

BCIP JIF

24th ANNUAL STATE OF THE JIF

December 2020



Goodbye
2020!



Beth Ann Coleman, RSBA Collingswood and Oaklyn Public Schools BCIP JIF President

"When you reach the end of your rope, tie a knot in it and hang on."

Franklin D. Roosevelt

This year has been challenging beyond all measure and it seems like all we do is adjust our grip and continue to hang on. We hang on for the benefit of our school districts, our communities, our pupils, our friends and our families. We hang on because it's what we do. Thank you to everyone for what you do each day. You are seen and you are appreciated!

Thank
You

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



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



Our Mission:
Inform and Celebrate

Enjoy
your
dinner



Not this year, but we can't wait
to see you next year!



Clever Partnership








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**
- **Cyber Security Symposium**
- **Boiler Operator Training**
- **Annual Joint Retreat**
 - Thriving in a Complex World
 - Workers' Comp
 - Employment Law
 - Third Party Management

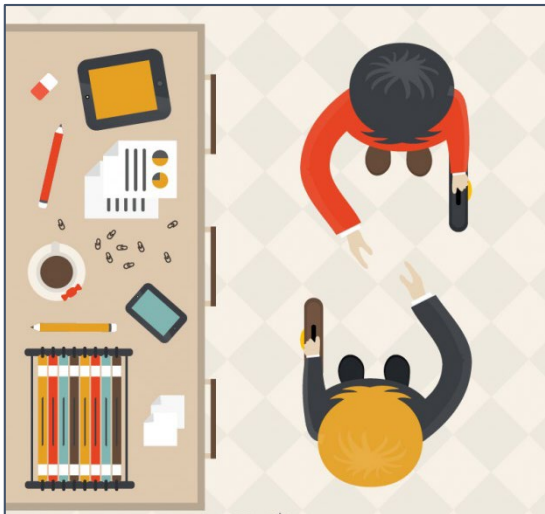


Partner Vendors

- Actuary
- Auditor
- Claim Administrators
- Defense Panel
- Executive Director



- JIF Attorney
- Managed Care
- Medical Panel
- Risk Management Consultants
- Safety Professionals



The Glue That Binds



**SCHOOL
BUSINESS
ADMINISTRATORS:**



**Manage More
Than Finance and Operations**

District Risk Management Leaders



WHY
DO
WE DO
THIS?



Claimant picked up and stacked chairs onto a pallet and felt strain in shoulder

**Total Incurred
Value: \$124,669**

Claimant ingested color powder while bagging powder for a color run.

**Total Incurred
Value: \$175,000**

Claimant leaned on desk when it collapsed, and landed on top of the desk.

