



**GCSSD JIF**  
**19<sup>th</sup> ANNUAL**  
**STATE OF THE JIF DINNER**  
**November 29, 2018**



**GCSSD JIF**

**Gloucester, Cumberland, Salem  
School Districts Joint Insurance Fund**



# Welcome

**Joe Collins, GCSSD JIF Chairperson  
Business Administrator, Elk Township**



**Board Members**



**Other District  
Employees**



**Administrators**



**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**



# Mission



## Single Mission

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



## Savings for You

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Every Dollar Not Spent on Claims Means More Money for Education



**Tonight's Mission:**  
Inform and Celebrate

# Special Thanks



***ENJOY...***



**Brian Ferguson, Penns Grove-Carneys Point  
Noreen Boston, Pennsauken**

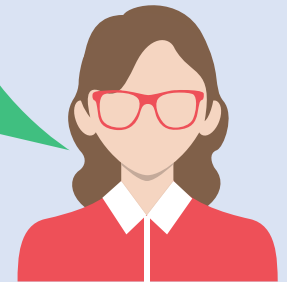
# Enjoy Dinner



# Clever Partnership

Collaboration

Commitment








# Only School Districts

- **21 School Districts**
- **In Four Counties**
- **Unique Issues Specific to Schools**
- **Opportunity to Manage Risk Collectively**
- **JIF Owner/Member of SPELL**
- **85 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**
- **Boiler Operator Training**
- **Annual Joint Retreat**
  - Workers' Comp
  - Employment Law
  - Cyber
  - Internal Risk Management and Safety

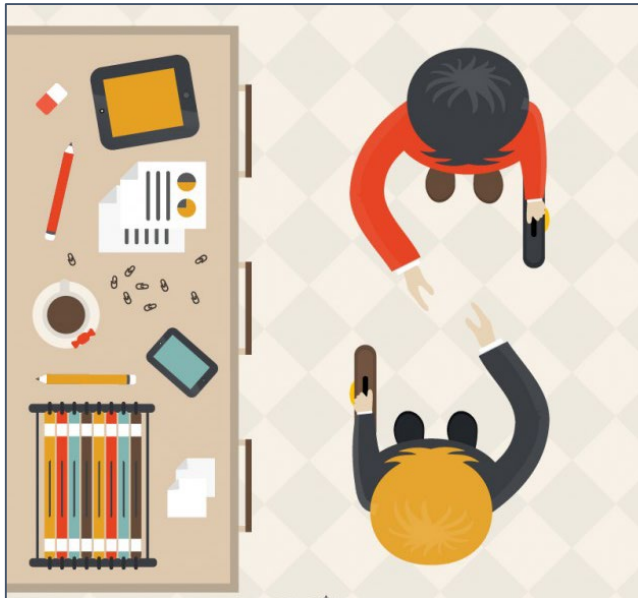


# Partner Vendors

- 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
- Arthur J. Gallagher & Co, JIF Administrator

**Sponsor** of This  
Evening's Cocktails



# The Glue That Binds



**SCHOOL  
BUSINESS  
ADMINISTRATORS:**



**Manage More Than Finance and Operations**



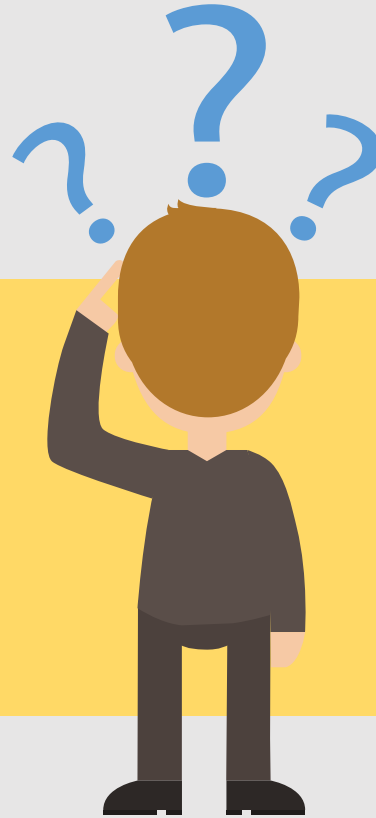
# District Risk Management Leaders



**WAY TO GO!!!**



HOW DO  
WE DO  
THIS?



