



BCIP JIF

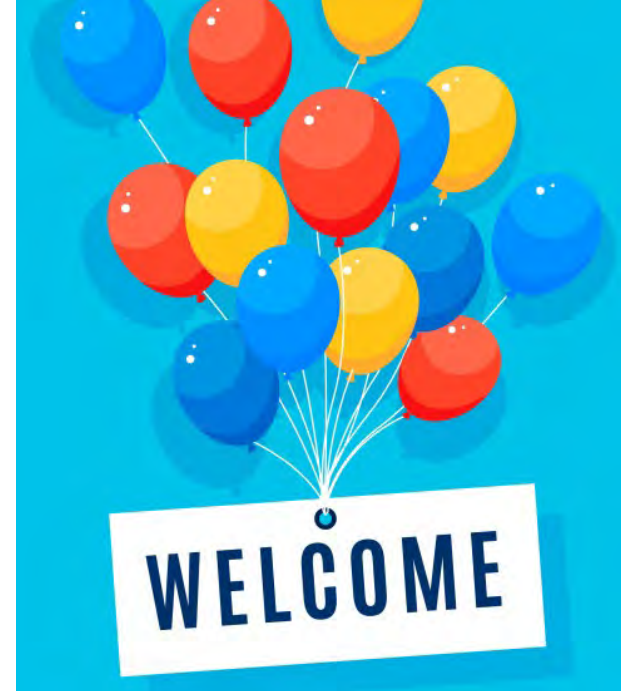
23rd ANNUAL STATE OF THE JIF DINNER

December 4, 2019



BCIP JIF
Burlington County Insurance Pool Joint Insurance Fund

**Kathleen Huder,
BCIP JIF President
Business Administrator,
Lindenwold**



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



Opening Remarks



Craig A. Wilkie

Executive Director

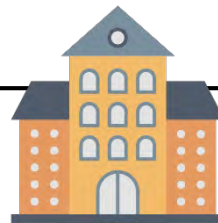
SPELL, ACCASBO, BCIP and GCSSD JIFs



Former Role:

Business Administrator/Board Secretary

Burlington City Board of Education



35 Years and Going Strong!



Loyal and dedicated members like you are the foundation to the success of BCIP. Thank you for your hard work and contribution year after year!

BCIP Facts:

- Alarming W.C. Premiums in Early 1980's
- Formed in 1984 by 13 Districts for W.C. Only
- Immediately Saved 30%
- Expanded to All Lines in 1993
- 8 Original Districts still members today:

Burlington
City

Lenape

Medford
Lakes

Medford
Twp.

Moorestown

Riverside

Springfield

Tabernacle

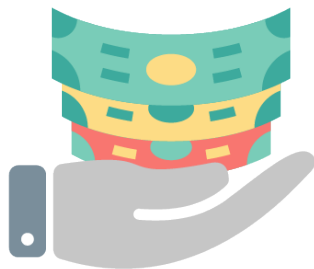
Sunday, April 29, 1984
Burlington County (N.J.) Times Page A-5:

Schools Checking Insurance Pool Idea

By Linda Wondoloski
Special to the Times

The potential savings to school districts in the form of dividends or premium discounts “is what’s so exciting about this...

The lower your claims are, the more interest you earn.”



*Robert J. Oldt, Jr.
Business Administrator
Medford Township Schools*

BCIP Charter Members Dividend Returns

Return on Investment:

▪ Lenape	\$2,517,376
▪ Moorestown	1,041,596
▪ Burlington City	1,038,024
▪ Medford Township	936,478
▪ Riverside	548,594
▪ Tabernacle	352,151
▪ Medford Lakes	169,143
▪ Springfield	91,162



Total: \$6,694,524

Spring 1986?



Mission



Single Mission

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



Savings for You

Every Dollar Not Spent on Claims Means More Money for Education



Tonight's Mission:
Inform and Celebrate

Special Thanks



ENJOY...

Eloi Richardson, Bordentown
Joanne D'Angelo, Moorestown

Welcome Back BCIP Retirees!