**Total Incurred
Value: \$416,762**

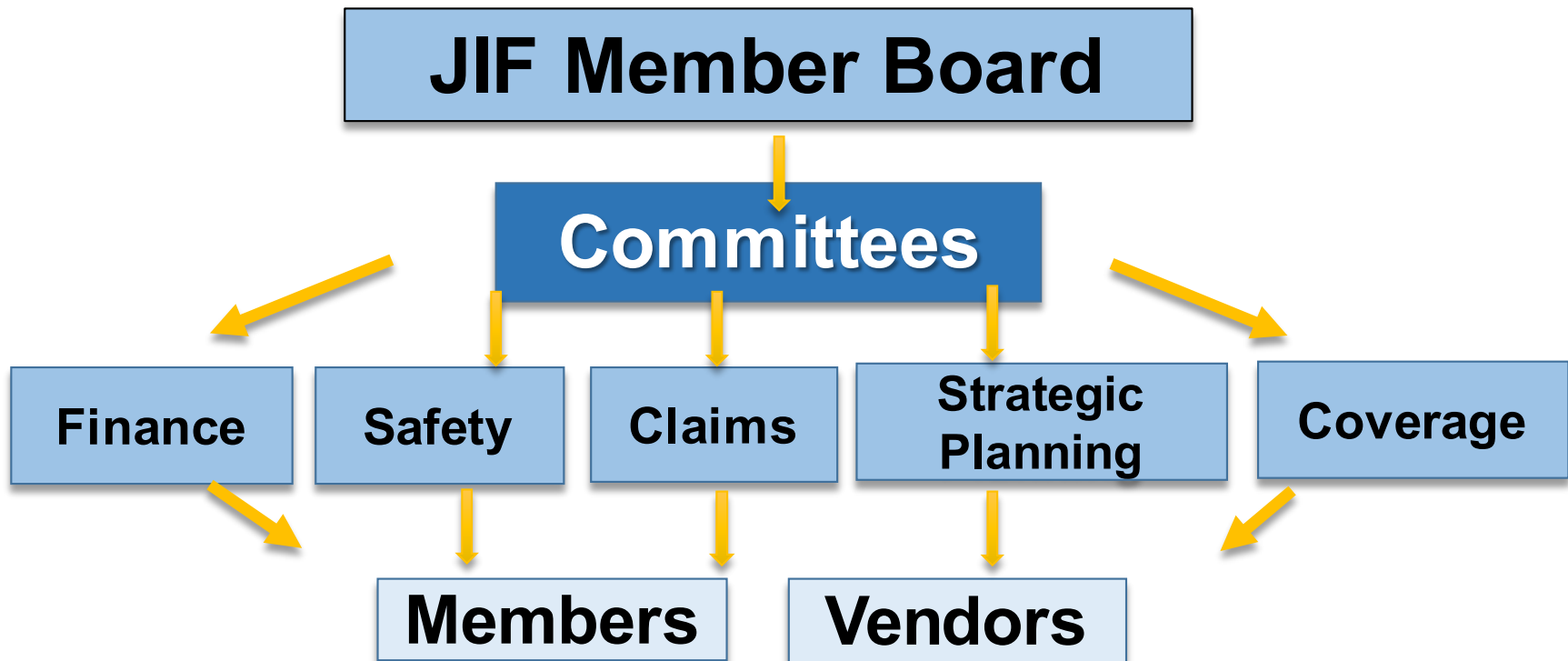


HOW

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

Crisis Protection Program: \$25,000,000

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

Workers' Compensation: Statutory



Coverage Layers

**Reinsurance
Placement**

**Group
Purchased
Insurance
Policies**

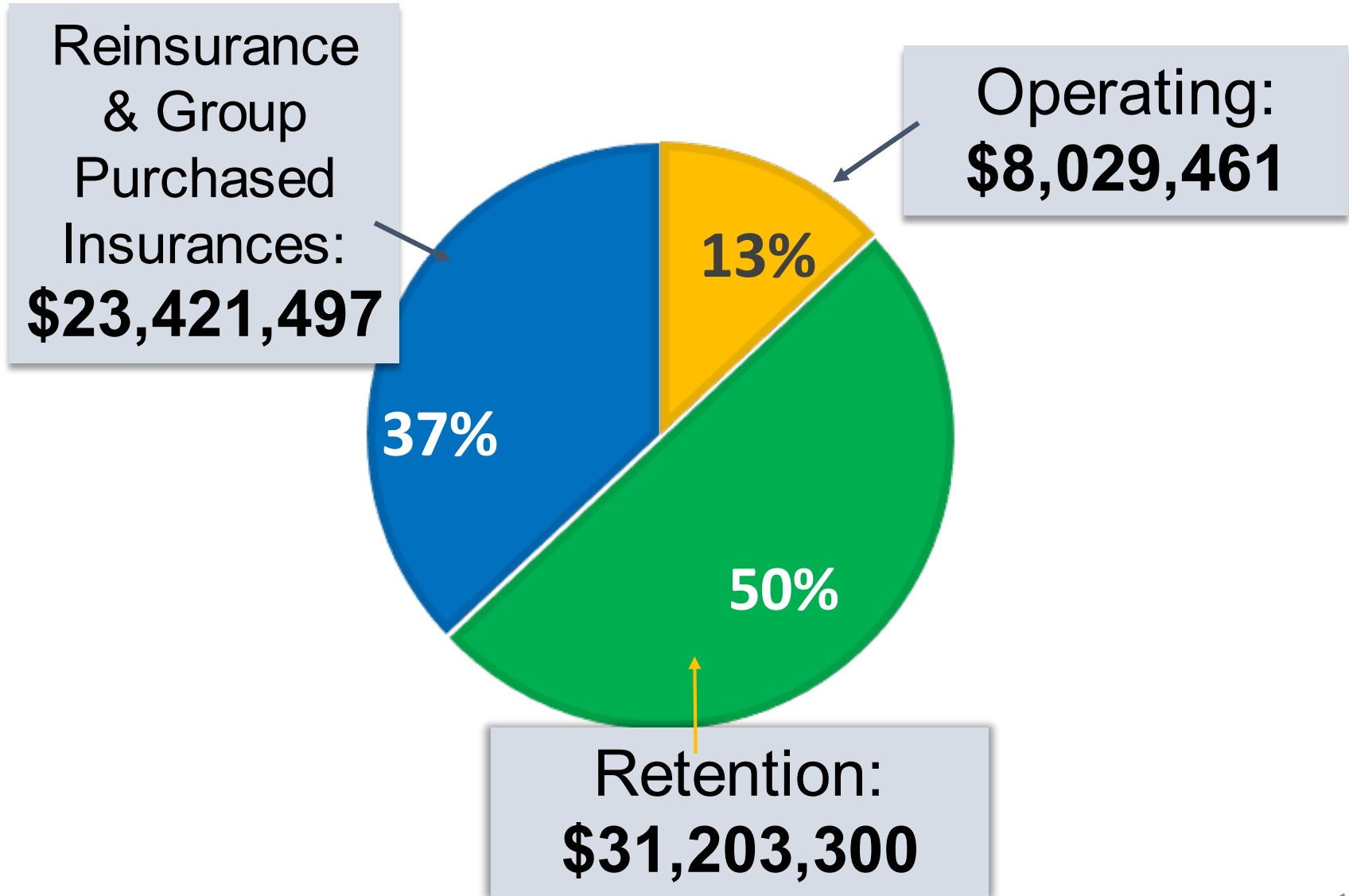
**Common Money
Set Aside for
Retention**

