

WELCOME

ACCASBO JIF



2025 ACCASBO
STATE OF THE JIF DINNER



Mark Mallett, ACCASBO Chair Lower Cape May Regional SD

“Thank you all for joining us tonight. Your efforts and accomplishments have been instrumental in creating a safe and supportive environment for students, staff, and families, ensuring the success and wellbeing of our communities.”



THANK YOU!

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





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:

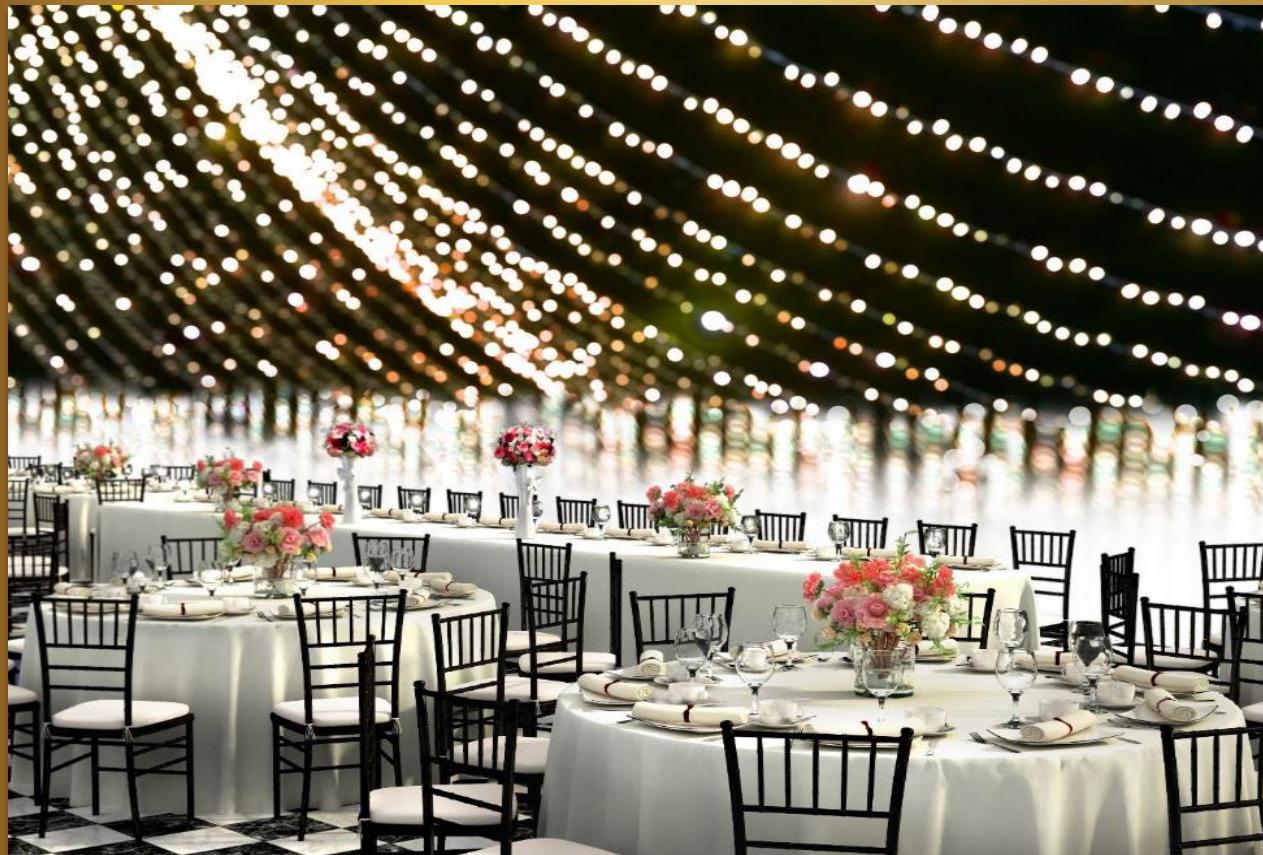
Every Dollar Not Spent on
Claims Means More
Money for Education



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 Two 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** ACCASO JIF
- **Safety Incentive Program**
- **Mold/Water Management Seminar**
- **Boiler Operator Training**



Programs That Work

Annual Joint Retreat

- Law Day with Jeopardy
- Artificial Intelligence Challenges
- Third Party Contract Vetting



Programs That Work – Safe NJ

(Formerly StopIT)

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



24/7 Crisis
Counselors

Via 2nd Floor Youth
Helpline

911-Direct Panic
Alert System

Anonymous
Reporting System

24/7/365
Incident Response
Center

SEL & Wellness
Training Center

Threat
Assessment &
Intervention

SPELL Safety 360 Program

Fredrick J. Hillman (Rick), Safety 360 Director

- **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.