Joanne Clement

Clementon

Fred Wright

Eastern

Mark Stratton

Haddon Heights

Tom Rende

Lenape

Tom Fanuka

Lumberton

Bob Oldt

Moorestown

Frank Hicks

Mount Laurel

Judith Jackson

Tabernacle

Barbara Godfrey

Southampton

Tracey McGuire

Westampton



Clever Partnership



Commitment






Collaboration

Only School Districts

- 38 School Districts
- In Four Counties
- Unique Issues Specific to Schools
- Opportunity to Manage Risk Collectively
- JIF Owner/Member of SPELL
- 86 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 Incentive Program**
- **Mold Seminar**
- **Cyber Security Symposium**
- **Boiler Operator Training**
- **Annual Joint Retreat**
 - Thriving in a Complex World
 - Workers' Comp
 - Employment Law
 - Third Party Management



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
- Louis Greco, Esquire, 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

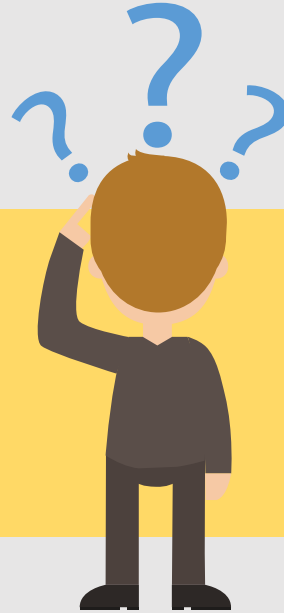


WAY TO GO!!!



WHY

**DO
WE DO
THIS?**



Contractor working on exterior of building left building exposed, causing damage.

Total Incurred Value: \$59,000

Claimant exited car in parking lot and slipped on ice, banging her head on the car.

Total Incurred Value: \$139,336

Claimant pivoted and slipped on condensation on hallway floor.