# Organizational Structure

**JIF Member Board**

**Committees**

**Finance**

**Safety**

**Claims**

**Strategic  
Planning**

**Coverage**

**Members**

**Vendors**

**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

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**Cyber Liability:** \$10,000,000

**Disaster Management:** \$40,000,000

**Educators Legal Liability:** \$20,000,000

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**General Liability:** \$20,000,000

**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

**TULIP Special Event:** \$1,000,000

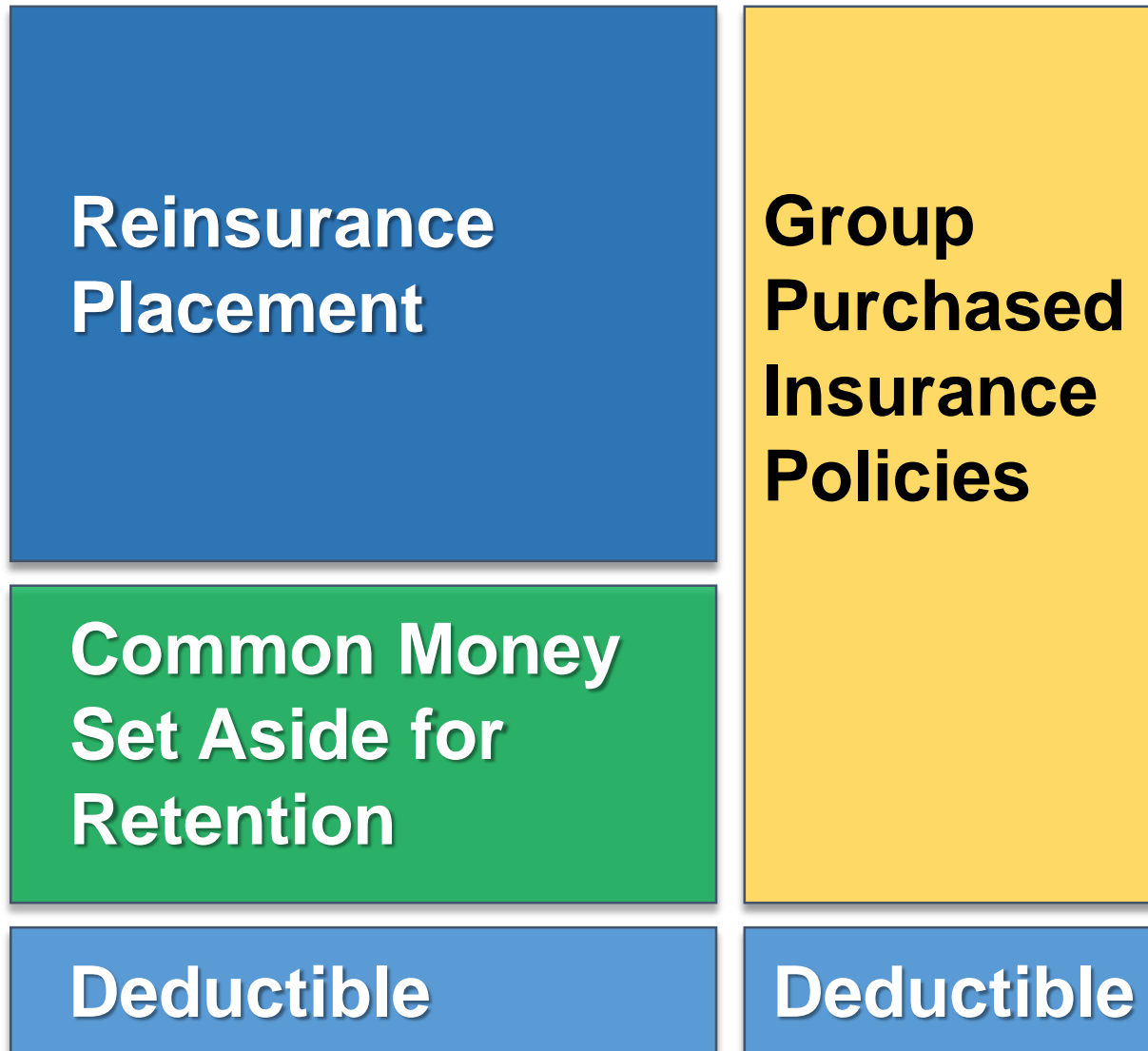
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**UAS/Drones:** \$20,000,000