Deductible

Deductible

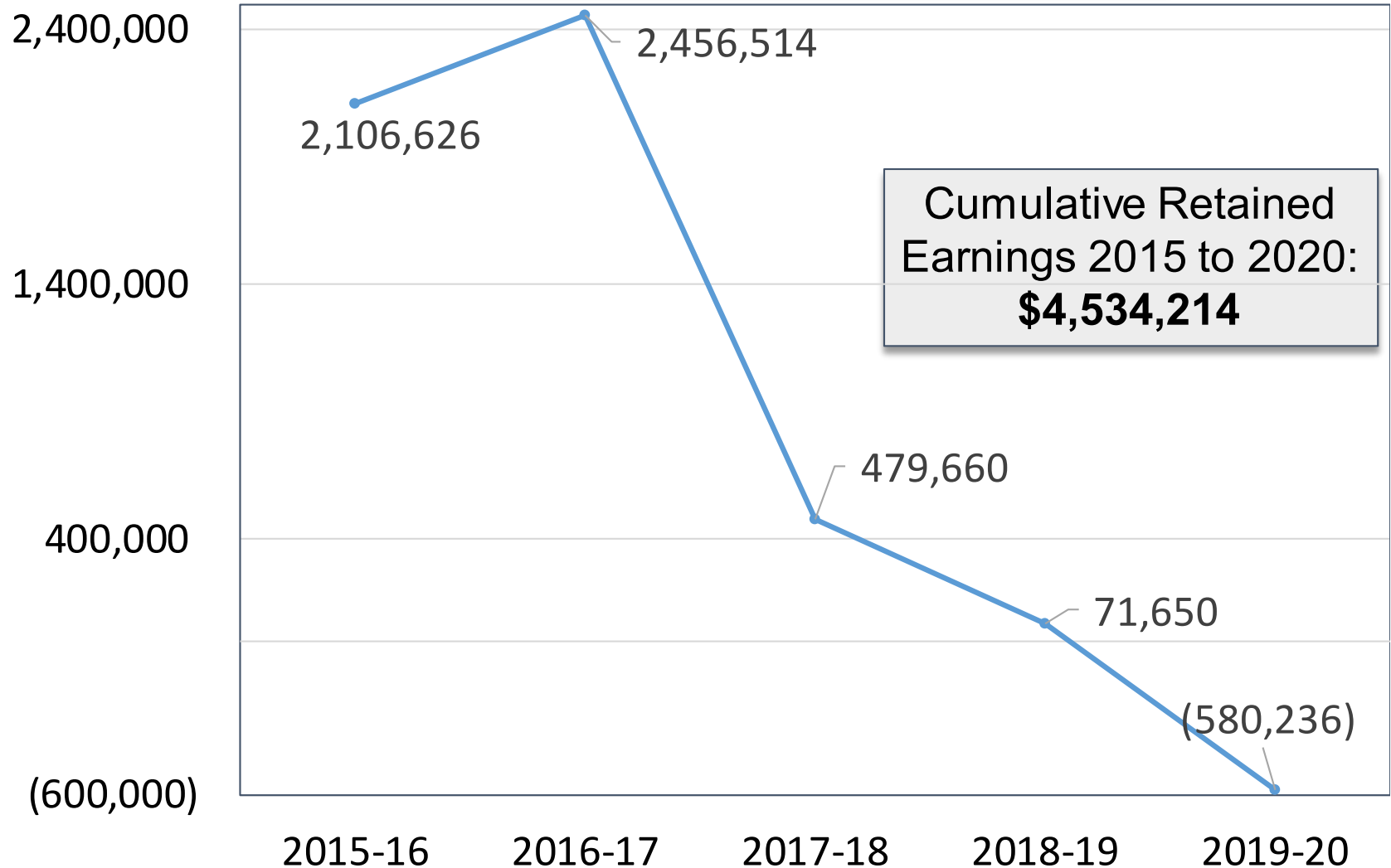


BCIP JIF Budget Over Five Years



BCIP JIF Retention Fund: Last Five Years

Loss or Gain By Year 2015 through 2020
(Budgeted Loss Funds Less Losses)



BCIP JIF Performance

July 1, 1984 - June 30, 2020

Total Contribution/Premium:	\$214,895,262	100%
Current Surplus Retained:	\$12,980,956	6%
Surplus Returned to Date:	\$18,421,625	9%
Net Cost:	\$183,492,681	85%



**BCIP has Released Surplus for
25 Consecutive Years: 1996-2020!**



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!

**Bordentown Regional SD
Lenape Regional HS
Lindenwold BOE
Lumberton Twp BOE
Northern Burlington RSD
Springfield Twp BOE
Voorhees Twp BOE**



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Audubon
Clementon
Collingswood
Delanco
Eastampton
Eastern CC
Evesham
Haddon Township
Haddonfield
Magnolia
Medford Lakes
Medford Township
Mercer County SS
Mercer County VT



Merchantville
Millstone
Moorestown
Mt. Ephraim
Mount Laurel
North Hanover
Oaklyn
Riverside
Shamong
Southampton
Tabernacle
Westampton
Woodlynne

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!

Clementon BOE
Eastampton Township BOE
Evesham Township SD
Medford Lakes SD
Mercer County SSSD
North Hanover Township Schools
Northern Burlington County RSD
Southampton Township BOE
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 Westampton Township PS



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!



**Haddonfield
Board of Ed**



**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	+	\$1,318,762
1-2 weeks	+	\$2,930,583
3-8 weeks	+	\$4,688,932