- **NAVIGATE THIS CHALLENGE:**

- Rick Hillman is your Safety 360 Director.
- His expertise and guidance **is provided free of charge**
- He supports members with safety and security issues associated with your expanding technology footprint.

SPELL Safety 360 Program

Fredick Hillman, Safety 360 Director

- Former IT & Facilities Director for 2 JIF districts
- Provides comprehensive support across cybersecurity, facilities, and school safety

Safety 360 Resources & Services

- Information Technology & Security
- School Safety & Security
- Facilities & Physical Safety
- 24/7 Online Resource Library



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

**Your effective leadership drives
success across your districts!**

WHY
DO WE DO THIS?

Four Claim Examples out of 1,154 Total Recorded in the 2024-2025 Fiscal Year:



Field Day Bouncy House Injury

Total Incurred Value: \$50,000

Slip and Fall on Soap from a Fallen Dispenser

Total Incurred Value: \$56,000

Custodian Slip and Fall

Total Incurred Value: \$656,000

Fell in a Manhole Covered with Grass

Total Incurred Value: \$746,000

The SPELL JIF 2024-2025 Fiscal Year Claim View as of November 25, 2025

Total Claim Count
3,827

Total Paid
\$9,320,074

Total Incurred
\$20,082,127

Total Reserved
\$10,762,053

Total Recoveries
\$510,246

Total Net Incurred
\$19,571,880

2025 Challenges



Property:

- Increasing Natural Disasters: hurricanes, floods, fires
- Twenty-seven separate \$1 billion property loss events in the U.S. in 2024

Statutory and Regulatory Changes:

- Workers' Comp Reopeners
- Pension Offset

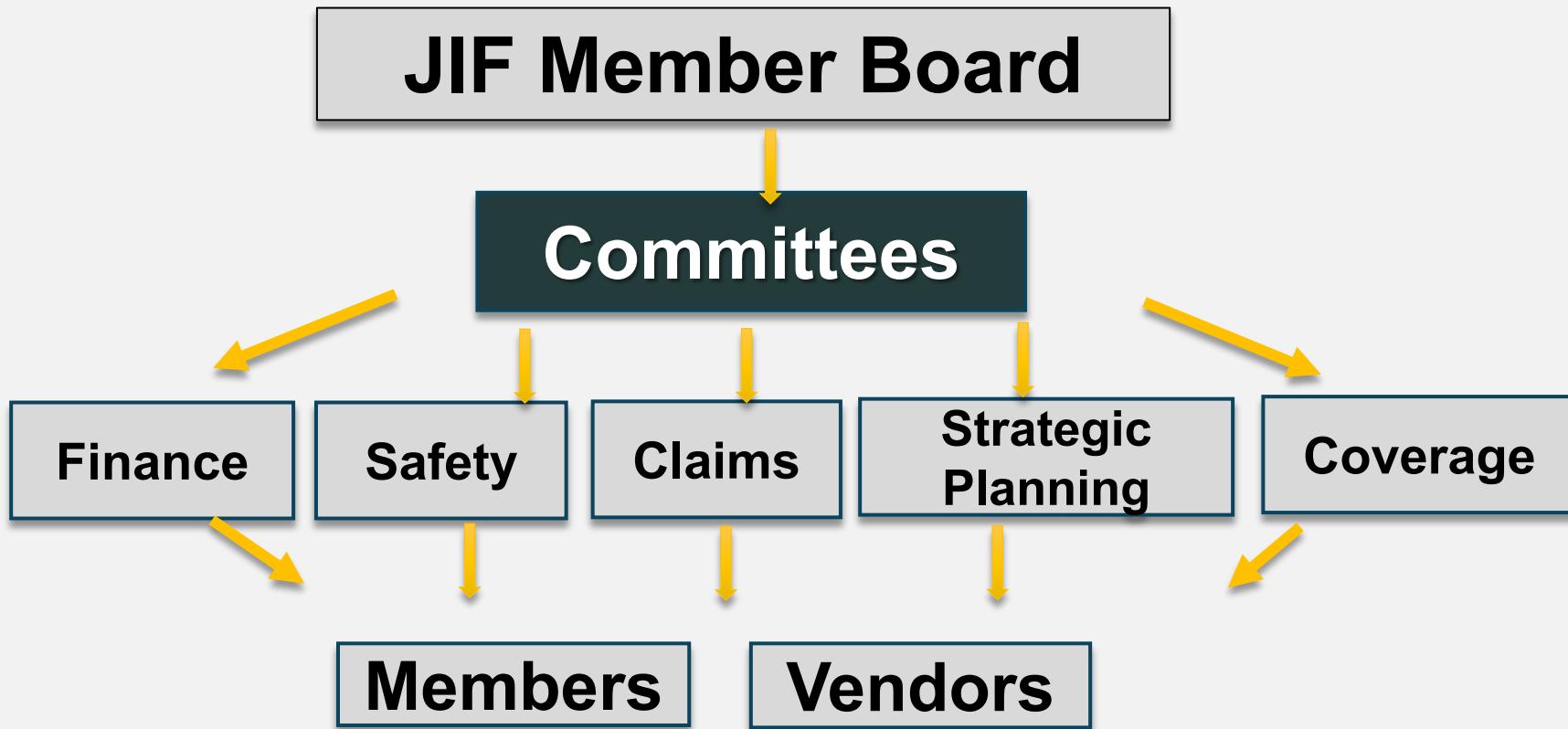


Inflation & Plaintiff-Friendly Legal Decisions

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: \$25,000,000

Boiler & Machinery: \$125,000,000

Crime: \$500,000

Cyber Liability: \$15,000,000

Crisis Protection Program: \$25,000,000

Educators Legal Liability: \$25,000,000

General Liability: \$25,000,000

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**

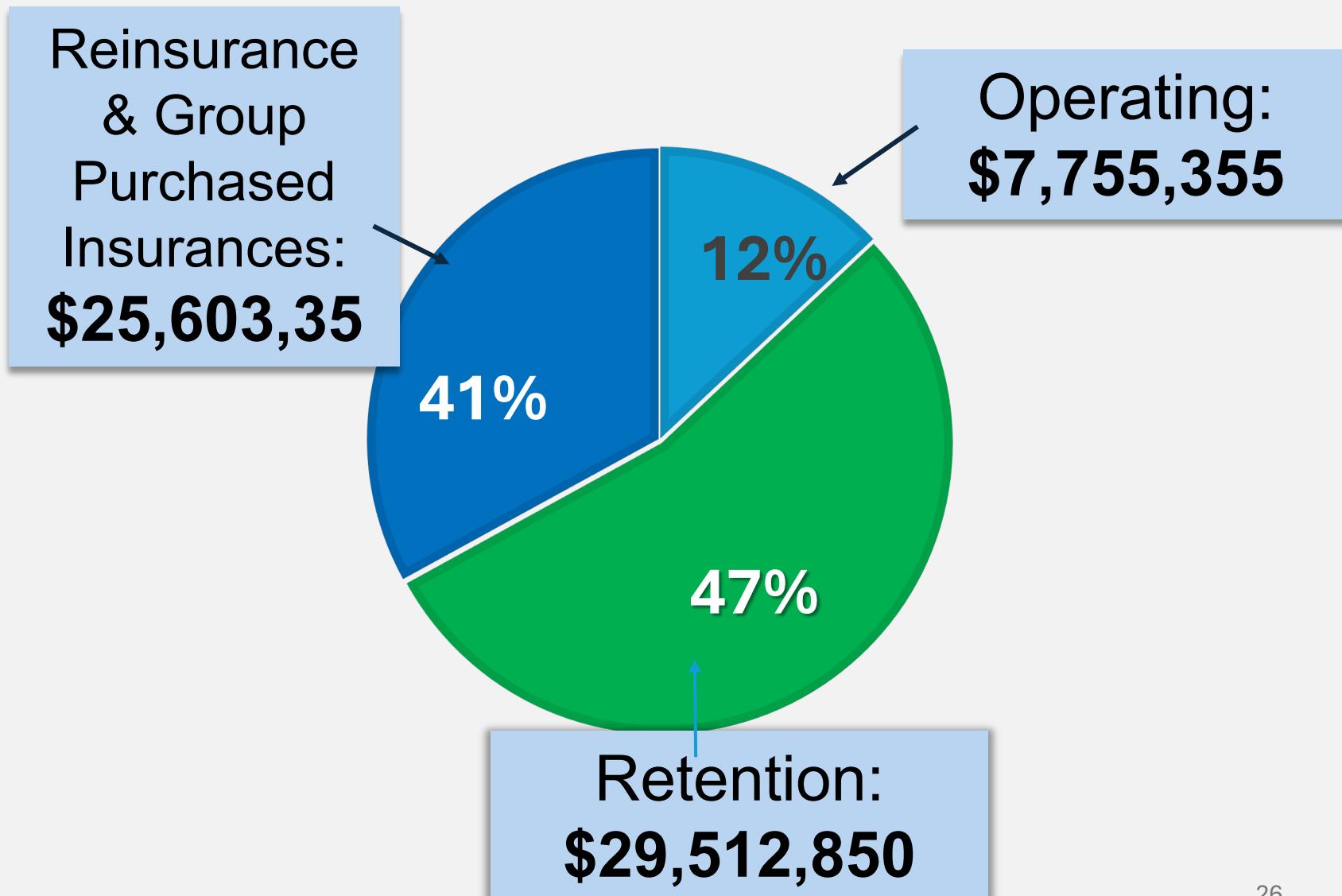
**Group
Purchased
Insurance
Policies**

**Common Money
Set Aside for