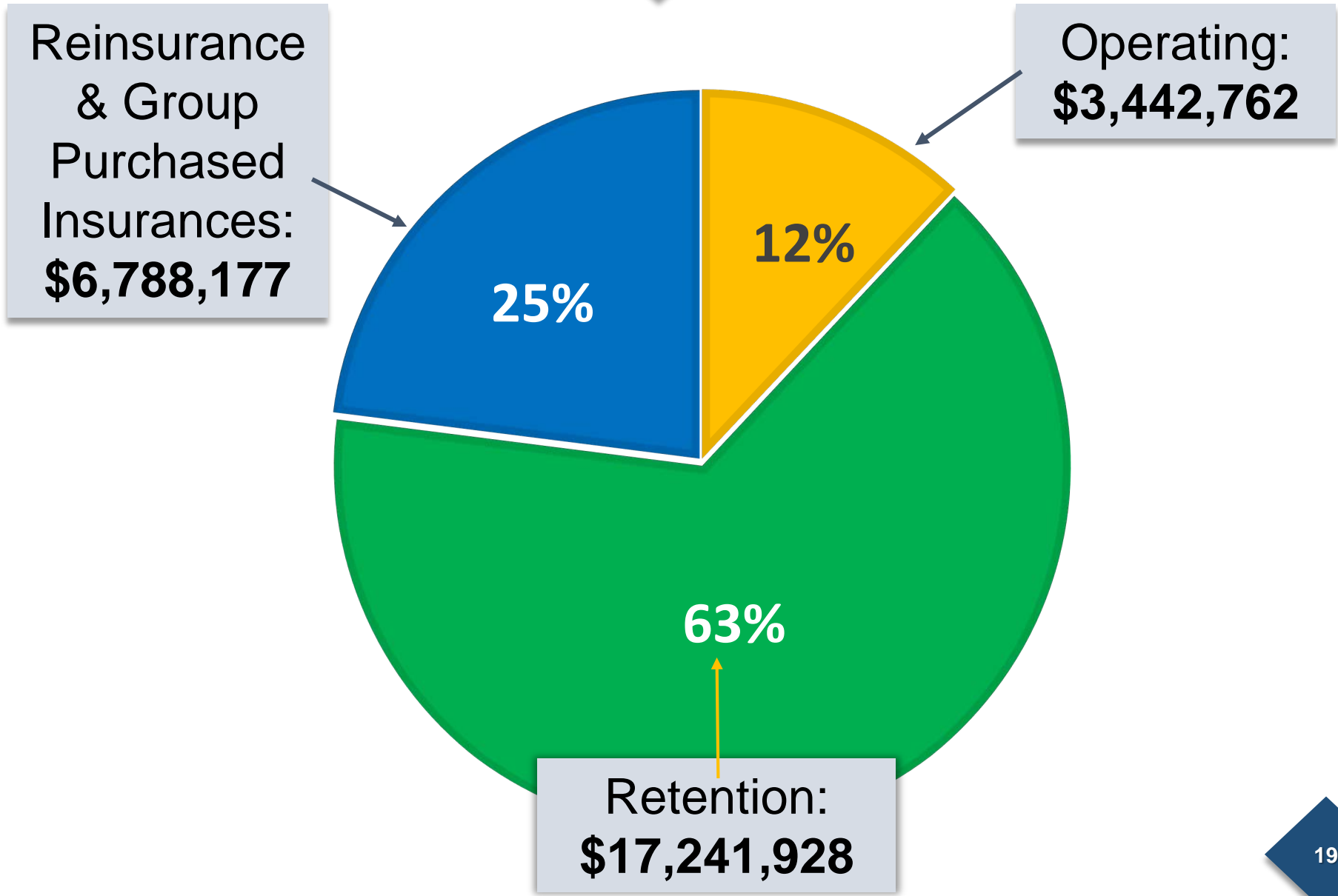
**Violent Malicious Acts:** \$8,000,000

**Workers' Compensation:** Statutory

# Coverage Layers

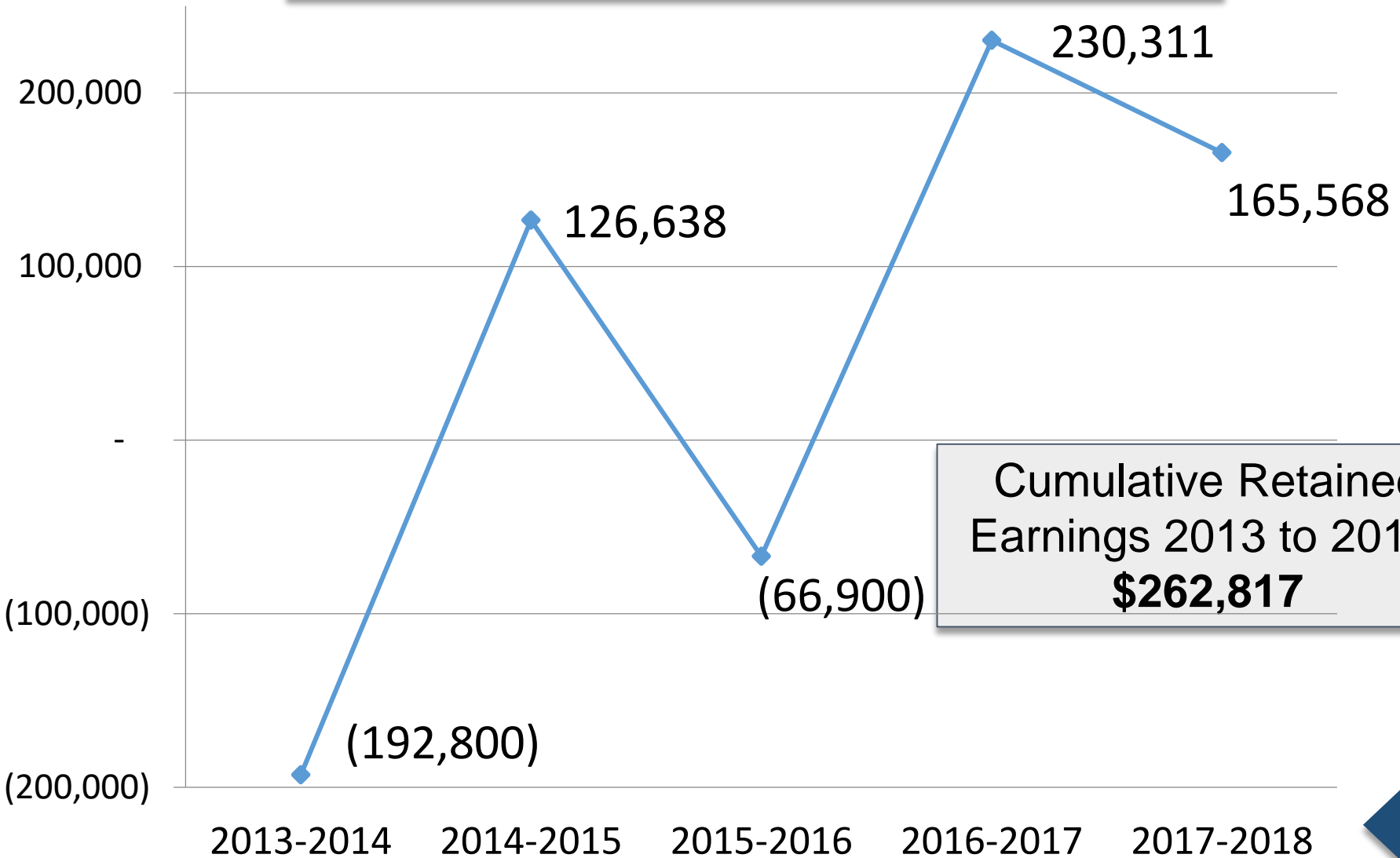


# GCSSD JIF Budget Over Five Years



# GCSSD JIF Retention Fund: Last Five Years

**Loss or Gain By Year 2013 through 2018**  
(Budgeted Loss Funds Less Losses)



Cumulative Retained  
Earnings 2013 to 2018:  
**\$262,817**

# GCSSD JIF Performance

July 1, 1998 - June 30, 2018

<b>Total Contribution/Premium:</b>	<b>\$64,574,102</b>	<b>100%</b>
<b>Current Surplus Retained:</b>	<b>\$3,587,297</b>	<b>6%</b>
<b>Surplus Returned to Date:</b>	<b>\$1,173,675</b>	<b>2%</b>
<b>Net Cost:</b>	<b>\$59,813,130</b>	<b>92%</b>

# 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

Donna Contrevo, Finance Committee Chair  
Gateway & National Park



