



BCIP JIF
22nd ANNUAL
STATE OF THE JIF DINNER
December 5, 2018



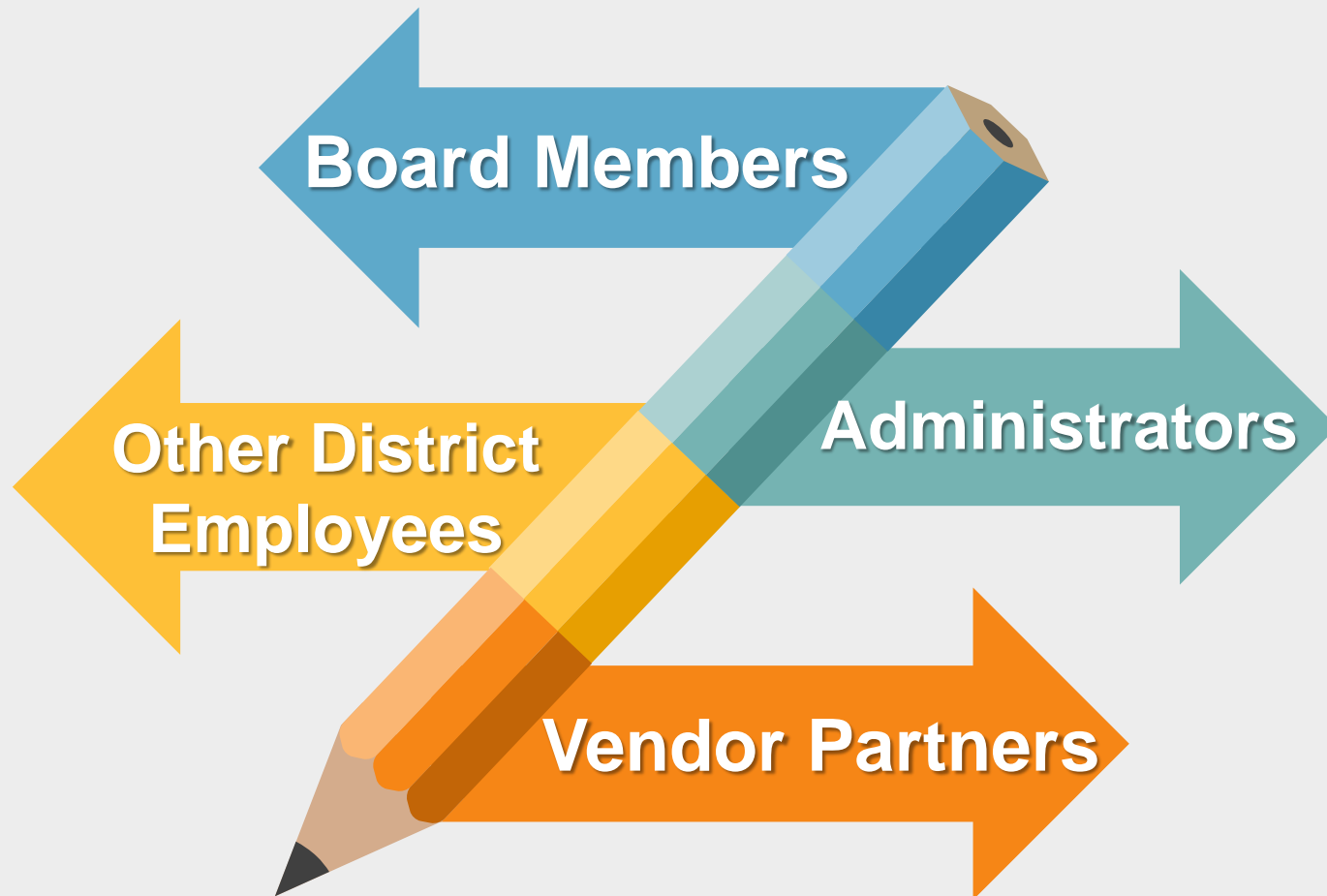
BCIP JIF

**Burlington County Insurance Pool
Joint Insurance Fund**



Welcome

**Cynthia McClain, BCIP JIF President
Business Administrator, Voorhees Township**



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

Special Thanks



ENJOY...