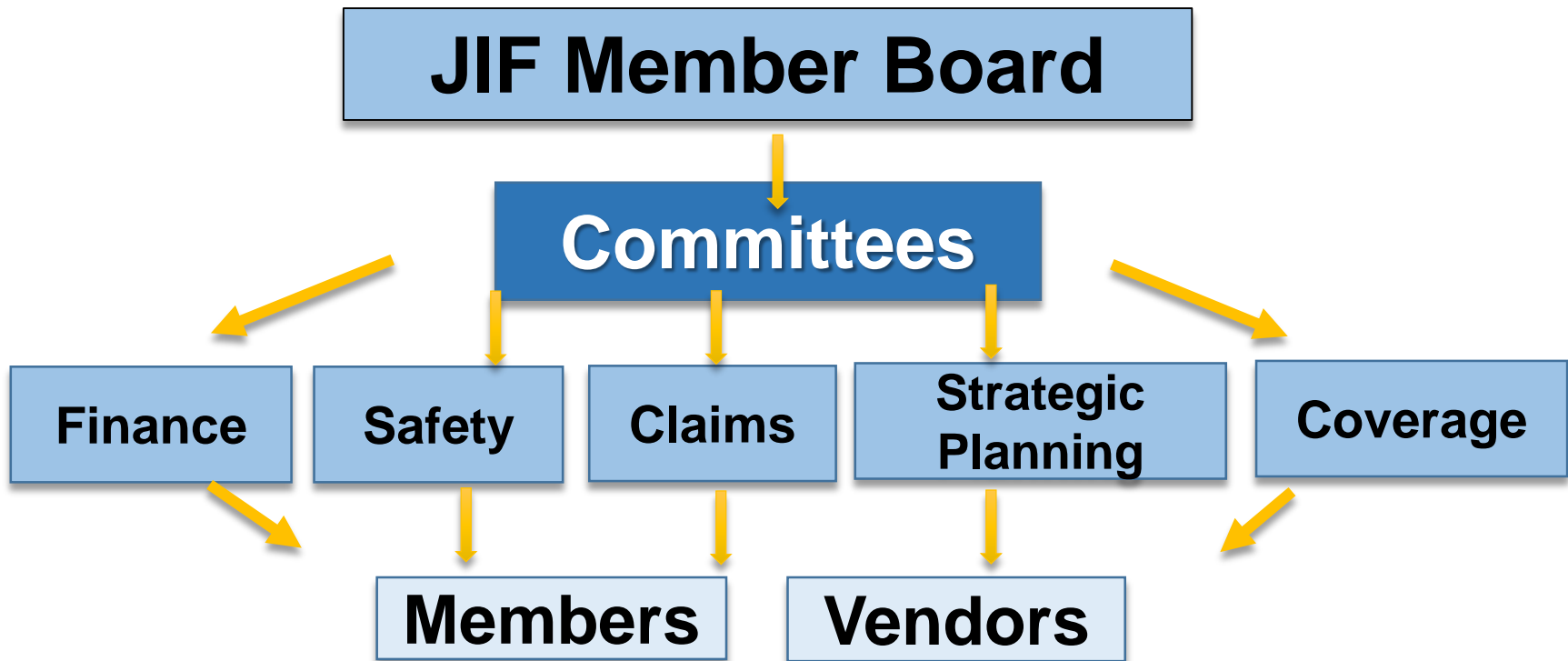
Total Incurred Value: \$236,074



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: \$20,000,000

Boiler & Machinery: \$125,000,000

Crime: \$500,000

Cyber Liability: \$15,000,000

Disaster Management: \$40,000,000

Educators Legal Liability: \$20,000,000

General Liability: \$20,000,000