Retention**

Deductible

Deductible

ACCASBO JIF Budget Over Five Years

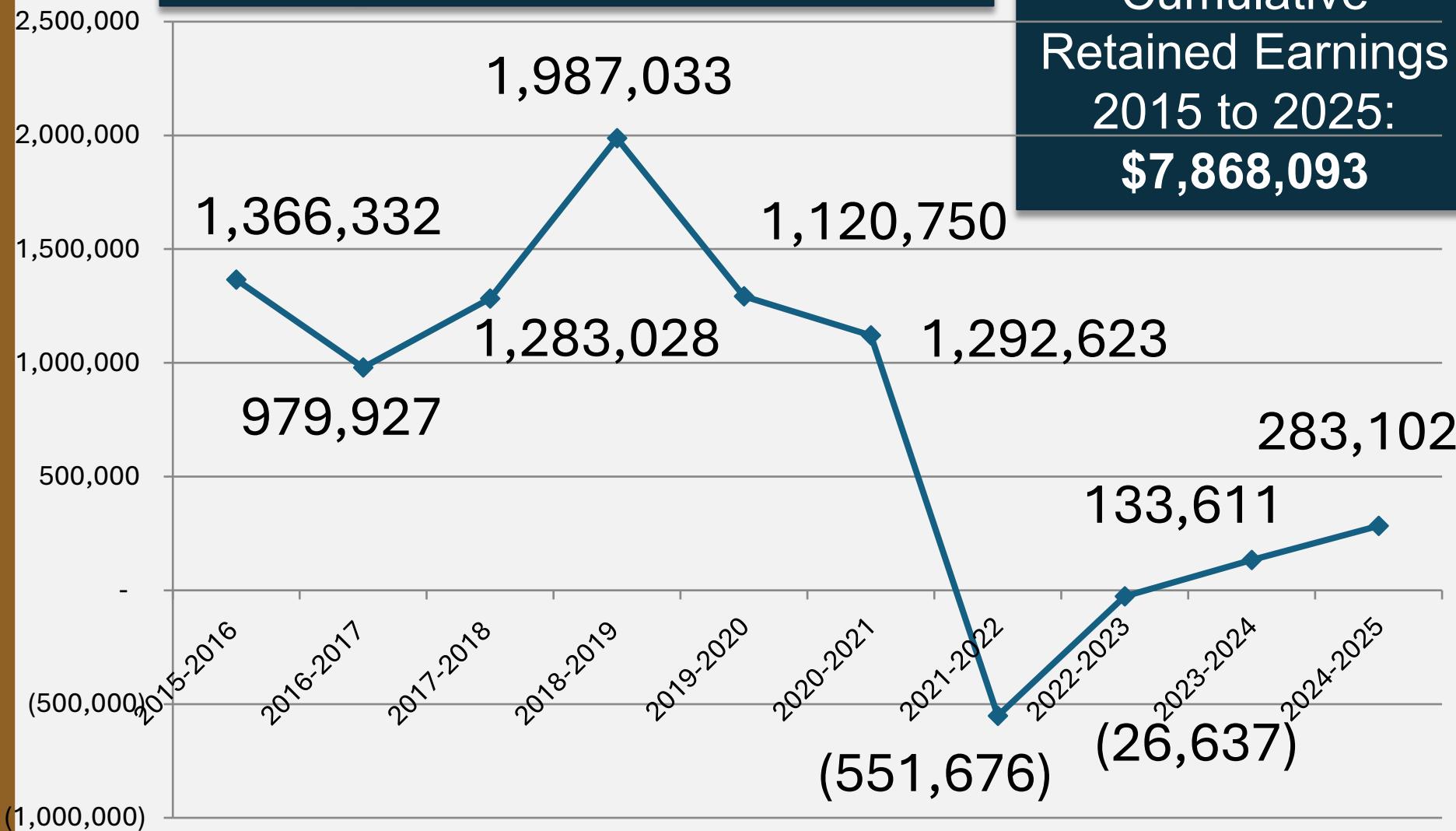


ACCASBO JIF Retention Fund: Last 10 Years

Loss or Gain By Year 2015 through 2025

(Budgeted Loss Funds Less Losses)

Cumulative
Retained Earnings
2015 to 2025:
\$7,868,093



ACCASBO JIF Performance

July 1, 1991 - June 30, 2025

Total Contribution/Premium:	237,494,811	100%
Current Surplus Retained:	14,423,364	6%
Surplus Returned to Date:	9,364,908	4%
Net Cost:	213,706,539	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!