**Joanne Clement, Clementon
Frank DeBerardinis, Voorhees
Barbara Godfrey, Southampton
Cindy McClain, Voorhees**

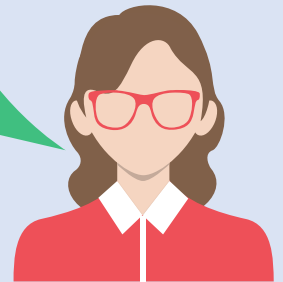
Enjoy Dinner



Clever Partnership

Collaboration

Commitment








Only School Districts

- **38 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

Cyber Liability: \$10,000,000

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

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graph TD; Title[Coverage Layers] --> R[Reinsurance Placement]; Title --> G[Group Purchased Insurance Policies]; R --- D1[Deductible]; D1 --- C1[Common Money Set Aside for Retention]; C1 --- R1[Reinsurance Placement]; G --- D2[Deductible]; D2 --- G1[Group Purchased Insurance Policies];
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**Reinsurance
Placement**

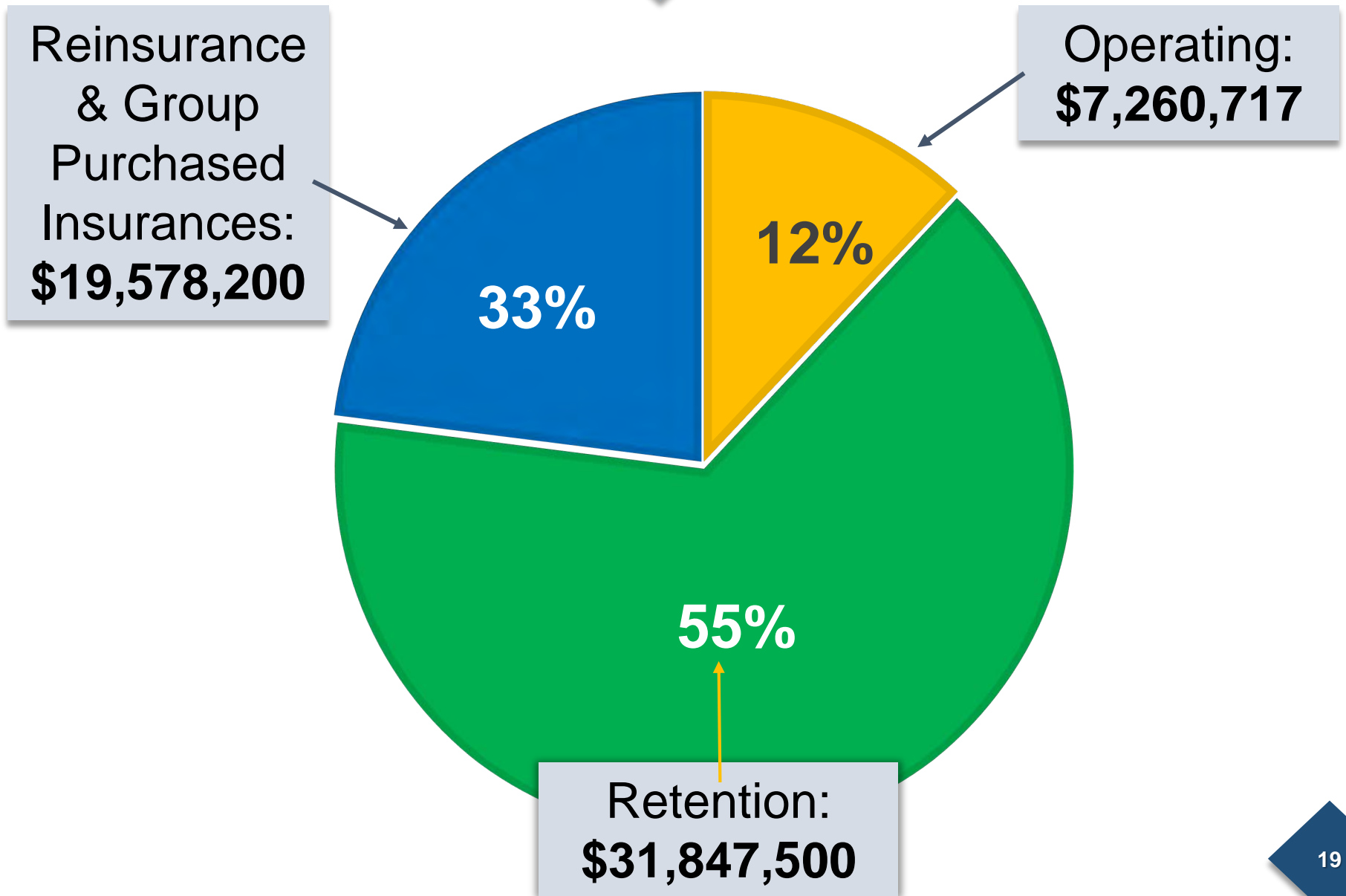
**Common Money
Set Aside for
Retention**