**LOSS RATIO <90%**

**CERTIFICATE OF  
EXCELLENCE**

**For Maintaining a Loss Ratio Below 90%**

**\$500 AWARD!**

**And the Winners Are...**





# CONGRATULATIONS!

Deptford  
East Greenwich  
Gateway  
Penns Grove-  
Carney's Point

Pennsauken  
Pennsville  
Washington Twp.  
Woodbury Heights



**LOSS RATIO <50%**

**CERTIFICATE OF  
EXCELLENCE**

**For Maintaining a Loss Ratio Below 50%**

**\$1,000 AWARD!**

**And the Winners Are...**



# CONGRATULATIONS!

**Elk Township  
Oldmans Township  
Salem County Vo-Tech  
South Harrison Twp.  
Westville Boro**



**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!

**Elk Township  
Oldmans Township  
Pennsville  
Salem County Vo-Tech  
South Harrison Twp.  
Woodbury Heights**



**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!

Oldmans Township  
Pennsville  
Westville Boro  
Woodbury Heights



# FINANCIAL PERFORMANCE AWARDS

## MOST IMPROVED DISTRICT

**\$1,000 AWARD!**

**And the Winner Is...**





# CONGRATULATIONS!

**Penns Grove-  
Carney's Point**

**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	+	\$731,481
1-2 weeks	+	\$1,625,514
3-8 weeks	+	\$2,600,822
1 mo. or later	+	\$5,851,850

Paid out in Workers  
Comp Claims in last  
5 Years:

**\$10,996,665**

# District Claim Coordinator Special Recognition

**AVERAGE DAYS TO REPORT  
CLAIMS**

**Between 1 and 3 Days**

**And the Winners Are...**



# CONGRATULATIONS!

Deptford Twp.  
Oldmans Twp.  
Salem County Vo-Tech  
Upper Deerfield  
Washington Twp.  
Wenonah



# District Claim Coordinator Excellence Award

**REPORTING CLAIMS**  
Within 24 Hours

**And the Winners Are...**



# CONGRATULATIONS!

East Greenwich  
Elk Township  
Fairfield Twp.  
Gateway Regional  
National Park

