

GCSSD JIF

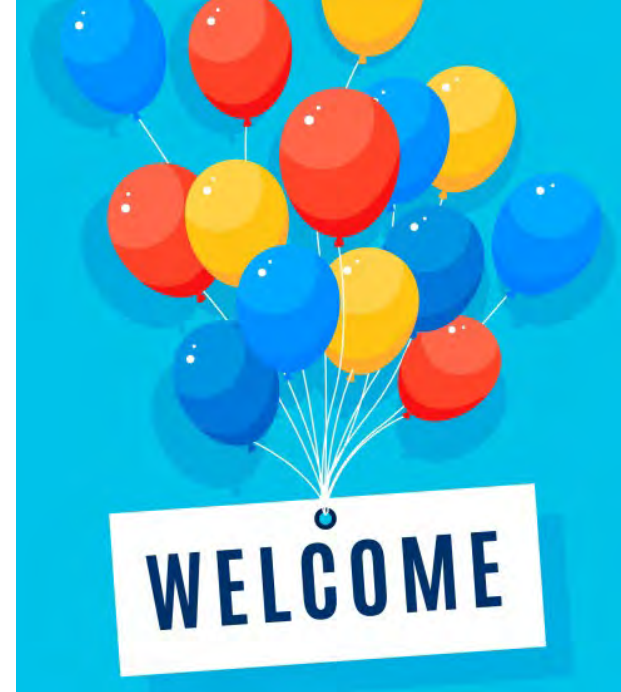
22nd ANNUAL STATE OF THE JIF DINNER

December 5, 2019



GCSSD JIF
Gloucester Cumberland Salem School District Joint Insurance Fund

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



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

Opening Remarks



Craig A. Wilkie

Executive Director

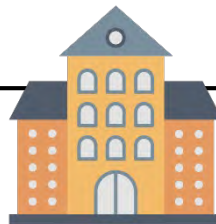
SPELL, ACCASBO, BCIP and GCSSD JIFs



Former Role:

Business Administrator/Board Secretary

Burlington City Board of Education



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



Clever Partnership








Only School Districts

- 21 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?**



Claimant operating a mower when left foot caught in the machine, twisting knee

Total Incurred Value: \$80,533

Claimant slipped and fell walking to bathroom near football field, landing on back.

Total Incurred Value: \$223,858

Claimant fell walking up stairs, injuring right arm and elbow.