Deductible

**Group
Purchased
Insurance
Policies**

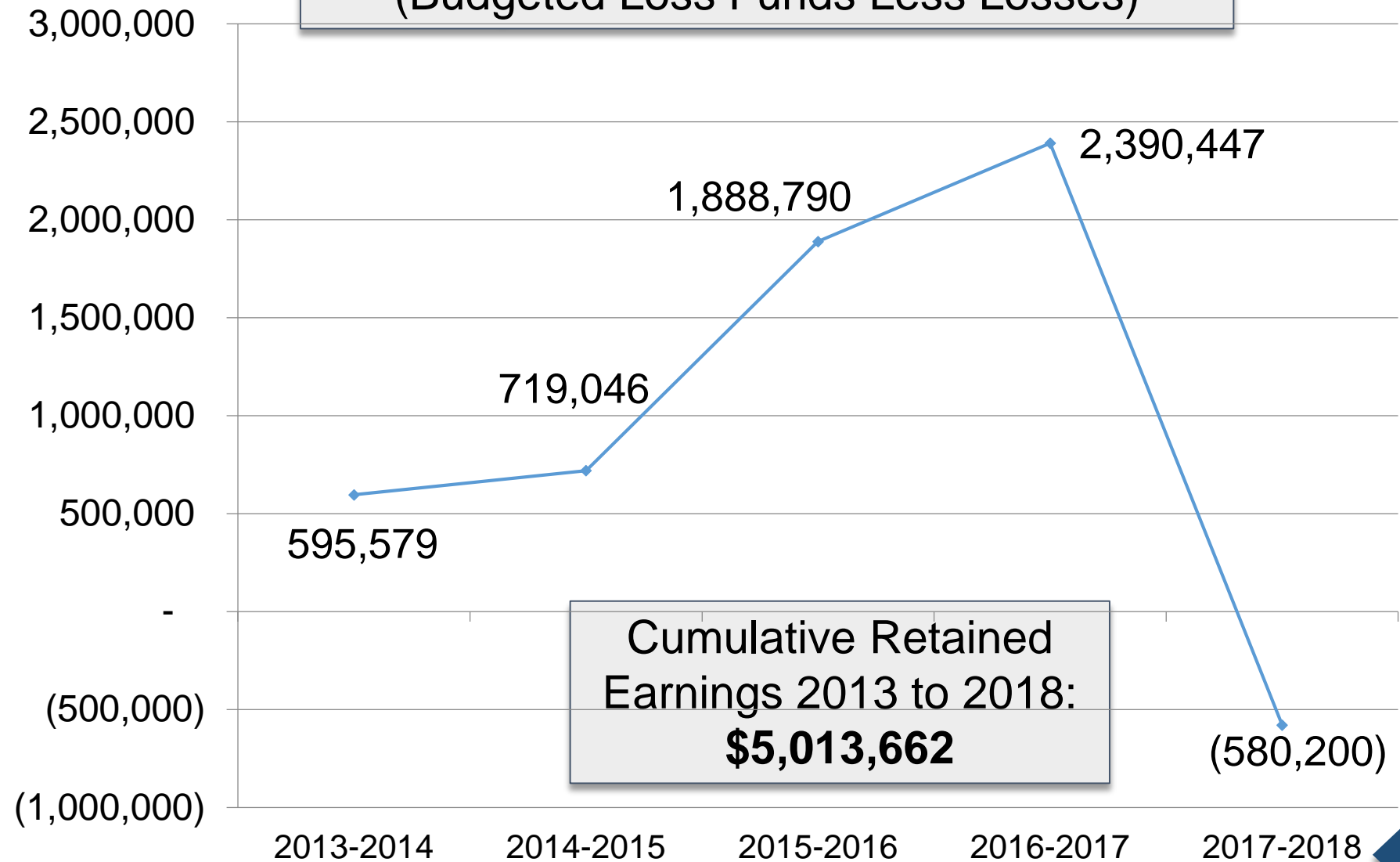
Deductible

BCIP JIF Budget Over Five Years



BCIP JIF Retention Fund: Last Five Years

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



BCIP JIF Performance

July 1, 1984 - June 30, 2018

Total Contribution/Premium:	\$188,592,111	100%
Current Surplus Retained:	\$12,063,204	6%
Surplus Returned to Date:	\$16,421,625	9%
Net Cost:	\$160,107,282	85%



BCIP has Released Surplus for
23 Consecutive Years: 1996-2018!



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!

**Burlington City
Evesham Township
Ewing Public Schools
Lindenwold BOE
Mercer County Special Services
North Hanover
Westampton Township**



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Clementon
Delanco
Eastampton
Magnolia
Medford Lakes
Mercer County Area
Vo-Tech

Millstone
Moorestown
Mt. Ephraim
Shamong
Southampton
Voorhees



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!

**Delanco Township BOE
Eastampton Township BOE
Moorestown Township SD
Westampton Township PS**



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
Eastampton Township BOE
Riverside Township BOE
Shamong Township SD
Westampton Township PS
Woodlynnne BOE**



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!

