BCIP JIF

25th ANNUAL STATE OF THE JIF

December 2021



It's Great to Be Back!



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

"You are braver than you believe, stronger than you seem, and smarter than you think."

-Christopher Robin, Winnie the Pooh

Thank you to everyone for what you do each day. You are seen and you are appreciated!



Board Members
Administrators
Other District Employees
Vendor Partners

Craig A. Wilkie

Executive Director SPELL, ACCASBO, BCIP and GCSSD JIFs



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:

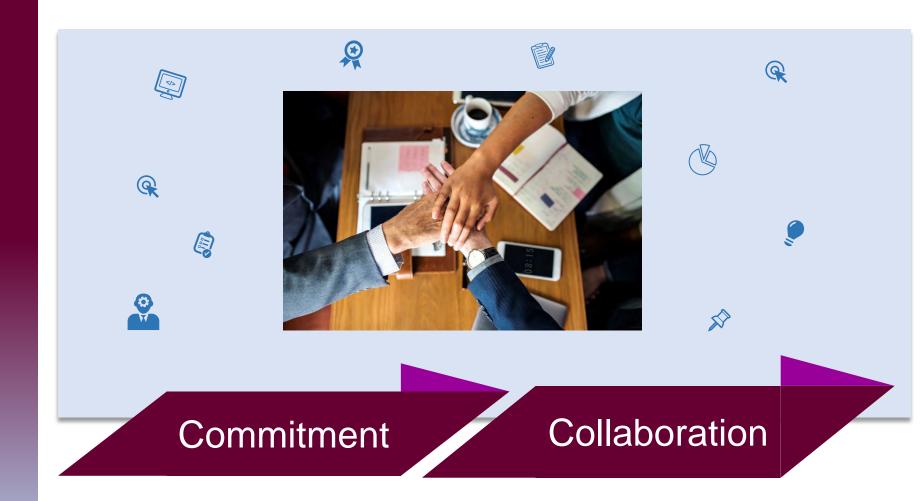
Inform and Celebrate







Clever Partnership





Only School Districts

- 42 School Districts
- In Four Counties
- Unique Issues Specific to Schools
- Opportunity to Manage Risk Collectively
- JIF Owner/Member of SPELL
- 96 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 Webinar
- Boiler Operator Training
- Annual Joint Retreat
 - Why We Settle
 - Identifying School Shooters Before They Strike
 - Funky School District Situations





Programs That Work - StopIT

Shift towards mental health & wellness solutions in response to 2021 trends

students and staff by equipping them with *Safety & Wellness* to uncover the unseen, intervene on the preventable.



Anonymous Reporting System

Network & Device Surveillance

911-Direct Panic Alert System Threat
Assessment &
Intervention

Threat Assessment Guided Case Management System

SEL & Wellness Training Center

Programs That Work - StopIT

The Impact:

- 7,000+ organizations using our products
- 4 million+ students and employees
- Intervened in over 150,000+ incidents ...
 42,000+ were serious and life-threatening
- Our programs help deter behaviors, mitigate risk, prevent serious violence ... and have saved lives!



Contact Matthew Toth mtoth@stopitsolutions.com 908-259-6810

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









Claimant fell from an 8 foot ladder, landed on an open filing cabinet drawer, caused laceration to his head:

Total Incurred Value: \$89,562

While lifting a lunch table, the claimant injured his right shoulder:

Total Incurred Value: \$136,511

While going up an unlit stairwell the claimant fell, injuring both shoulders:

Total Incurred Value: \$302,463

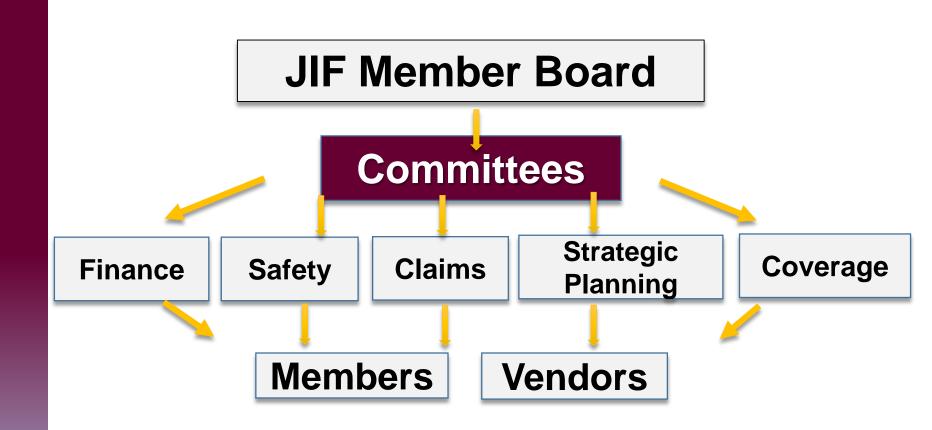








Organizational Structure



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

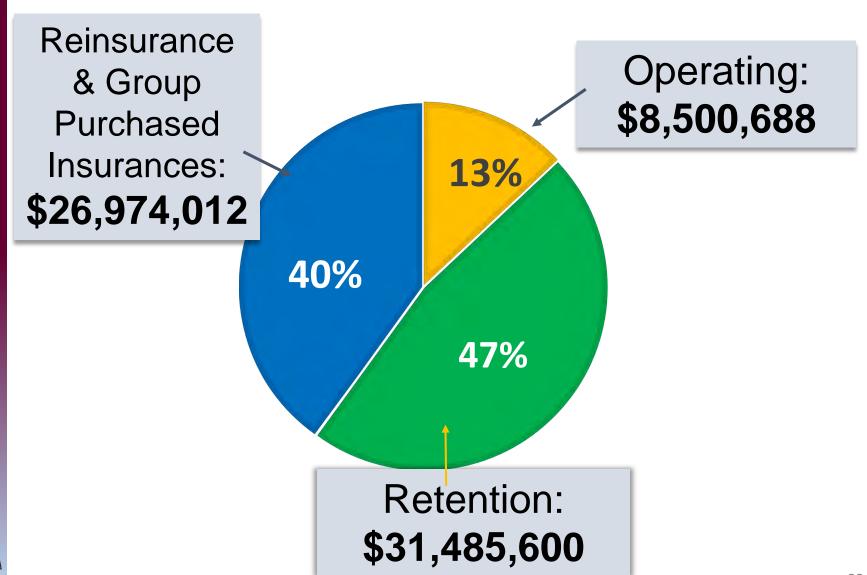
Common Money Set Aside for Retention

Deductible

Deductible



BCIP JIF Budget Over Five Years

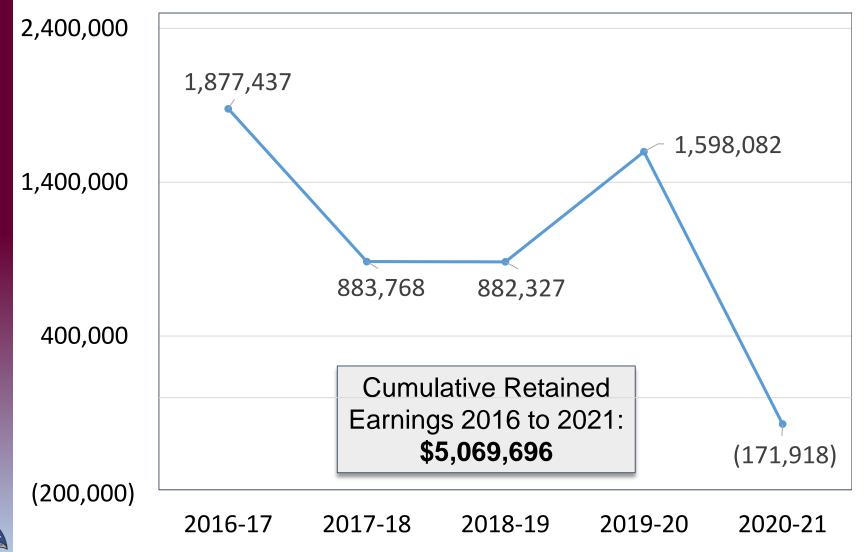




BCIP JIF Retention Fund: Last Five Years

Loss or Gain By Year 2016 through 2021

(Budgeted Loss Funds Less Losses)





BCIP JIF Performance

July 1, 1984 - June 30, 2021

Total Contribution/Premium:	\$230,140,412	100%
Current Surplus Retained:	\$14,784,722	6%
Surplus Returned to Date:	\$19,421,625	9%
Net Cost:	\$195,934,065	85%





Hard Work Must Be Rewarded

YOUR

Internal Risk Management Team IS WORKING HARD

- Claims Management
- Safety Programs
- Organizational Awareness and Sensitivity to 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!

Eastern Camden County Reg. Haddonfield BOE Lenape Regional HS



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Audubon Bordentown Regional Burlington City Chesterfield Clementon **Delanco Eastampton Evesham Haddon Heights Haddon Township** Lindenwold Lumberton

Magnolia **Mercer County SS Mercer County VT** Moorestown **Northern Burlington** Oaklyn Riverside Shamong **Springfield Tabernacle** Voorhees 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 Delanco BOE Eastampton Township BOE Eastern Camden County RSD Evesham Township SD Lindenwold BOE Mercer County SSSD Mercer County Vo-Tech Oaklyn Public 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 Westampton Township PS



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!