**Egg Harbor City
Lower Cape May Regional
Mainland Regional**





LOSS RATIO <50%



CERTIFICATE OF EXCELLENCE



For Maintaining a Loss Ratio Below 50%

**\$1,000
Award.**

And the Winners Are...





CONGRATULATIONS!



**Avalon
Brigantine
Dennis Township
Estell Manor
Hammonton
Lower Twp
Margate**

**Middle Twp
Mullica
North Wildwood
Somers Point
Stone Harbor
Wildwood Crest**





5 YEAR LOSS RATIO <50%



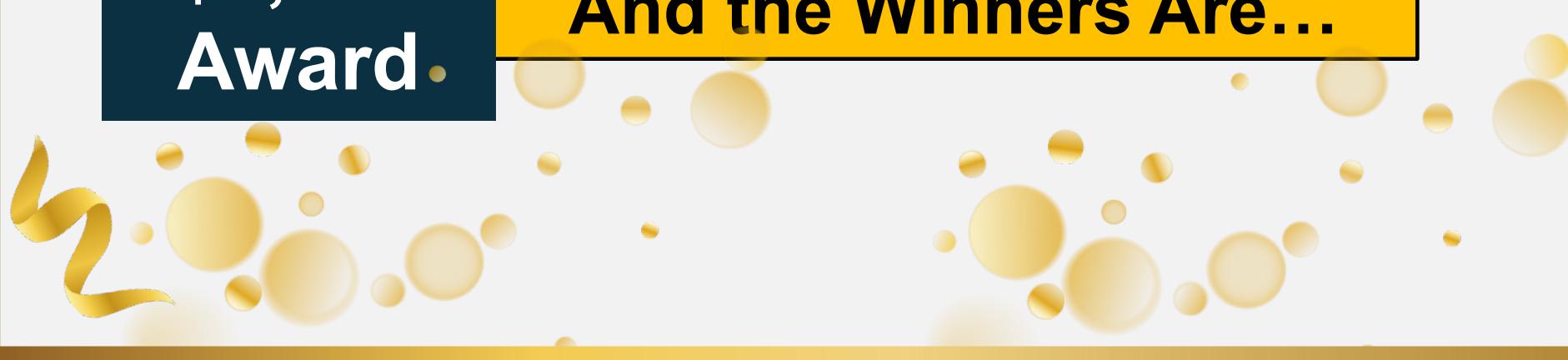
CERTIFICATE OF EXCELLENCE

For Maintaining a Five Year Average
Loss Ratio Below 50%



**\$1,000
Award.**

And the Winners Are...