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

TULIP Special Event: \$1,000,000

UAS/Drones: \$20,000,000

Violent Malicious Acts: \$8,000,000

Workers' Compensation: Statutory

Coverage Layers

**Reinsurance
Placement**

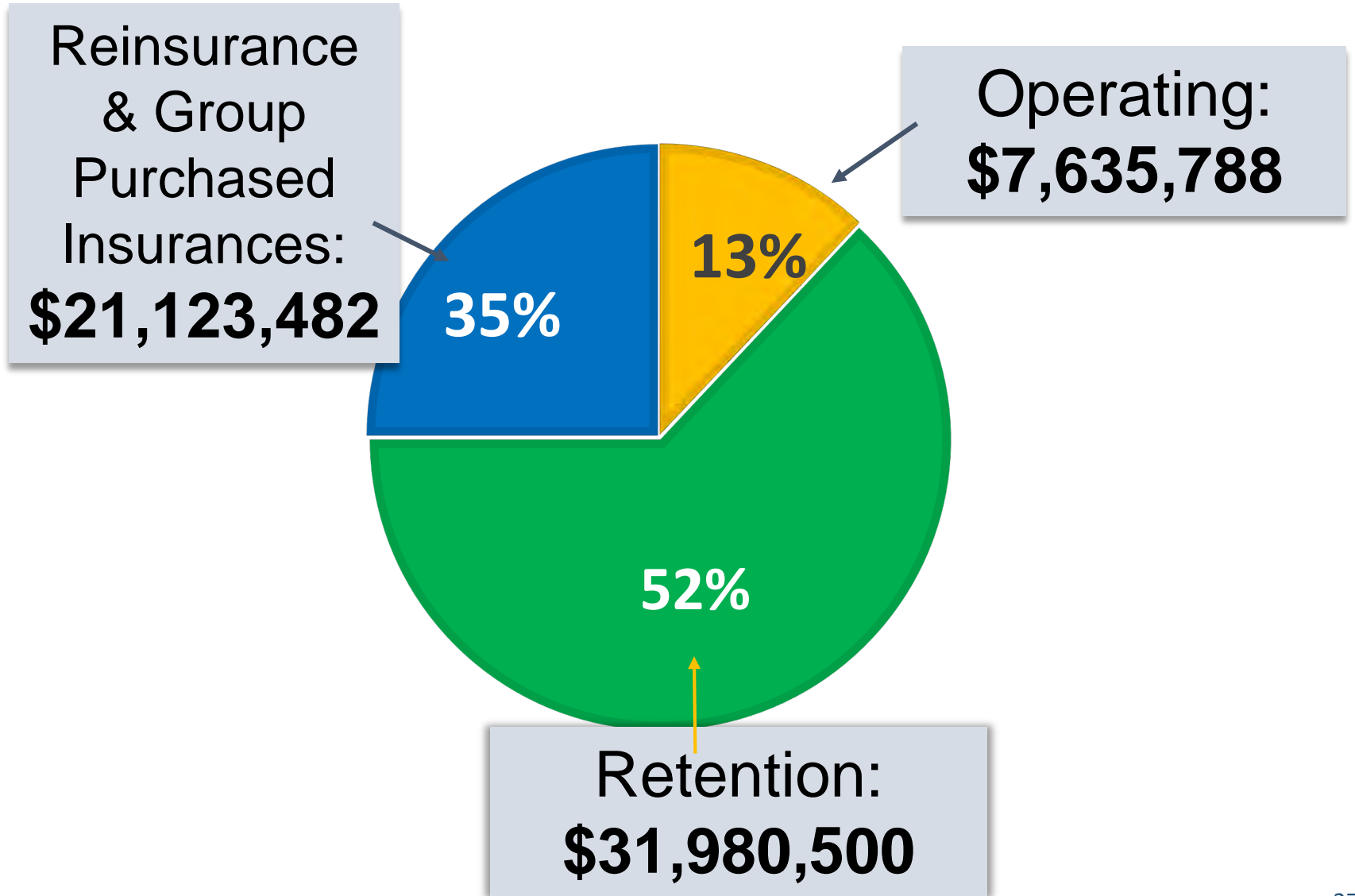
**Common Money
Set Aside for
Retention**