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:

Paid out in Workers Comp Claims in last 5 Years:

\$14,017,258

District Claim Coordinator Special Recognition

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

And the Winners Are...



CONGRATULATIONS!

Bordentown Regional Eastern Camden County Regional **Evesham Twp SD** Haddon Twp. BOE **Medford Lakes Medford Township PS Mercer County Vo-Tech Moorestown Twp PS Voorhees Twp BOE** Westampton

District Claim Coordinator Excellence Award

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

And the Winners Are...



42

CONGRATULATIONS!

Audubon Chesterfield Collingswood Delanco **Eastampton Ewing Haddon Heights** Haddonfield Magnolia **Millstone**

Mount Ephraim Mount Laurel North Hanover Northern Burlington Oaklyn Riverside Shamong **Southampton**

Springfield

Tabernacle

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 Baily 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 2020-21:

181 Classes Conducted

4,196 People Trained

Since Inception:

4,226 Classes Conducted

98,464 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 2020-21:

39 Virtual Classes Conducted

1,098 People Trained Virtually

Since Inception:

79 Classes Conducted

2,303 People Trained

Safety Facts

Average Cost:

\$11.54 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 \$2.45 million

ALL INCLUDED

in the JIF Program

2020-21 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 11 Winners

Elite: 2 Winners

Elite II: 19 Winners

32 of 38 Eligible Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARDLevel Winners

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



BASIC AWARD LEVEL WINNERS

Eastampton Ewing Lenape Lindenwold Lumberton **Medford Township Mercer County SS Mercer County Vo-Tech North Hanover Springfield Tabernacle**

SAFETY INCENTIVE PROGRAM

ELITE AWARDLevel Winners

\$1,500 AWARD!
And the Winners Are...



ELITE AWARD LEVEL WINNERS

Eastern Camden County RSD Haddon Township BOE

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARDLevel Winners

\$3,000 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

Audubon Collingswood Delanco **Evesham** Haddonfield **Haddon Heights** Magnolia **Medford Lakes** Merchantville Moorestown

Mount Ephraim Mount Laurel N. Burlington Oaklyn Riverside Shamong Voorhees Westampton Woodlynne

CONGRATULATIONS!

Let's Recognize the Unsung Heroes, Who:

- Offer care and compassion to our students in times of crisis
- Dry our children's tears when we can't be there
- Always go above and beyond

OUR HEALTH CARE HEROES...





SCHOOL NURSES!

THANK YOU!

We applaud their efforts to keep our students happy, both mentally and physically.



2020-21 SAFETY STAR Of The Year

And the Winners Are...







2020-21 SAFETY STAR Of The Year!

Mark Mignone,
Director of Building and Grounds
Voorhees Township BOE







2020-21 SAFETY STAR Of The Year!

Tony Voiro
Director of Building and Grounds
Lenape Regional HSD







2020-21 SAFETY DISTRICTS Of The Year

And the Winners Are...







2020-21 SAFETY DISTRICTS Of The Year!

Small District Tie: Delanco Twp. BOE

-AND-

Shamong Twp. School District







2020-21 SAFETY DISTRICTS Of The Year!

Large District Tie:
Evesham Township SD

Moorestown Township PSD







Audubon - \$5,000 Mercer County Area VT - \$3,500 Bordentown - \$1,500 Merchantville - \$3,000 **Burlington City - \$1,000 Millstone - \$1,000** Chesterfield - \$3,000 Moorestown - \$7,000 **Clementon - \$2,000 Mount Ephraim - \$4,000** Collingswood - \$4,000 Mount Laurel - \$4,000 **Delanco – 10,000** North Hanover - \$2,000 Eastampton - \$5,500 Northern Burlington - \$5,000 Eastern C.C. - \$3,500 Oaklyn - \$6,000 **Evesham - \$8,000 Riverside - \$5,000 Ewing - \$2,000 Shamong - \$7,500 Haddon Heights - \$5,000** Southampton - \$1,000 **Haddon Township - \$3,000** Springfield - \$3,000 Haddonfield - \$4,500 Tabernacle - \$3,000 Lenape - \$1,500 Voorhees - \$4,500 Lindenwold - \$3,000 Westampton - \$6,000 **Lumberton - \$2,000** Woodlynne - \$5,000 **Magnolia - \$5,000** Medford Lakes - \$3,500 **Medford Twp. - \$1,500** 2020-21 **Mercer County SS - \$3,000**

COMBINED CASH AWARDS: \$148,000



THANK YOU



We are so happy to see you this year!

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.





THANK YOU BCIP JIF

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