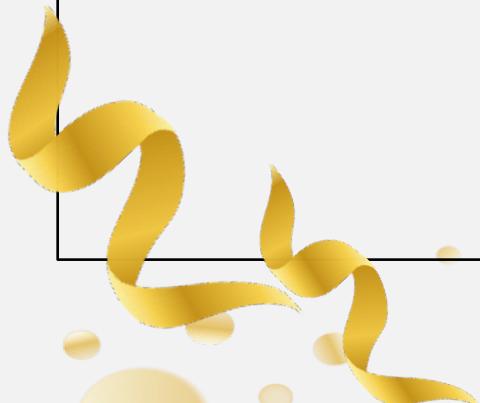




CONGRATULATIONS!



**Avalon
Estell Manor
Lower Township
Margate
Stone Harbor
Wildwood Crest**





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...

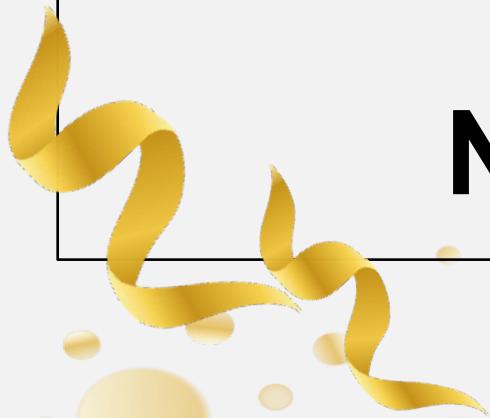




CONGRATULATIONS!



**Folsom
Lower Cape May
Lower Township
Middle Twp
North Wildwood**





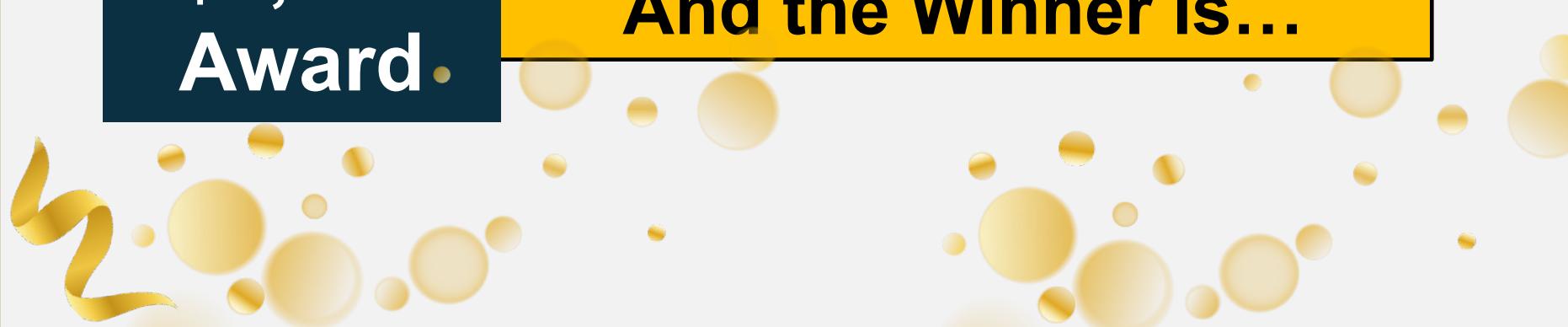
FINANCIAL PERFORMANCE AWARDS



MOST IMPROVED DISTRICT

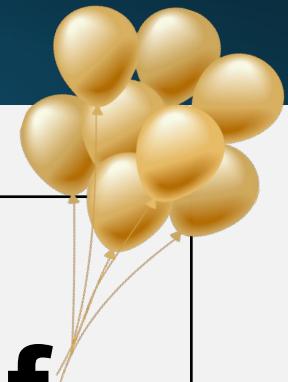
**\$1,000
Award.**

And the Winner is...

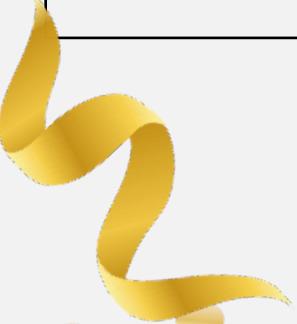




CONGRATULATIONS!



