



WELCOME!
BCIP
STATE OF THE JIF
DINNER

2023

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

*Thank you for joining
us. We take great
pride in our collective
achievements
throughout 2023 and
look forward to
continuing our efforts
in 2024.*

**Board Members
Administrators**

**Other District Employees
Vendor Partners**

THANK YOU!



Craig A. Wilkie

**Deputy Executive Director
SPELL, ACCASBO, BCIP and GCSSD JIFs**

**Former Role:
Business Administrator/Board Secretary
Burlington City Board of Education**



Our Mission

MISSION:

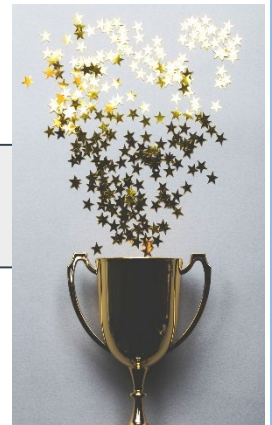
Reduce the Cost of Insurance by Building Programs to Help Districts Avoid Claims

SAVINGS:

Every Dollar Not Spent on Claims Means More Money for Education

Tonight:

We Inform and Celebrate!



Special Thanks and Good Luck!

**John Recchinti,
Evesham Township School District**



Enjoy Your Dinner!



JIF Partnership

What Is Our “Why?”

Why Statement

The SPELL JIF is a collaborative group of dedicated school professionals who manage our risks to provide the best coverage and outcomes.

How?

Your district will benefit from our innovation and expertise when you join.

What?

Full-service risk management.



Only School Districts

45 School Districts

- In Five 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)
- **Virtual Safety Cyber Seminar**
- **Safety Incentive Program**
- **Mold Prevention Seminar**
- **Boiler Operator Training**



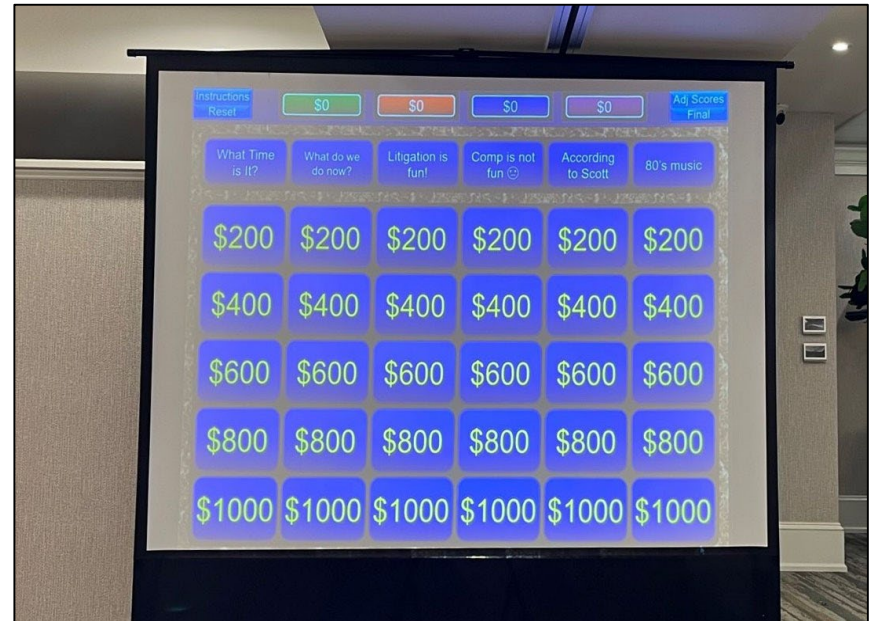
*Over 200
Attendees at July
Mold Seminar!*



Programs That Work

Annual Joint Retreat

- Law Day with SPELL Jeopardy!
- What is Our Why?
- School Security, COI Review, Cyber Threats



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



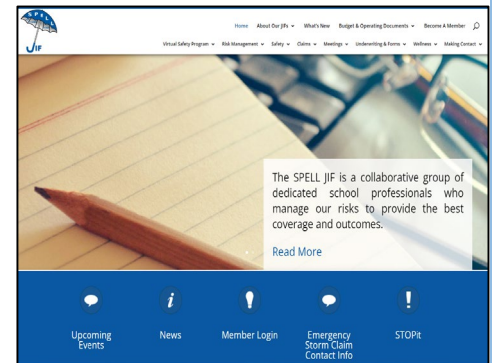
Addressing Cyber Security

Rick Hillman, Your Virtual & Cyber Safety Officer

- Rick is a retired veteran Manager of IT and Facilities in Public Schools
- Rick's expertise is available **on demand and free of charge** to assist you in managing your IT Vulnerabilities
- His expertise and guidance is intended to support your staff as they address cyber security concerns

Robust Website Resources

- Rick has built and continually refines an on-line "Cybrary" as an integral part of the SPELL website for members
- There are model policies forms, data sets and a host of valuable tools



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?



