



Welcome

BCIP JIF

26th ANNUAL STATE OF THE JIF



November 2022

Burlington County Insurance Pool
Joint Insurance Fund (BCIP JIF)



Dennis Nettleton, CPA, SFO
BCIP JIF President
Business Administrator, Ewing Township PSD

When a team takes ownership of its problems, the problem gets solved. It is true on the battlefield, it is true in business, and it is true in life.
— Jocko Willink

The quote above makes me think about all of our predecessors who took control over a pretty big problem. I try never to forget that our Fund was created by people who said “we can do it better.” My thanks to them for their foresight, and my thanks to all of you that support and make our program so successful!

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**



Our 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



Special Thanks and Good Luck!

**Connie Stewart,
Lenape Regional High School District**



Bon Appetit



JIF Partnership



Commitment

Collaboration








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 Prevention Seminar**
- **Cyber Webinar**
- **Boiler Operator Training**



*Over 200
Attendees at July
Mold Seminar!*



Programs That Work

Annual Joint Retreat

- **Law Day: Managing Complex Educational Claims and Marijuana Legislation**
- **Managing Through Angry Times**
- **Website, StopIT, Public School Works Review**



Cyber is a Virtual Challenge

- Insurance is hard to keep
- Districts must have a technical fortresses
- Costs are high and won't go away
- Core risk is people making mistakes in the virtual environment
- Virtual safety is as important as physical safety
- We need to protect our physical and virtual reality



Programs That Work - StopIt

SOLUTIONS, CURRICULUM & RESOURCES

- Identifies and helps at-risk individuals
- Builds and sustains a prevention-driven culture
- Extends your staff's capacity by using STOPit resources and capabilities.

Anonymous
Reporting System

911-Direct Panic
Alert System

SEL & Wellness
Training Center

Network &
Device
Surveillance

24/7/365
Incident
Response Center

Threat
Assessment &
Intervention

Contact Matthew Toth: mtoth@stopitsolutions.com



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
- Patrick Madden, Esq, 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



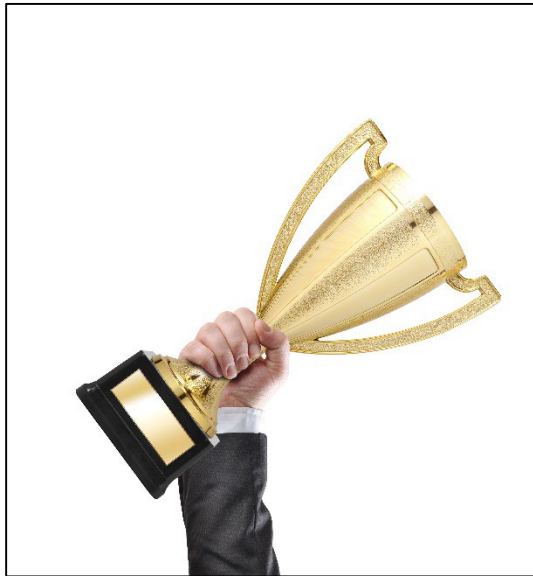
**SCHOOL
BUSINESS
ADMINISTRATORS:**



**Manage More
Than Finance and Operations**



District Risk Management Leaders



WHY
DO
WE DO
THIS?



Claimant injured ankle while playing basketball with students:

Total Incurred Value: \$81,854

Claimant injured shoulder and elbow by slipping on wet floor:

Total Incurred Value: \$97,281

Claimant shattered leg while climbing to the roof of school bus and ladder gave way:

Total Incurred Value: \$474,819

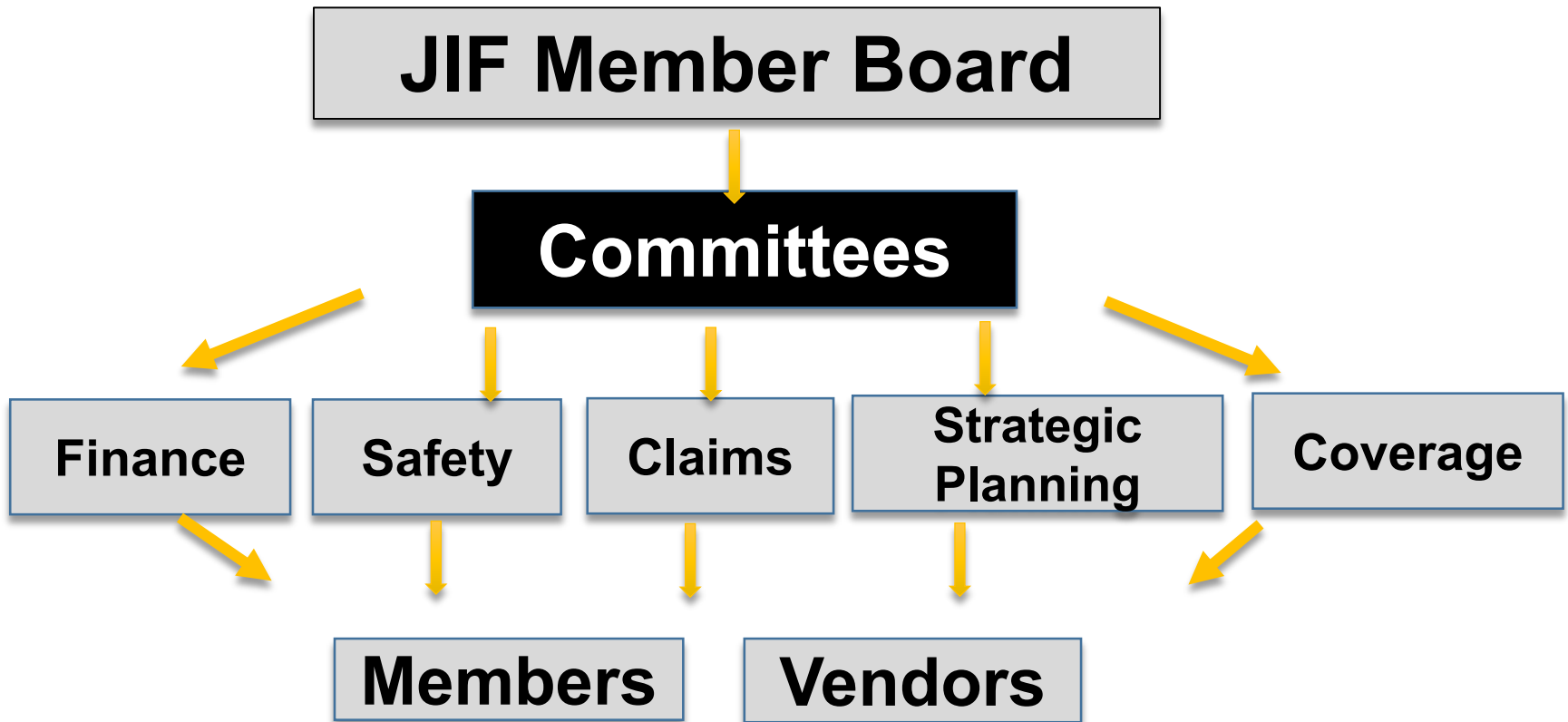


HOW

**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

UAS/Drones: \$20,000,000

Workers' Compensation: Statutory



Coverage Layers

**Reinsurance
Placement**

**Common Money
Set Aside for
Retention**

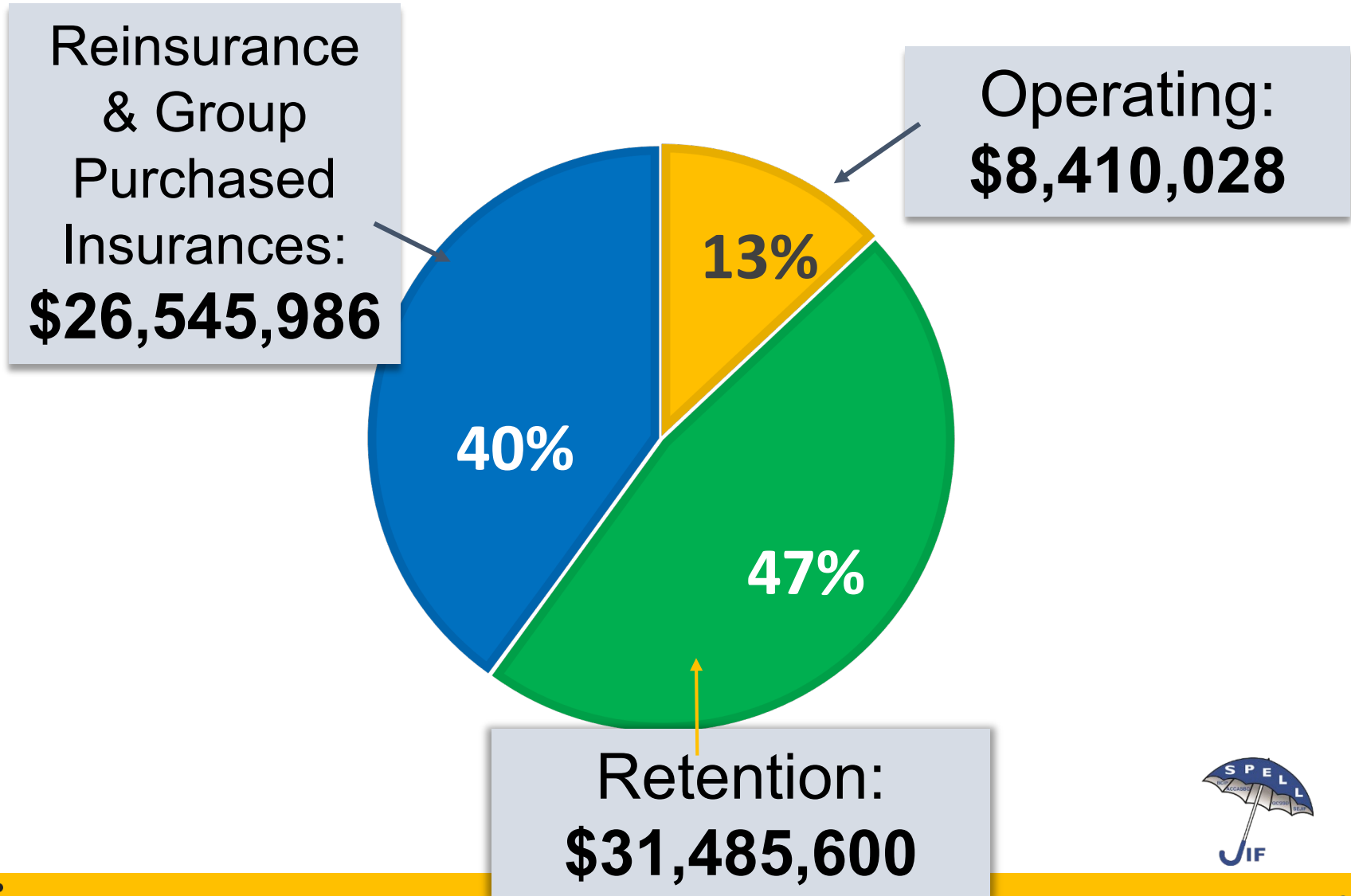
Deductible

**Group
Purchased
Insurance
Policies**

Deductible

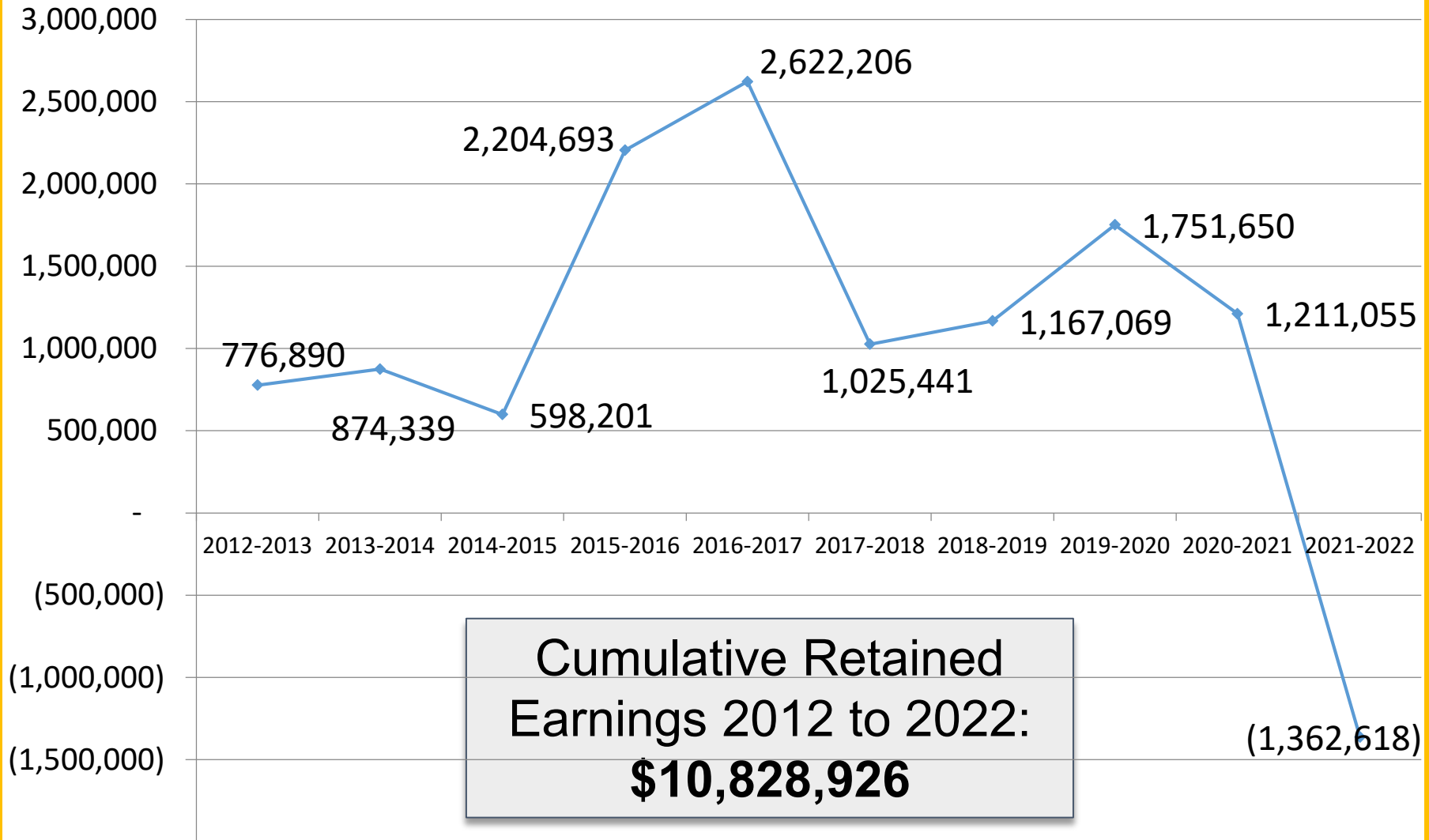


BCIP JIF Budget Over Five Years



BCIP JIF Retention Fund: Last 10 Years

Loss or Gain By Year 2012 through 2022
(Budgeted Loss Funds Less Losses)



BCIP JIF Performance

July 1, 1984 - June 30, 2022

Total Contribution/Premium:	\$246,551,489	100%
Current Surplus Retained:	\$15,038,450	6%
Surplus Returned to Date:	\$20,421,625	8%
Net Cost:	\$211,091,414	86%

**BCIP has Released Surplus for 27
Consecutive Years: 1996-2022**