Somers Point Board of Education



**Most Improved:
82%!!!**



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 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:

\$20,895,442

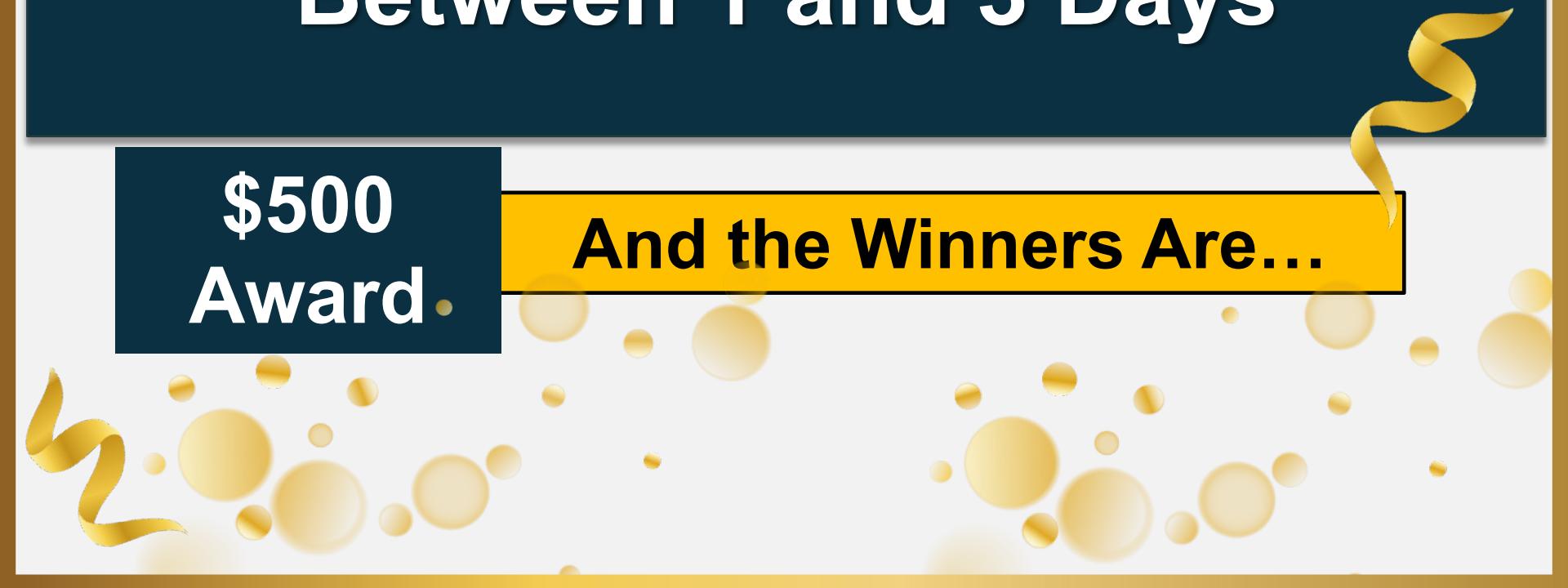


District Claim Coordinator Special Recognition

AVERAGE DAYS TO REPORT CLAIMS
Between 1 and 3 Days

**\$500
Award.**

And the Winners Are...

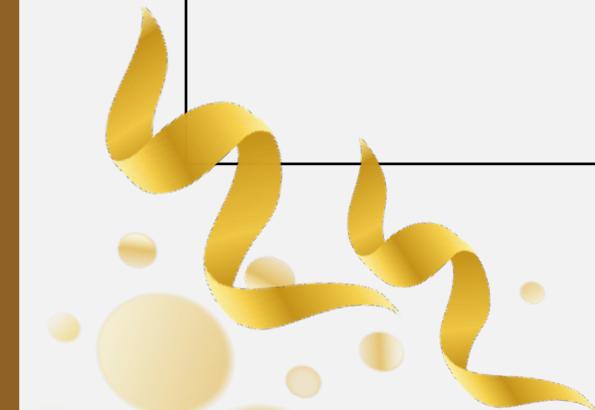




CONGRATULATIONS!