Motor Vehicle Accident:

**Total Incurred
Value: \$4,943,520**

Wind Blew Roof Off Of Gym:

**Total Incurred
Value: \$738,793**

Attempted Suicide Due to
Bullying/Harassment:

**Total Incurred
Value: \$2,800,000**

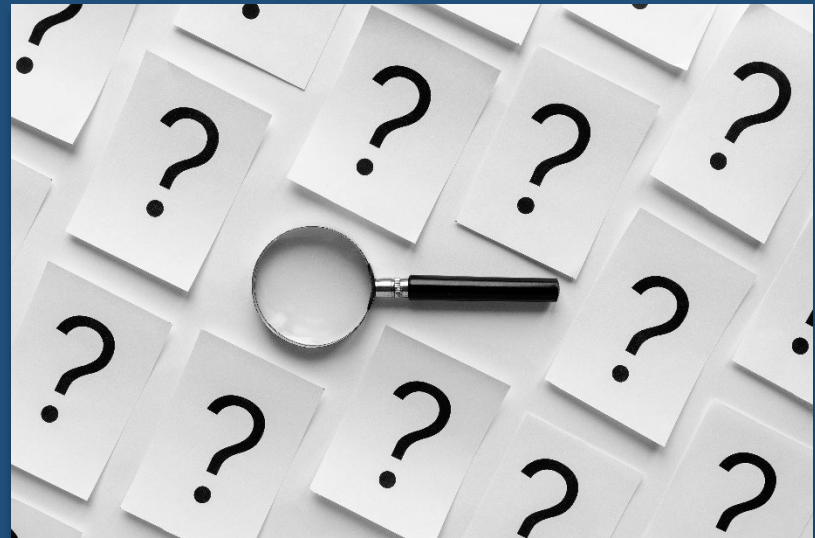
Fall From Scaffolding:

**Total Incurred
Value: \$662,077**

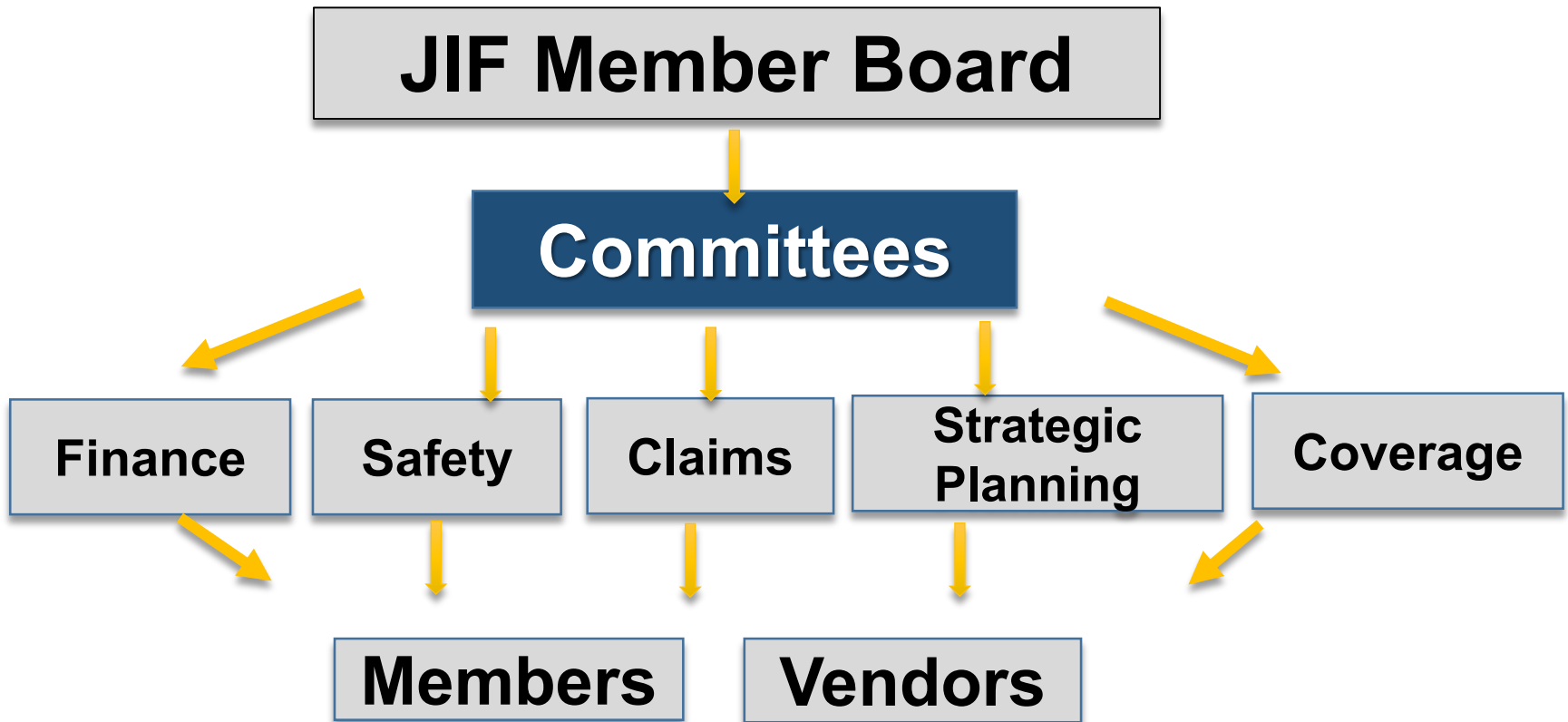


HOW

DO
WE DO
THIS?