1 mo. or later	+	\$10,550,097

Paid out in Workers
Comp Claims in last
5 Years:

\$14,543,041

District Claim Coordinator Special Recognition

AVERAGE DAYS TO REPORT CLAIMS
Between 1 and 3 Days
\$500 AWARD!

And the Winners Are...



CONGRATULATIONS!

Ewing Public Schools
Haddon Heights BOE
Lindenwold BOE
Medford Township PS
Moorestown Twp PS
Mount Laurel TWP BOE
Voorhees Twp BOE



District Claim Coordinator Excellence Award

REPORTING CLAIMS
Within 24 Hours
\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Audubon

Bordentown

Burlington City

Clementon

Delanco

Eastampton

Evesham

Haddon Twp.

Haddonfield

Lumberton

Magnolia

Medford Lakes

Mercer County Vo-Tech



Merchantville

Millstone

Mount Ephraim

North Hanover

Northern Burlington

Oaklyn

Riverside

Shamong



Springfield

Tabernacle

Westampton

Woodlynne

CONGRATULATIONS!

 **Audubon
Eastampton
Mercer County Vo-Tech
Merchantville** 

**With ZERO Claims in
2019-2020!**





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

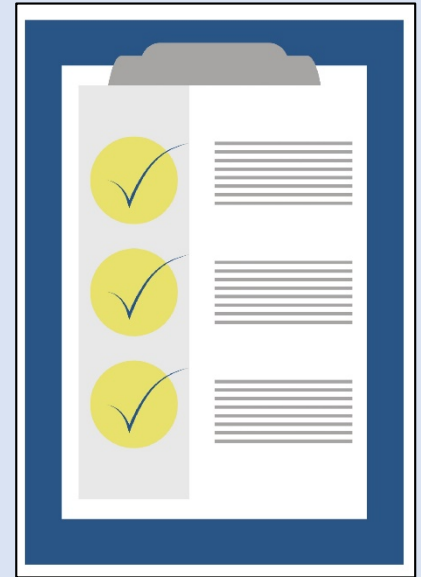
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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 Person)

In 2019-20:

**285 Classes
Conducted**

**7,310 People
Trained**

Since Inception:

**4,045 Classes
Conducted**

**94,268 People
Trained**

Safety Facts (Online)

It is important to recognize the efforts of our Safety Director's office who adeptly pivoted to virtual training to continue to serve our members. This includes rolling out Zoom-based training courses and online tests to continue to provide essential safety programs to district employees.