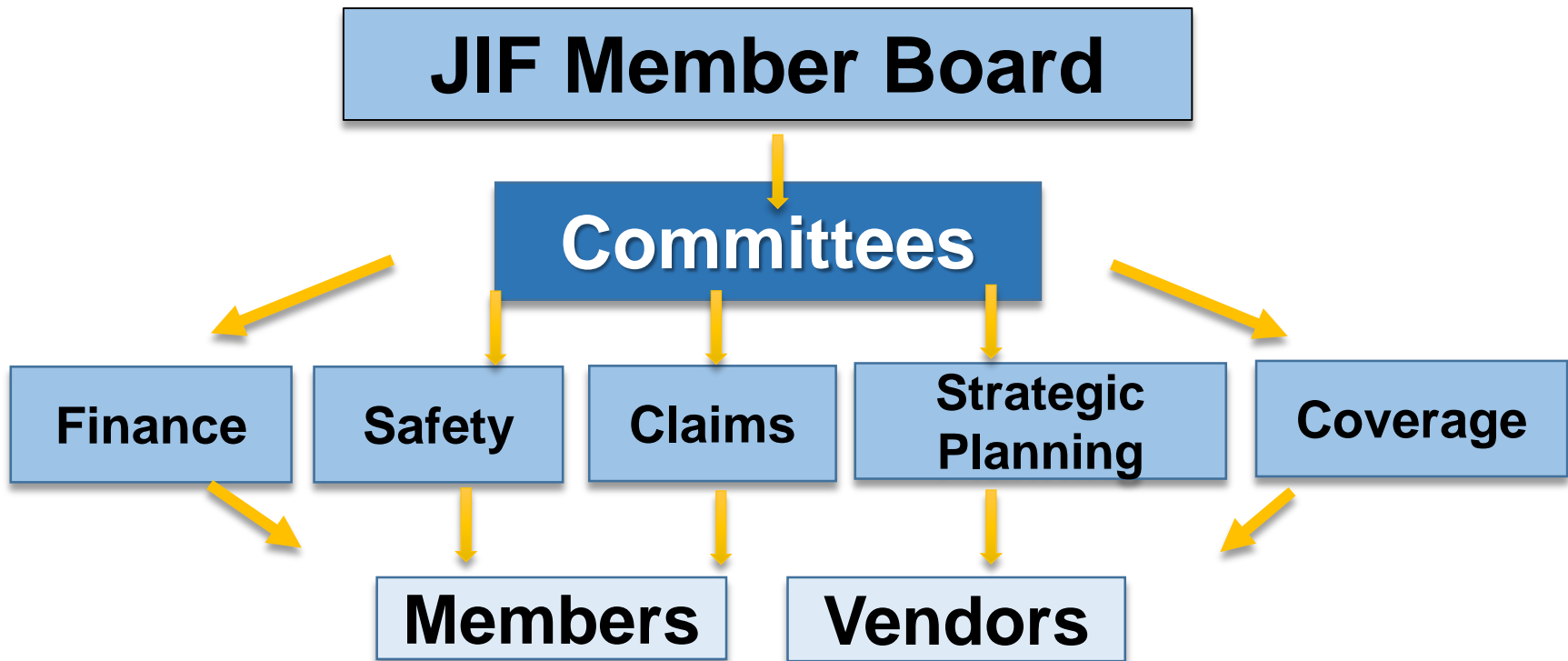
Total Incurred Value: \$869,188



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**

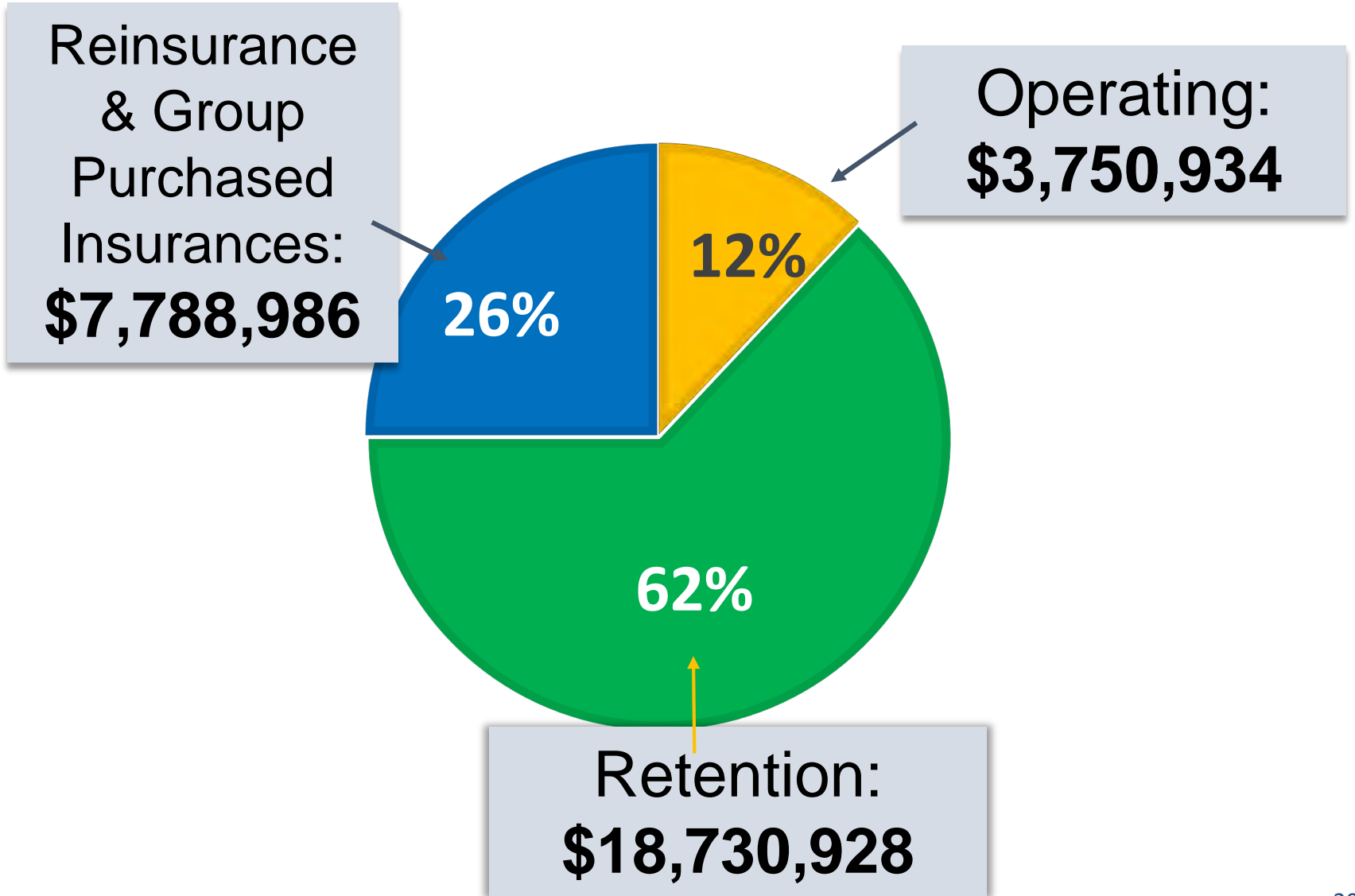
Deductible

**Group
Purchased
Insurance
Policies**

Deductible

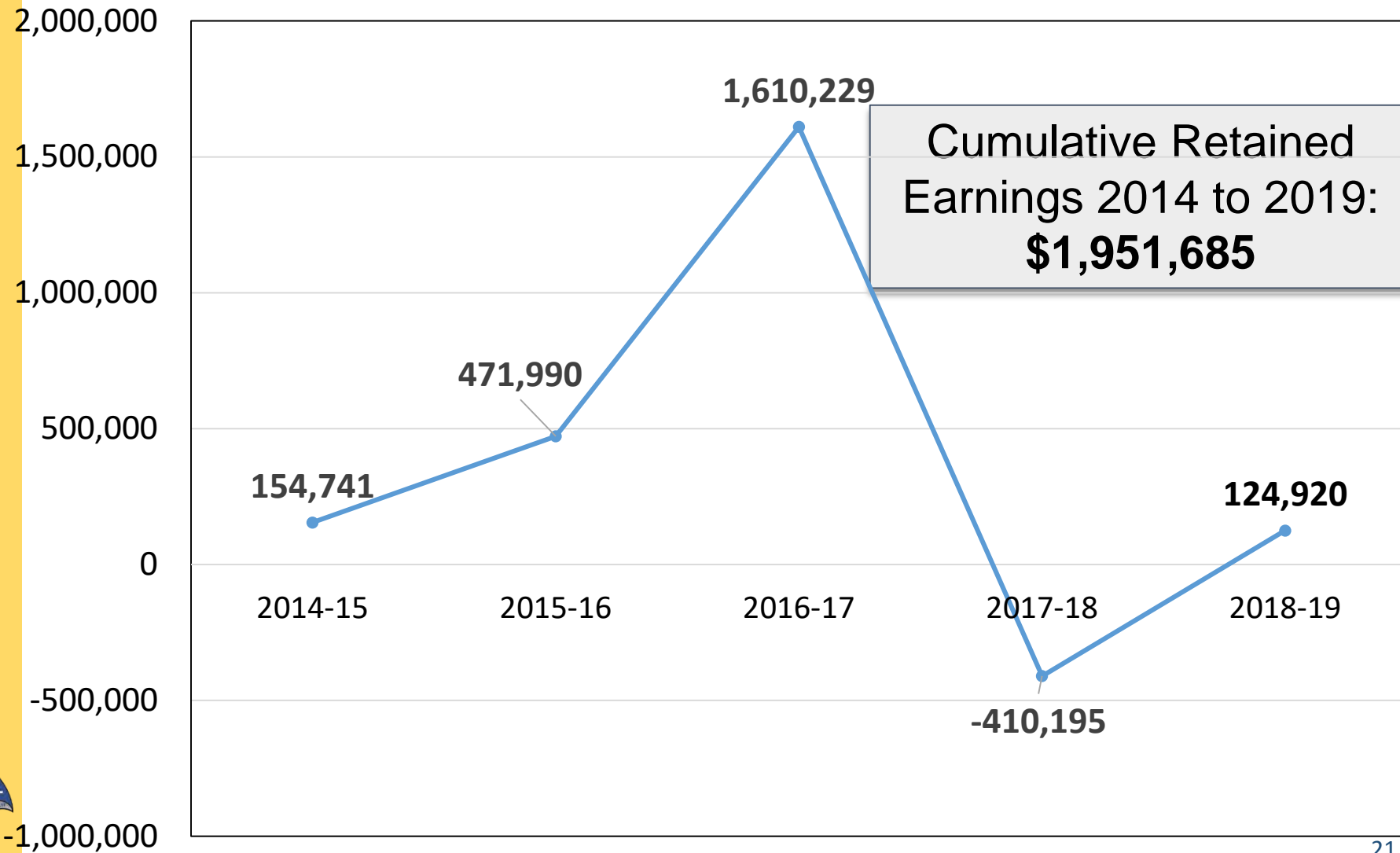


GCSSD JIF Budget Over Five Years



GCSSD JIF Retention Fund: Last Five Years

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



GCSSD JIF Performance

July 1, 1998 - June 30, 2019

Total Contribution/Premium:	\$71,405,167	100%
Current Surplus Retained:	\$3,956,693	6%
Surplus Returned to Date:	\$1,273,675	2%
Net Cost:	\$66,174,799	92%



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!