Hard Work Must Be Rewarded

Your Internal Risk Management Team Works 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 <90%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 90%

\$500 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Audubon
East Windsor
Lenape
Lindenwold
Mercer County SSD
Millstone**



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
Merchantville**

**New Hanover
North Hanover
Northern Burlington
Oaklyn
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!

**Audubon
Clementon
Delanco
Eastampton
Eastern Camden County
Lindenwold
Mercer County SSD
Voorhees**



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 Twp. BOE
Eastampton Twp. BOE



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!



Medford Lakes School District



**Most
Improved:
407%**





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:**

\$15,164,441

District Claim Coordinator Special Recognition

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

And the Winners Are...



CONGRATULATIONS!

**Collingswood
Eastampton
Ewing
Haddon Heights
Haddon Twp.**

**Haddonfield
Mercer County Vo-Tech
Riverside
Voorhees
Westampton
Woodland**



District Claim Coordinator Excellence Award

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

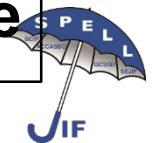
And the Winners Are...



CONGRATULATIONS!

**Audubon
Bordentown
Burlington
Chesterfield
Clementon
East Windsor
Eastern Camden Cty.
Evesham
Gloucester City
Lindenwold
Lumberton
Magnolia
Medford Lakes
Merchantville**

**Mt. Ephraim
Mt. Laurel
New Hanover
North Hanover
Northern Burlington
Oaklyn
Shamong
Southampton
Springfield
Tabernacle
Woodlynne**



CONGRATULATIONS!