Organizational Structure



Study Issues & Create Solutions in the Form of Recommendations to the JIF Board

Lots of Coverage

Auto Liability: \$27,000,000

Boiler & Machinery: \$125,000,000

Crime: \$500,000

Cyber Liability: \$15,000,000

Crisis Protection Program: \$25,000,000

Educators Legal Liability: \$27,000,000

General Liability: \$27,000,000

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**

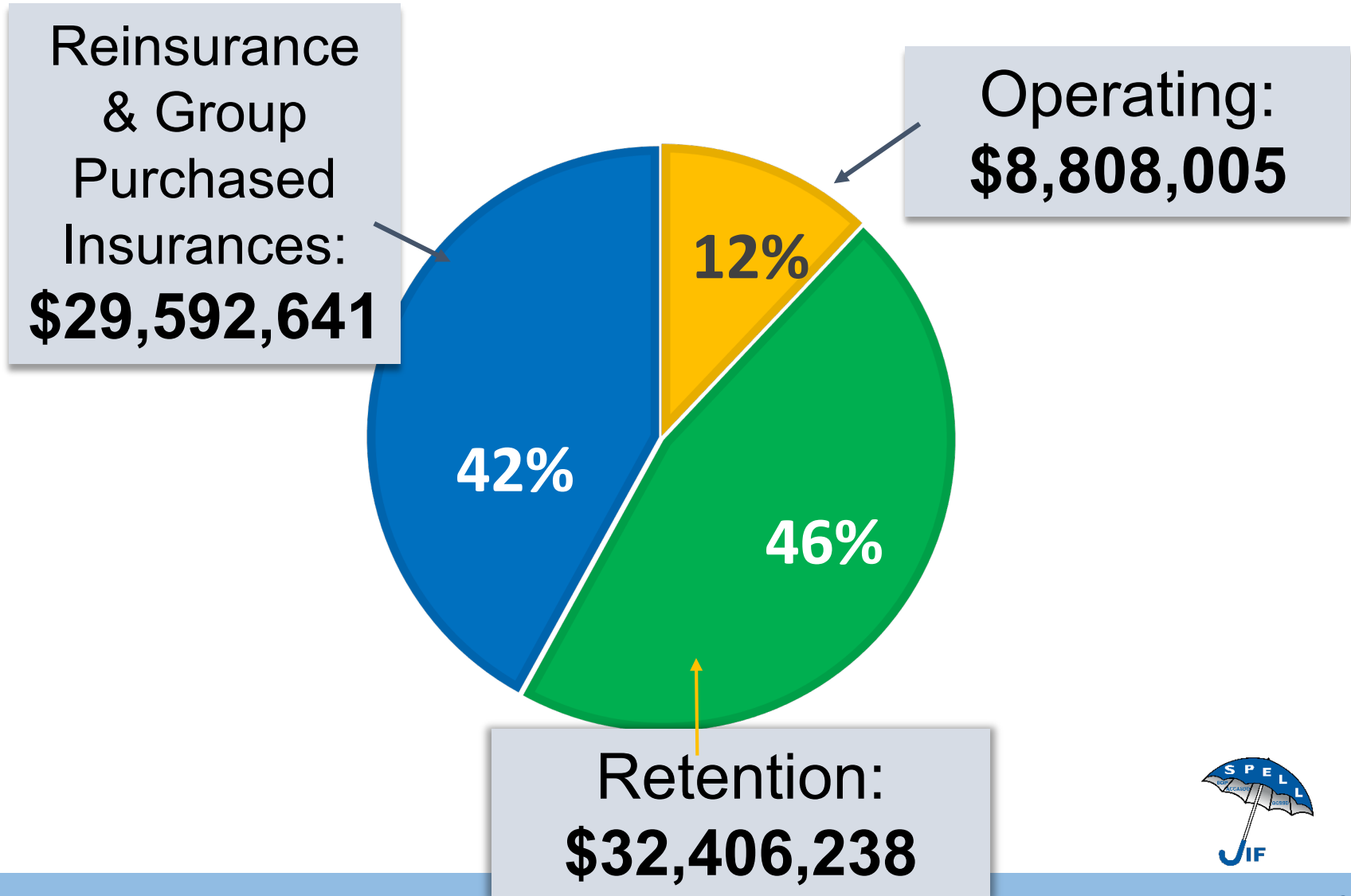
Deductible

**Group
Purchased
Insurance
Policies**

Deductible



BCIP JIF Budget Over Five Years



BCIP JIF Retention Fund: Last 10 Years

Loss or Gain By Year 2013 through 2023
(Budgeted Loss Funds Less Losses)



BCIP JIF Performance

July 1, 1984 - June 30, 2023

Total Contribution/Premium:	\$264,031,619	100%
Current Surplus Retained:	\$15,038,450	6%
Surplus Returned to Date:	\$20,921,625	8%
Net Cost:	\$228,071,544	86%

**BCIP has Released Surplus for 28
Consecutive Years: 1996-2023**



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!

**Collingswood
Delanco
Eastern CC
Evesham
Ewing
Moorestown**



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Bordentown
Burlington City
Chesterfield
Eastampton
Lindenwold
Magnolia
Medford Twp
Mercer Cty Vo-Tech
Mt. Ephraim**

**New Hanover
Oaklyn
Riverside
Shamong
Southampton
Springfield
Tabernacle
Voorhees
Woodland
Woodlynne**



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
Lindenwold**

**Mercer Cty Sp Svs
Mercer Cty Vo-Tech
Oaklyn
Voorhees
Woodlynne**



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
Voorhees Twp BOE
Woodlynnne BOE**



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!



**Mt. Ephraim
Board of
Education**



**Most
Improved:
928.6%**





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:**

\$20,577,000

District Claim Coordinator Special Recognition

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

And the Winners Are...



CONGRATULATIONS!

**Bordentown Reg.
Delanco
East Windsor
Haddon Heights
Lumberton
Merchantville**

**North Hanover
Riverside
Shamong
Voorhees
Westampton**



District Claim Coordinator Excellence Award

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

And the Winners Are...



CONGRATULATIONS!

**Audubon
Burlington City
Clementon
Eastern Camden Cty.
Evesham
Ewing
Gloucester City
Haddonfield
Magnolia
Medford Lakes
Medford Twp.
Mercer County Vo-Tech**

**Millstone
Mt. Ephraim
Mt. Laurel
New Hanover
Northern Burlington
Oaklyn
Springfield
Tabernacle
Woodland
Woodlynne**



ZERO CLAIMS AWARD

ZERO Claims in 2022-23

And the Winner Is...



CONGRATULATIONS!