**Magnolia
Public School**

**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	+	\$1,392,685
1-2 weeks	+	\$3,094,856
3-8 weeks	+	\$4,951,770
1 mo. or later	+	\$11,141,483

Paid out in Workers
Comp Claims in last
5 Years:

\$20,549,900

District Claim Coordinator Special Recognition

**AVERAGE DAYS TO REPORT
CLAIMS**

Between 1 and 3 Days

And the Winners Are...



CONGRATULATIONS!

Eastern Camden Cty.
Haddon Twp.
Haddonfield
Lenape
Lindenwold
Lumberton

Mercer Cty. Vo-Tech
Millstone
Moorestown
North Hanover
Oaklyn



District Claim Coordinator Excellence Award

REPORTING CLAIMS
Within 24 Hours

And the Winners Are...



CONGRATULATIONS!

Bordentown
Clementon
Collingswood
Delanco
Eastampton
Evesham
Ewing
Haddon Heights
Magnolia

Medford Lakes
Merchantville
Mount Ephraim
Mount Laurel
Riverside
Shamong
Springfield
Tabernacle
Voorhees
Woodlynne



The Maytag Repairman Award

ZERO CLAIMS
In the 2017-18 School Year



And the Winner Is...

CONGRATULATIONS!



Southampton 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

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

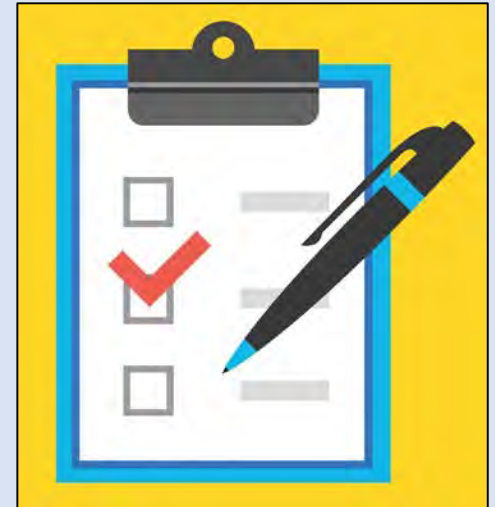
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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

THREE AWARD LEVELS:

Basic Criteria: 6 Winners

Elite: 6 Winners

Elite II: 20 Winners

32 of 36 BCIP Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Eastampton
Haddonfield
Haddon Township
Mercer County Special Services
Mercer County Vo-Tech
Southampton

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Eastern Camden County Regional
Lenape Regional
Lumberton Twp.
Millstone BOE ←
Mount Ephraim BOE
Tabernacle Twp.

*1st Time
Qualifier!*

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$2,500 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

Clementon
Collingswood
Delanco
Evesham
Ewing
Haddon Heights
Lindenwold
Magnolia
Medford Lakes
Medford Twp.

Merchantville
Moorestown
Mount Laurel
Northern Burlington
North Hanover
Oaklyn
Riverside
Shamong
Voorhees
Woodlynne

CONGRATULATIONS!





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

And the Winner Is...





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

Eileen Latini, School Nurse
Tabernacle Township S.D.



2017-18 SAFETY HERO

And the Winner Is...





2017-18 SAFETY HERO

**Eddie Grinnan, Student
Riverside Township BOE**





2017-18 SAFETY DISTRICT Of The Year

And the Winners Are...





2017-18 SAFETY DISTRICTS

Of The Year!

Clementon BOE
Magnolia Public School
Voorhees Twp. BOE



Burlington City - \$500
Clementon - \$6,000
Collingswood - \$2,500
Delanco - \$6,000
Eastampton - \$4,500
Eastern C.C. - \$1,500
Evesham - \$3,000
Ewing - \$3,000
Haddon Heights - \$2,500
Haddon Township - \$1,000
Haddonfield - \$1,000
Lenape - \$1,500
Lindenwold - \$3,000
Lumberton - \$1,500
Magnolia - \$7,000
Medford Lakes - \$3,500
Medford Twp. - \$2,500
Mercer County SS - \$1,500

Mercer County Area VT - \$2,000
Merchantville - \$2,500
Millstone - \$2,500
Moorestown - \$4,500
Mount Ephraim - \$2,500
Mount Laurel - \$2,500
North Hanover - \$3,000
Northern Burlington - \$2,500
Oaklyn - \$2,500
Riverside - \$4,000
Shamong - \$5,000
Southampton - \$2,000
Tabernacle - \$1,500
Voorhees - \$6,000
Westampton - \$3,000
Woodlynne - \$4,000



2017-18

**COMBINED CASH
AWARDS:
\$102,000**



THANK YOU
and
GOOD NIGHT



BCIP JIF

**Burlington County Insurance Pool
Joint Insurance Fund**

