**  
**Fairfield - \$5,000**  
**Gateway - \$9,000**  
**Greenwich (Cumberland)– \$2,000**  
**Greenwich (Gloucester)– \$6,000**  
**Monroe Twp - \$1,500**  
**National Park - \$4,500**  
**Oldmans - \$2,000**  
**Penns Grove–Carneys Pt - \$2,500**

**Pennsauken - \$500**  
**Pennsville - \$10,000**  
**Salem County SSSD - \$5,500**  
**Salem County VoTech- \$10,000**  
**South Harrison- \$4,500**  
**Stow Creek - \$2,000**  
**Upper Deerfield - \$4,000**  
**Wenonah - \$6,000**  
**Westville - \$6,000**  
**Woodbury Heights - \$7,500**  
**Woodstown-Piles Grove- \$1,500**

**2023-24**

**COMBINED CASH AWARDS: \$107,000**



# *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 GCSSD  
STATE OF THE JIF DINNER