Deductible

**Group
Purchased
Insurance
Policies**

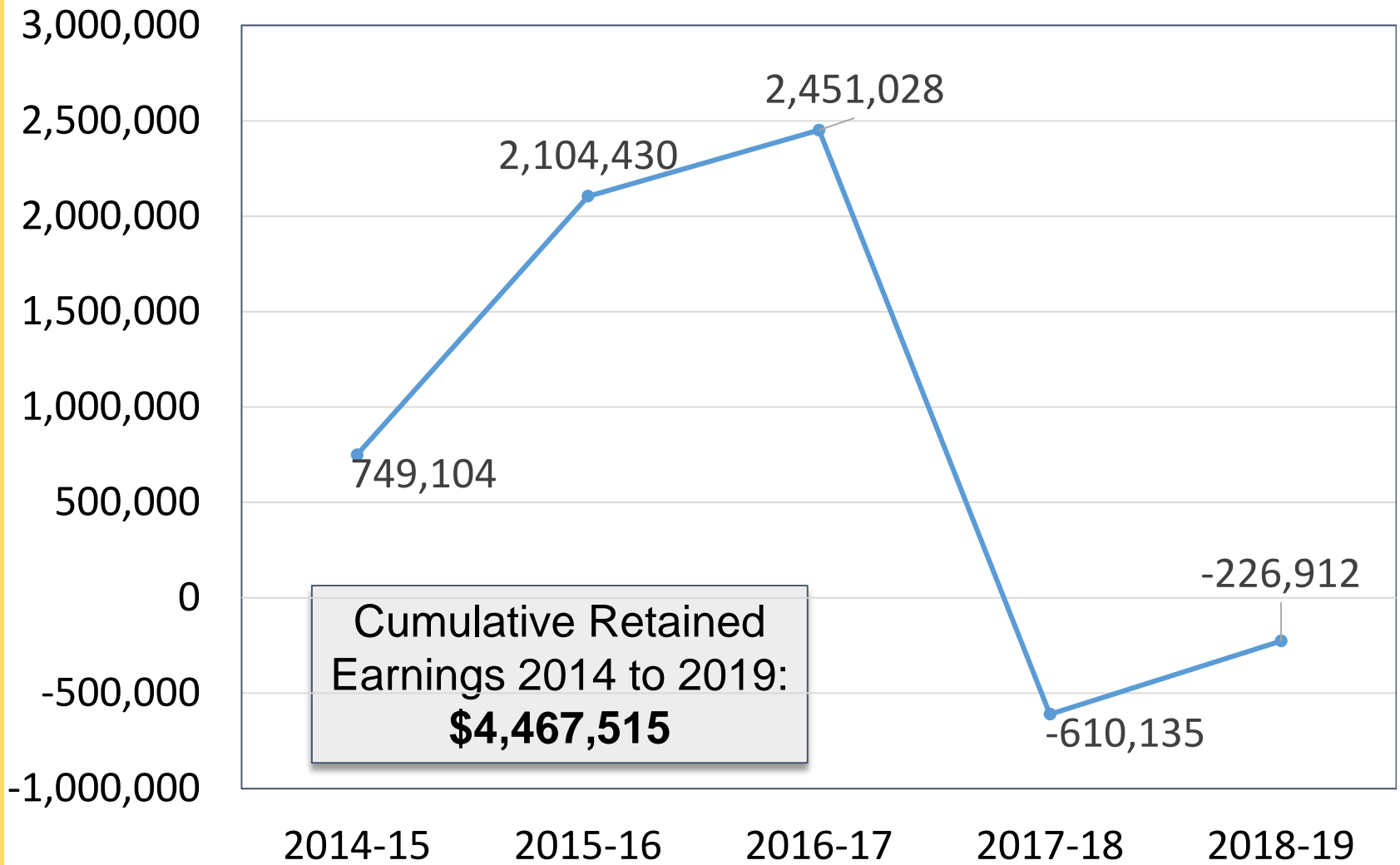
Deductible

BCIP JIF Budget Over Five Years



BCIP JIF Retention Fund: Last Five Years

Loss or Gain By Year 2014 through 2019
(Budgeted Loss Funds Less Losses)



BCIP JIF Performance

July 1, 1984 - June 30, 2019

Total Contribution/Premium:	\$201,490,770	100%
Current Surplus Retained:	\$12,980,956	6%
Surplus Returned to Date:	\$17,421,625	9%
Net Cost:	\$171,088,189	85%



**BCIP has Released Surplus for
24 Consecutive Years: 1996-2019!**



Hard Work Must Be Rewarded

YOUR

**Internal Risk Management Team
IS WORKING HARD**

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



Risk

FINANCIAL

Performance Awards

Rob Wachter, Finance Committee Chair
Mount Laurel Township BOE



LOSS RATIO BETWEEN 50-90%

CERTIFICATE OF EXCELLENCE

**For Maintaining a Loss Ratio
Between 50-90%**

\$500 AWARD!

And the Winners Are...



CONGRATULATIONS!

Audubon
Bordentown
Ewing
Lenape

Lindenwold
Lumberton
Mercer County SSSD
Voorhees



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE
For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Clementon
Collingswood
Eastampton
Eastern
Evesham
Haddon Heights
Magnolia
Medford Lakes
Merchantville

North Hanover
Northern Burlington
Oaklyn
Riverside
Southampton
Springfield
Tabernacle
Westampton



5 YEAR LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

**For Maintaining a 5 Year Average
Loss Ratio Below 50%**

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Delanco Township BOE
Eastampton Township BOE
Medford Lakes SD
Westampton Township PS
Woodlynne BOE**



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!

**Delanco Township BOE
Westampton Township PS
Woodlynnne BOE**



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!



**Collingswood
Public Schools**



**Most
Improved**





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	+	\$1,380,215
1-2 weeks	+	\$3,067,144
3-8 weeks	+	\$4,907,430
1 mo. or later	+	\$11,041,718

Paid out in Workers
Comp Claims in last
5 Years:

\$15,925,915

District Claim Coordinator Special Recognition

AVERAGE DAYS TO REPORT CLAIMS
Between 1 and 3 Days

NEW

\$500 AWARD!

NEW

And the Winners Are...



CONGRATULATIONS!

Bordentown
Burlington City
Clementon
Eastern
Ewing
Haddon Heights
Haddonfield

Lindenwold
Lumberton
Medford Twp.
Mercer Cty. Vo-Tech
Millstone
Moorestown
Northern Burlington



District Claim Coordinator Excellence Award

REPORTING CLAIMS

Within 24 Hours

\$1,000 AWARD!

NEW

NEW

And the Winners Are...



CONGRATULATIONS!

Audubon
Collingswood
Delanco
Eastampton
Evesham
Haddon Twp.
Magnolia
Medford Lakes
Merchantville
Mount Ephraim



Mount Laurel
North Hanover
Riverside
Shamong
Southampton
Springfield
Tabernacle
Westampton
Woodlynne



Thank You and Congratulations



TO ALL DISTRICT CLAIMS COORDINATORS!