**Egg Harbor Township
Lower Cape May
Mainland Regional
Pitman BOE**





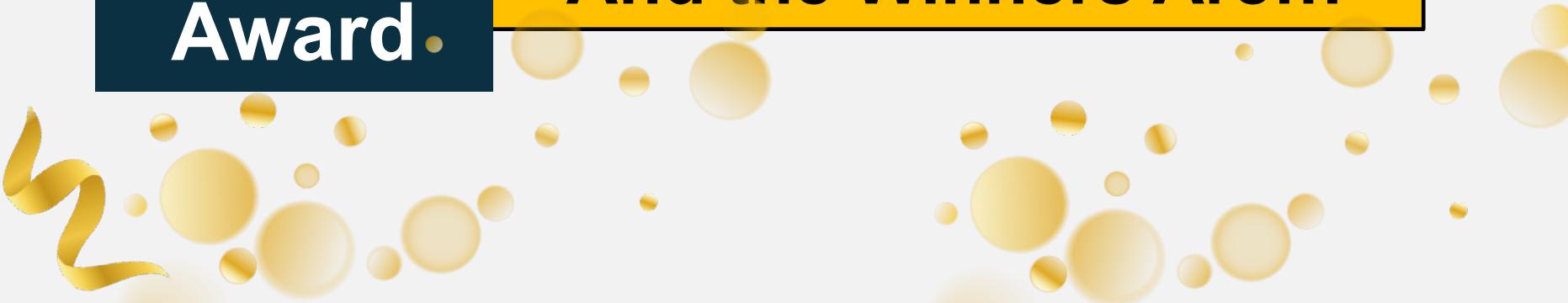
District Claim Coordinator Excellence Award



REPORTING CLAIMS Within 24 Hours

**\$1,000
Award.**

And the Winners Are...





CONGRATULATIONS!



Absecon

Avalon

Brigantine

Dennis Twp

Egg Harbor City

Estell Manor

Folsom

Galloway

Greater Egg Harbor

Hamilton

Hammonton

Linwood

Lower Twp

Margate

Middle Twp

North Wildwood

Northfield

Somers Point

Stone Harbor

Upper Twp

Weymouth

Wildwood Crest

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
- Boiler Safety & Compliance

Safety Facts

In 2024-2025:

**316 Classes
Conducted**

**7,275 People
Trained**

Since Inception:

**5,446 Classes
Conducted**

**125,607 People
Trained**

Safety Facts

Average Cost:

\$12.15 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 \$2.85 million

ALL INCLUDED

in the JIF Program



2024-25 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 1 Winners

Elite: 2 Winners

Elite II: 19 Winners

22 of 27 Eligible Districts Qualified...

SAFETY INCENTIVE PROGRAM



BASIC AWARD Level Winners

**\$1,000
Award.**

And the Winner is...





BASIC AWARD LEVEL WINNERS



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
Hammonton BOE**

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM



ELITE II AWARD Level Winners

**\$3,000
Award**

And the Winners are...





ELITE II AWARD LEVEL WINNERS



Avalon BOE
Brigantine
Egg Harbor City
Estell Manor
Folsom
Galloway
Greater Egg Harbor
Hamilton
Linwood

Lower Township
Lower Cape May
Mainland
Margate
Middle
Mullica Twp
North Wildwood
Northfield
Somers Point
Stone Harbor

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM



2024-25 SAFETY HERO Of The Year

And the Winner is...





2024-25 SAFETY HERO Of The Year!

Beatrice Jenkins, Classroom Assistant
**Galloway Township
Public Schools**



CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM



2024-25 SAFETY STAR Of The Year

And the Winner is...





2024-25 SAFETY STAR Of The Year!

Keith Nelson

Buildings & Grounds Supervisor
Greater Egg Harbor Regional



CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM



2024-25 SAFETY DISTRICT Of The Year (*SMALL*)

And the Winners are...



2024-25 SAFETY DISTRICT Of The Year!

IT'S A TIE!

**Avalon BOE
Margate City BOE
Stone Harbor BOE**

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM



2024-25 SAFETY DISTRICT Of The Year (Large)

And the Winners are...



2024-25 SAFETY DISTRICT Of The Year!

IT'S A TIE!

**Greater Egg Harbor Regional
Middle Township BOE**

CONGRATULATIONS!

2024-25 COMBINED CASH AWARDS TOTAL: **\$126,500**

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

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!

ACCASBO JIF



2025 ACCASBO
STATE OF THE JIF DINNER