In 2019-20:

**40 Virtual Classes
Conducted**

**1,205 People
Trained Virtually**



Safety Facts

Average Cost:

\$11.30 Per Employee

- 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 \$2.3 million

ALL INCLUDED

in the JIF Program

2019-20 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 7 Winners

Elite: 2 Winners

Elite II: 24 Winners

33 of 38 BCIP Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

**Bordentown Regional SD
Chesterfield BOE
Eastern CC Regional SD
Haddonfield BOE
Southampton BOE
Tabernacle Township SD
Westampton Township PS**

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Haddon Township BOE
Lenape Township BOE

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$3,000 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

Audubon
Collingswood
Delanco
Evesham
Ewing
Haddon Heights
Lindenwold
Lumberton
Magnolia
Medford Lakes
Medford Township
Mercer County SS



Mercer County VT
Merchantville
Moorestown
Mount Ephraim
Mount Laurel
North Hanover
Northern Burlington
Oaklyn
Riverside
Shamong
Voorhees
Woodlynne

CONGRATULATIONS!



2019-20 SAFETY STAR **Of The Year**

And the Winners Are...

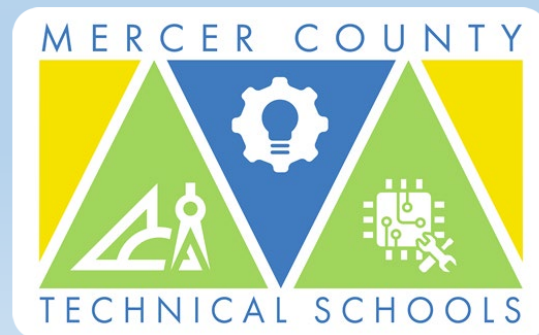




2019-20 SAFETY STAR Of The Year!

Rick Hillman

**Manager of Buildings and Grounds
Mercer County Special Services
and Mercer County Technical Schools**





2019-20 SAFETY STAR

Of The Year!

Dr. Christine Vespe
Superintendent
Shamong Township School District



2019-20 SAFETY HERO Of The Year!

Jodi Lennon

Business Administrator, Riverside





2019-20 SAFETY DISTRICTS **Of The Year**

And the Winners Are...





2019-20 SAFETY DISTRICTS Of The Year!

Small District Tie:

Magnolia Public School

-AND-

Medford Lakes School District





2019-20 SAFETY DISTRICTS Of The Year!

Large District Tie:
Mount Laurel Township BOE
-AND-
Riverside Township BOE



Audubon - \$5,000
Bordentown - \$2,500
Burlington City - \$1,000
Chesterfield - \$1,000
Clementon - \$3,000
Collingswood - \$4,000
Delanco - \$6,500
Eastampton - \$3,000
Eastern C.C. - \$2,000
Evesham - \$6,000
Ewing - \$3,500
Haddon Heights - \$3,500
Haddon Township - \$3,500
Haddonfield - \$4,000
Lenape - \$2,000
Lindenwold - \$4,000
Lumberton - \$4,500
Magnolia - \$7,500
Medford Lakes - \$8,500
Medford Twp. - \$4,500
Mercer County SS - \$5,000

Mercer County Area VT - \$5,000
Merchantville - \$5,000
Millstone - \$2,000
Moorestown - \$4,500
Mount Ephraim - \$5,000
Mount Laurel - \$7,000
North Hanover - \$6,000
Northern Burlington - \$5,500
Oaklyn - \$5,000
Riverside - \$7,500
Shamong - \$5,000
Southampton - \$3,000
Springfield - \$1,500
Tabernacle - \$3,000
Voorhees - \$4,000
Westampton - \$5,500
Woodlynne - \$5,000



2019-20

**COMBINED CASH
AWARDS:
\$164,000**

THANK YOU

We can't wait to see you next year!



2021

virus free version loading...



All of the students, staff and communities
we serve benefit from your dedication.



THANK YOU BCIP JIF

23th ANNUAL STATE OF THE JIF

December 2020

Goodbye
2020!