Springfield Township
Board of Education



**With ZERO Claims in
2022-2023!**



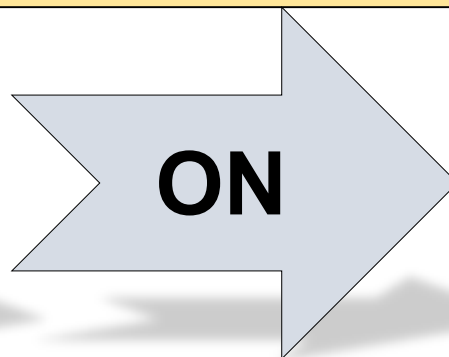


**Thank You and
Congratulations**



TO ALL DISTRICT CLAIMS COORDINATORS!

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



SAFETY

Recognition Awards

John Geitz
JIF Safety Director



Safety Includes:

EDUCATION

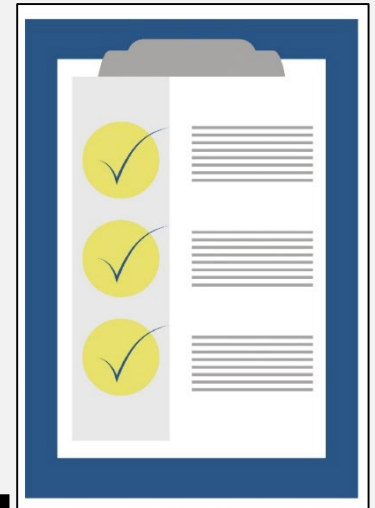
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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 2022-23:

**287 Classes
Conducted**

**6,215 People
Trained**

Since Inception:

**4,751 Classes
Conducted**

**110,340 People
Trained**

Safety Facts

Average Cost:

\$11.86 Per Employee

- Program launched March of 1998
- Over 70 courses have been developed
- Available at a time and location convenient to YOU!
- Saving the districts nearly \$2.6 million

ALL INCLUDED

in the JIF Program



2022-23 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 4 Winners

Elite: 3 Winners

Elite II: 27 Winners

34 of 42 Eligible Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

**Burlington City
Millstone BOE
Moorestown Twp. PSD
Riverside Twp. BOE**

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

**Clementon BOE
Eastampton Twp BOE
Westampton Twp PS**

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$3,000 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

**Audubon
Bordentown
Collingswood
Delanco
Eastern Camden Cty
Evesham
Ewing
Haddon Heights
Haddon Township
Haddonfield
Lenape
Lindenwold
Lumberton
Magnolia**

**Medford Twp.
Mercer County SSSD
Mercer County Vo-Tech
Mount Ephraim
Mount Laurel
North Hanover
Northern Burlington
Oaklyn
Shamong
Springfield
Voorhees
Woodland
Woodlynne**



CONGRATULATIONS!



2022-23 SAFETY HERO

Of The Year

And the Winner is...



2022-23 SAFETY HERO Of The Year!

Amy Klouчек

Main Office Secretary
Shamong Township SD



2022-23 SAFETY STAR Of The Year

And the Winner is...





2022-23 SAFETY STAR

Of The Year!

Officer Kelley Horne
School Resource Officer
Eastampton Township BOE





2022-23 SAFETY DISTRICT Of The Year

And the Winners Are...





2022-23 SAFETY DISTRICTS Of The Year!

Small District Tie:



Mount Ephraim BOE

-AND-

Springfield Township BOE





2022-23 SAFETY DISTRICTS

Of The Year!

Large District Tie:
Eastern Camden County
-AND-
Ewing Township PS
-AND-
Lindenwold BOE



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

Medford Twp - \$5,000
Mercer County SSD - \$4,000
Mercer County Area Vo-Tech - \$6,000
Merchantville - \$500
Millstone - \$2,000
Moorestown - \$1,500
Mount Ephraim - \$8,500
Mount Laurel - \$4,000
New Hanover - \$2,000
North Hanover - \$3,500
Northern Burlington - \$4,000
Oaklyn - \$6,000
Riverside - \$2,500
Shamong - \$4,500
Southampton - \$1,000
Springfield - \$7,500
Tabernacle - \$2,000
Voorhees - \$7,000
Westampton - \$2,000
Woodland - \$5,000
Woodlynne - \$7,500

2022-23

**COMBINED
CASH
AWARDS:
\$169,500**



THANK YOU



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
STATE OF THE JIF
DINNER

2023