**Penns Grove-Carney's Point
Washington Township
Wenononah**



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE
For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!
And the Winners Are...



CONGRATULATIONS!

Deptford
East Greenwich
Elk Township
Fairfield
Gateway
National Park
Oldmans Twp.

Pennsville
Salem Cty Vo-Tech
South Harrison
Upper Deerfield
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!

**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
South Harrison
Westville Boro
Woodbury Heights



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!

National Park

**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:

\$7,653,697

District Claim Coordinator Special Recognition

AVERAGE DAYS TO REPORT CLAIMS
Between 1 and 3 Days

NEW

\$500 AWARD!

NEW

And the Winners Are...



CONGRATULATIONS!

East Greenwich
Penns Grove – Carney's Point
Pennsauken
Pennsville
Washington Twp.
Westville
Woodbury Heights



District Claim Coordinator Excellence Award

REPORTING CLAIMS

Within 24 Hours

\$1,000 AWARD!

NEW

NEW

And the Winners Are...



CONGRATULATIONS!

Deptford
Elk Township
Gateway Regional
National Park
Oldmans
Salem County SSSD

Salem Cty Vo-Tech
South Harrison
Upper Deerfield
Wenonah
Woodstown-
Pilesgrove



CONGRATULATIONS!



**Elk Township
Oldmans Township**



**With ZERO Claims in
2018-2019!**





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

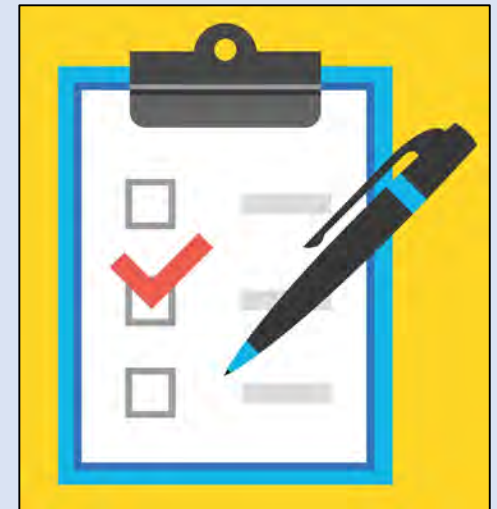
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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

TWO AWARD LEVELS:

Basic Criteria: 4 Winners

Elite: 11 Winners

15 of 21 GCSSD Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Fairfield Township
Oldmans Township
Pennsauken Public Schools
Penns Grove-Carney's Point

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Deptford Twp.
Elk Township
Gateway Regional
*Greenwich Twp.
National Park
Upper Deerfield

Washington Twp.
Wenonah
Westville
Woodbury Hgts.
*Woodstown-
Pilesgrove

CONGRATULATIONS!

***1st Time
Qualifiers!**





2018-19 SAFETY STAR Of The Year

And the Winner Is...





2018-19 SAFETY STAR
Of The Year!

Joe Nichols
Elk Township School District





2018-19 SAFETY DISTRICT Of The Year

And the Winner Is...





**2018-19 SAFETY DISTRICT
Of The Year!**

**Upper Deerfield Township
School District**



2018-19

**COMBINED
CASH AWARDS**

Deptford Township - \$3,500
East Greenwich - \$1,500
Elk Township - \$4,500
Fairfield - \$2,000
Gateway Regional - \$3,500
Greenwich Township - \$1,500
National Park - \$4,500
Oldmans Township - \$5,500
Penns Grove-Carneys Point - \$2,000
Pennsauken - \$1,500
Pennsville - \$4,000
Salem County SSSD - \$1,000
Salem County Vo-Tech - \$3,000
South Harrison - \$4,500
Upper Deerfield - \$6,000
Washington Township - \$2,500
Wenonah - \$3,000
Westville Boro - \$3,500
Woodbury Heights - \$5,500
Woodstown-Pilesgrove - \$3,500



**\$66,500
TOTAL**



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!

GCSSD JIF

December 5, 2019



GCSSD JIF

Gloucester Cumberland Salem School District Joint Insurance Fund