Penns Grove-  
Carneys Point  
Pennsauken  
Westville  
Woodbury Heights





# CONGRATULATIONS!



## South Harrison Township BOE



### With ZERO Claims in 2017-2018!





# 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

[\*www.BusinessInsurance.com\*](http://www.BusinessInsurance.com)

**A weak safety culture led to the 2016 derailment of an Amtrak train that killed two employees (and injured 39), according to a report published Tuesday November 21, 2017 by the National Transportation Safety Board.**



# Safety Includes:

## EDUCATION

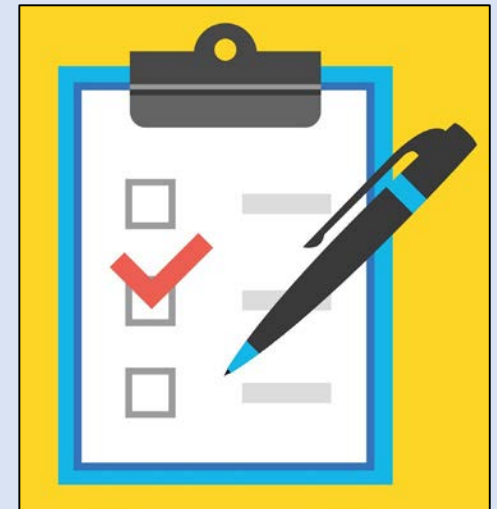
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



# 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 2017-18:**

**267 Classes  
Conducted**

**6,002 People  
Trained**

**Since Inception:**

**3,647 Classes  
Conducted**

**82,745 People  
Trained**

**Average Cost:**

**\$11.60 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 \$2.1 million

**ALL INCLUDED**

**in the JIF Program**



# SAFETY INCENTIVE PROGRAM

## TWO AWARD LEVELS:

Basic Criteria: 2 Winners

Elite: 12 Winners

**14 of 18 GCSSD Districts Qualified...**



# SAFETY INCENTIVE PROGRAM

## BASIC AWARD Level Winners

**\$1,000 AWARD!**

**And the Winners Are...**



# BASIC AWARD LEVEL WINNERS

Elk Township  
Oldmans Township

**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM

## ELITE AWARD Level Winners

**\$1,500 AWARD!**

**And the Winners Are...**



# ELITE AWARD LEVEL WINNERS

Deptford Twp.  
Gateway Regional  
Monroe Twp.  
National Park  
Penns Grove-  
Carneys Point  
Pennsauken

Salem County  
Vo-Tech  
Upper Deerfield  
Washington Twp.  
Wenonah  
Westville  
Woodbury Hgts.

## CONGRATULATIONS!





# 2017-18 SAFETY STAR Of The Year

**And the Winner Is...**





**2017-18 SAFETY STAR**  
**Of The Year!**

**Brian Ferguson**  
**Penns Grove-Carneys Point**  
**Regional BOE**





# 2017-18 SAFETY DISTRICT Of The Year

**And the Winner Is...**







# **2017-18 SAFETY DISTRICTS** **Of The Year!**

**Washington Township BOE**  
**Westville Boro SD**



**2017-18**

**COMBINED  
CASH AWARDS**

**Deptford Township - \$2,000**  
**East Greenwich - \$500**  
**Elk Township - \$3,000**  
**Gateway Regional - \$2,000**  
**Monroe Township - \$1,500**  
**National Park - \$1,500**  
**Oldmans Township - \$4,500**  
**Penns Grove-Carneys Point - \$3,000**  
**Pennsauken - \$2,000**  
**Pennsville - \$3,000**  
**Salem County Vo-Tech - \$3,500**  
**South Harrison - \$2,000**  
**Upper Deerfield - \$1,500**  
**Washington Township - \$4,500**  
**Wenonah - \$1,500**  
**Westville Boro - \$6,500**  
**Woodbury Heights - \$4,500**



**\$47,000  
TOTAL**





**THANK YOU**  
*and*  
**GOOD NIGHT**



**GCSSD JIF**

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**Gloucester, Cumberland, Salem  
School Districts Joint Insurance Fund**