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



SAFETY

Recognition Awards
John Geitz & Jim Weber
Risk Assessment Services/JIF Safety
Coordinator



Safety Must be Organizational

The Daily News

60 Pages, 7 Sections ••• 50 cents

Volume 260, No. 74

- **Joint Commission: Healthcare leaders' failure to create safety culture can lead to adverse events**
- **NASA culture key to Columbia shuttle disaster**
- **Why BP's failure to mention safety culture is a problem**
- **Fixing a Weak Safety Culture at General Motors**
- **Safety culture led to Amtrak derailment: NTSB**
- **Something wrong with Boeing's safety culture**

Safety Includes:

EDUCATION

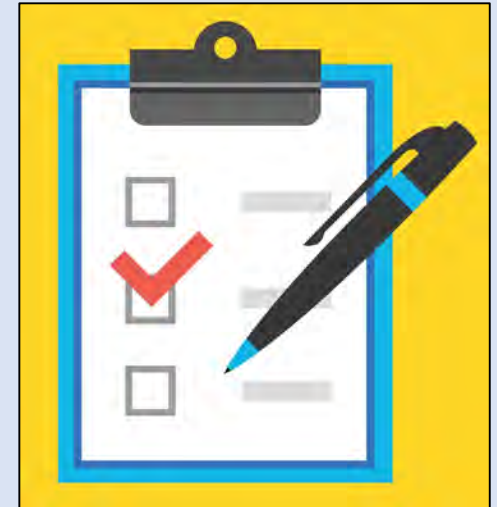
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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 2018-19:

**262 Classes
Conducted**

**5,853 People
Trained**

Since Inception:

**3,909 Classes
Conducted**

**88,598 People
Trained**

Average Cost:

\$11.91 Per Employee

Safety Facts

- Program launched March of 1998
- Nearly 70 courses have been developed
- Available at a time and location convenient to YOU!
- Savings to the districts of nearly \$2.2 million

ALL INCLUDED

in the JIF Program

2018-19 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 13 Winners

Elite: 5 Winners

Elite II: 17 Winners

35 of 38 BCIP Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Bordentown
Burlington City
Chesterfield
Clementon
Eastern
Ewing
Haddonfield

*1st Time
Qualifier!*

Lenape
Lumberton
Millstone
Moorestown
North Hanover
Voorhees

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Evesham Township
Haddon Township
Medford Township
Mercer County Vo-Tech
Southampton

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$2,500 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

Audubon



1st Time
Qualifier!

Collingswood

Delanco

Haddon Heights

Lindenwold

Magnolia

Medford Lakes

Mercer County SSSD

Merchantville

Mount Ephraim

Mount Laurel

Northern Burlington

Oaklyn

Riverside

Shamong

Tabernacle

Woodlynne

CONGRATULATIONS!





2018-19 SAFETY STAR Of The Year

And the Winner Is...





2018-19 SAFETY STAR
Of The Year!

Michael Lanzoni
Mercer County Special Svcs. SD





2018-19 SAFETY DISTRICTS Of The Year

And the Winners Are...





2018-19 SAFETY DISTRICTS Of The Year!

***Small District:* Medford Lakes**

***Large District Tie:*
Northern Burlington & Riverside**



Audubon - \$4,000
Bordentown - \$2,000
Burlington City - \$1,500
Chesterfield - \$1,000
Clementon - \$2,500
Collingswood - \$5,500
Delanco - \$6,000
Eastampton - \$3,000
Eastern C.C.- \$2,500
Evesham - \$3,500
Ewing - \$2,000
Haddon Heights - \$4,000
Haddon Township - \$2,500
Haddonfield - \$1,500
Lenape - \$1,500
Lindenwold - \$3,500
Lumberton - \$2,000
Magnolia - \$4,500
Medford Lakes - \$8,000
Medford Twp. - \$2,000
Mercer County SS - \$3,000

Mercer County Area VT - \$2,000
Merchantville - \$4,500
Millstone - \$1,500
Moorestown - \$1,500
Mount Ephraim - \$3,500
Mount Laurel - \$3,500
North Hanover - \$3,000
Northern Burlington - \$6,500
Oaklyn - \$3,500
Riverside - \$7,000
Shamong - \$3,500
Southampton - \$3,500
Springfield - \$2,000
Tabernacle - \$4,500
Voorhees - \$1,500
Westampton - \$4,500
Woodlynne - \$6,000



2018-19

**COMBINED CASH AWARDS:
\$128,000**

THANK YOU FOR JOINING US!

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.

**GOOD NIGHT AND
DRIVE SAFE!**





THANK YOU!

BCIP JIF

December 4, 2019



BCIP JIF

Burlington County Insurance Pool Joint Insurance Fund