Merchantville
Board of Education



**With ZERO Claims in
2021-2022!**





**Thank You and
Congratulations**



TO ALL DISTRICT CLAIMS COORDINATORS!

**From How to Manage Claims to
How to Avoid Them...**

FOCUS

ON

SAFETY



SAFETY

Recognition Awards

John Geitz & Jim Weber
Risk Assessment Services/JIF Safety
Coordinator



Safety Includes:

EDUCATION

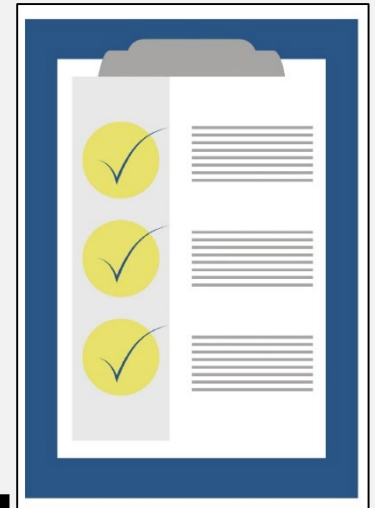
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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 2021-22:

**238 Classes
Conducted**

**5,261 People
Trained**

Since Inception:

**4,463 Classes
Conducted**

**103,725 People
Trained**

Safety Facts

Average Cost:

\$11.64 Per Employee

- Program launched March of 1998
- Over 70 courses have been developed
- Available at a time and location convenient to YOU!
- Savings the districts nearly \$2.5 million

ALL INCLUDED

in the JIF Program



2021-22 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 7 Winners

Elite: 3 Winners

Elite II: 23 Winners

33 of 42 Eligible Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Audubon
Gloucester City
Haddon Heights
Merchantville
Moorestown
Riverside
Southampton

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Lenape RHSD
Lindenwold
Tabernacle

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$3,000 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

**Collingswood
Delanco
Eastern Camden Cty
Evesham
Ewing
Haddonfield
Haddon Township
Lumberton
Magnolia
Medford Lakes
Mercer County SSSD
Mercer County Vo-Tech**



**Mt Ephraim
Mount Laurel
Northern Burlington
North Hanover
Oaklyn
Shamong
Springfield
Voorhees
Westampton
Woodland Township
Woodlynne**

CONGRATULATIONS!



2021-22 SAFETY HERO

Of The Year

And the Winner is...





2021-22 SAFETY HERO

Of The Year!

Christy Durst-McMaster
Paraprofessional
Moorestown Township



2021-22 SAFETY STAR

Of The Year

And the Winner is...





2021-22 SAFETY STAR

Of The Year!

JoAnn Ricciani
School Nurse
Springfield Township





2021-22 SAFETY DISTRICT

Of The Year

And the Winners Are...



2021-22 SAFETY DISTRICTS **Of The Year!**

Small District Tie:
Delanco Township BOE
-AND-
Medford Lakes School District



2021-22 SAFETY DISTRICTS Of The Year!

Large District Tie:
Northern Burlington RSD
-AND-
Voorhees Twp. BOE



Audubon - \$3,500
Bordentown - \$1,000
Burlington City - \$1,000
Chesterfield - \$1,000
Clementon - \$3,000
Collingswood - \$3,500
Delanco - \$9,000
East Windsor - \$1,500
Eastampton - \$4,000
Eastern C.C. - \$5,000
Evesham - \$4,000
Ewing - \$3,500
Gloucester City - \$2,000
Haddon Heights - \$1,500
Haddon Township - \$3,500
Haddonfield - \$3,500
Lenape - \$2,000
Lindenwold - \$4,000
Lumberton - \$4,000
Magnolia - \$5,000

Medford Lakes - \$8,500
Mercer County SSD - \$4,500
Mercer County Area VT - \$3,500
Merchantville - \$3,000
Millstone - \$500
Moorestown - \$1,000
Mount Ephraim - \$4,000
Mount Laurel - \$4,000
New Hanover - \$2,000
North Hanover - \$5,000
Northern Burlington - \$7,500
Oaklyn - \$5,000
Riverside - \$1,500
Shamong - \$4,000
Southampton - \$3,000
Springfield - \$4,000
Tabernacle - \$2,500
Voorhees - \$8,000
Westampton - \$3,500
Woodland - \$3,500
Woodlynne - \$4,000

2021-22

**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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November 2022

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Joint Insurance Fund (BCIP JIF)

