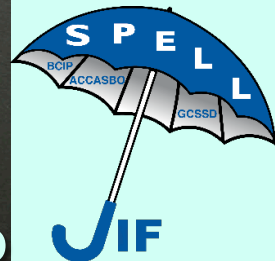


# WELCOME



Celebrating 40 Years!  
2024 BCIP  
STATE OF THE JIF DINNER



**Jennifer Gauld, BCIP JIF President  
Business Administrator, Haddon Twp BOE**

*Thank you all for  
your dedication to  
the BCIP JIF. We  
are thrilled to  
celebrate 40 years of  
a successful  
partnership and look  
forward to many  
prosperous years  
ahead!*

**Board Members  
Administrators**

**Other District Employees  
Vendor Partners**

**THANK YOU!**



# **Craig H. Wilkie**

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

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



# 40 Years And Going Strong!



**Loyal and dedicated members like you are  
the foundation to the success of BCIP.  
Thank you for your hard work and  
contribution year after year!**





# BCIP Facts:

- Alarming W.C. Premiums in Early 1980's
- Formed in 1984 by 13 Districts for W.C. Only
- Immediately Saved 30%
- Expanded to All Lines in 1993
- 7 Original Districts still members today:

Burlington  
City

Lenape

Medford  
Lakes

Moorestown

Riverside

Springfield

Tabernacle



# Welcome Back BCIP Retirees!

Bob  
Delengowski  
Audubon

Tom Fanuka  
Lumberton

Judy Jackson  
Tabernacle

Joanne Clement  
Clementon

Marylin Prado  
Medford

Bob Oldt  
Moorestown

Howie O'Neill  
Evesham

Frank Hicks  
Mt. Laurel

Mark Ritter  
Haddon Twp

Barbara Godfrey  
Southampton

Jodi Lennon  
Riverside



Sunday, April 29, 1984

Burlington County (N.J.) Times Page A-5:

## Schools Checking Insurance Pool Idea

By Linda Wondoloski  
*Special to the Times*

The potential savings to school districts in the form of dividends or premium discounts "is what's so exciting about this...

**"The lower your claims are, the more interest you earn."**



*Robert J. Oldt, Jr.  
Business Administrator  
Medford Township Schools*

# BCIP Charter Members Dividend Returns

## Return on Investment:

▪Lenape	\$2,871,097
▪Moorestown	1,314,100
▪Burlington City	1,312,421
▪Riverside	631,862
▪Tabernacle	418,214
▪Medford Lakes	197,562
▪Springfield	103,562

**Total: \$6,849,219**



# Spring 1986?





# Our Mission

## MISSION:

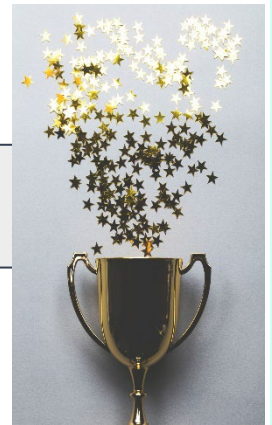
Reduce the Cost of Insurance by Building Programs to Help Districts Avoid Claims

## SAVINGS:

Every Dollar Not Spent on Claims Means More Money for Education

**Tonight:**

**We Inform and Celebrate!**



# Enjoy Your Dinner!



# ***WHY?***

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
- 101 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 360**
- **Safety Incentive Program**
- **Mold Prevention Seminar**
- **Boiler Operator Training**



*Over 200  
Attendees at July  
Safety 360  
Seminar!*



# Programs That Work

## Annual Joint Retreat

- Law Day with SPELL Jeopardy
- Effective Claims Management
- Safety 360 in Practice



# 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

24/7 Crisis  
Counselors

24/7/365  
Incident  
Response Center

Threat  
Assessment &  
Intervention



# Addressing Virtual Safety

Fredrick J. Hillman (Rick), Virtual Safety Officer

## THE CHALLENGE:

- Managing risk requires knowledge of virtual & physical risk.
- Keeping up with the data analysis, storage and management is difficult for IT staff.
- Building safety and security demands thoughtful planning and useful discussion.

## TO HELP MEMBERS NAVIGATE THIS CHALLENGE:

- Rick Hillman is your Virtual Safety Officer.
- His expertise and guidance **is provided free of charge**
- He supports members with safety and security issues associated with your expanding technology footprint.



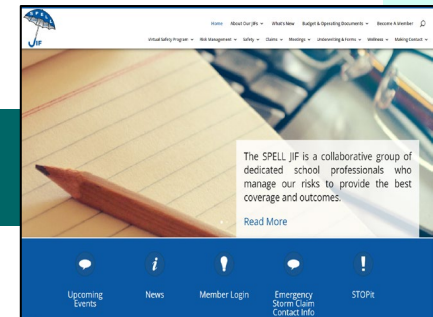
# Addressing Virtual Safety

## Rick Hillman, Virtual Safety Officer

- Former IT & Facilities Director for 2 member districts.
- Rick can help you identify risk from contracts in software purchasing and the integration of sensor devices to monitor physical environment.

## Robust Website Resources

- Rick has built an on-line “Cybrary” as an integral part of the SPELL website with:
  - Model policies forms
  - Data sets
  - Many valuable tools to help members safeguard their virtual footprint





# 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



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# WHY

DO  
WE DO  
THIS?





# Four Claim Examples out of 3,857 Total Recorded in the 2023-2024 Fiscal Year:

Bus Caught Fire

**Total Incurred  
Value: \$144,548**

Storm Damaged  
Roof

**Total Incurred  
Value: \$600,000**

Molestation  
Allegation

**Total Incurred  
Value: \$406,900**

Teacher Assaulted  
by Student

**Total Incurred  
Value: \$497,956**



# **The SPELL JIF 2023-2024 Fiscal Year Claim View as of November 17, 2024**

**Total Claim Count  
3,857**

**Total Paid  
\$9,689,631.96**

**Total Incurred  
\$17,537,737.10**

**Total Reserved  
\$7,848,090.00**

**Total Recoveries  
\$224,761.11**

**Total Net Incurred  
\$17,312,975.99**



# 2024 Challenges

## Property:

- Increasing Natural Disasters: hurricanes, floods, fires
- Twenty-eight separate \$1 billion property loss events in the U.S. in 2023

## Statutory and Regulatory Changes:

- Workers' Comp Reopeners
- Pension Offset
- COVID



## Inflation & Plaintiff-Friendly Legal Decisions

**These impact our budget, but luckily....**

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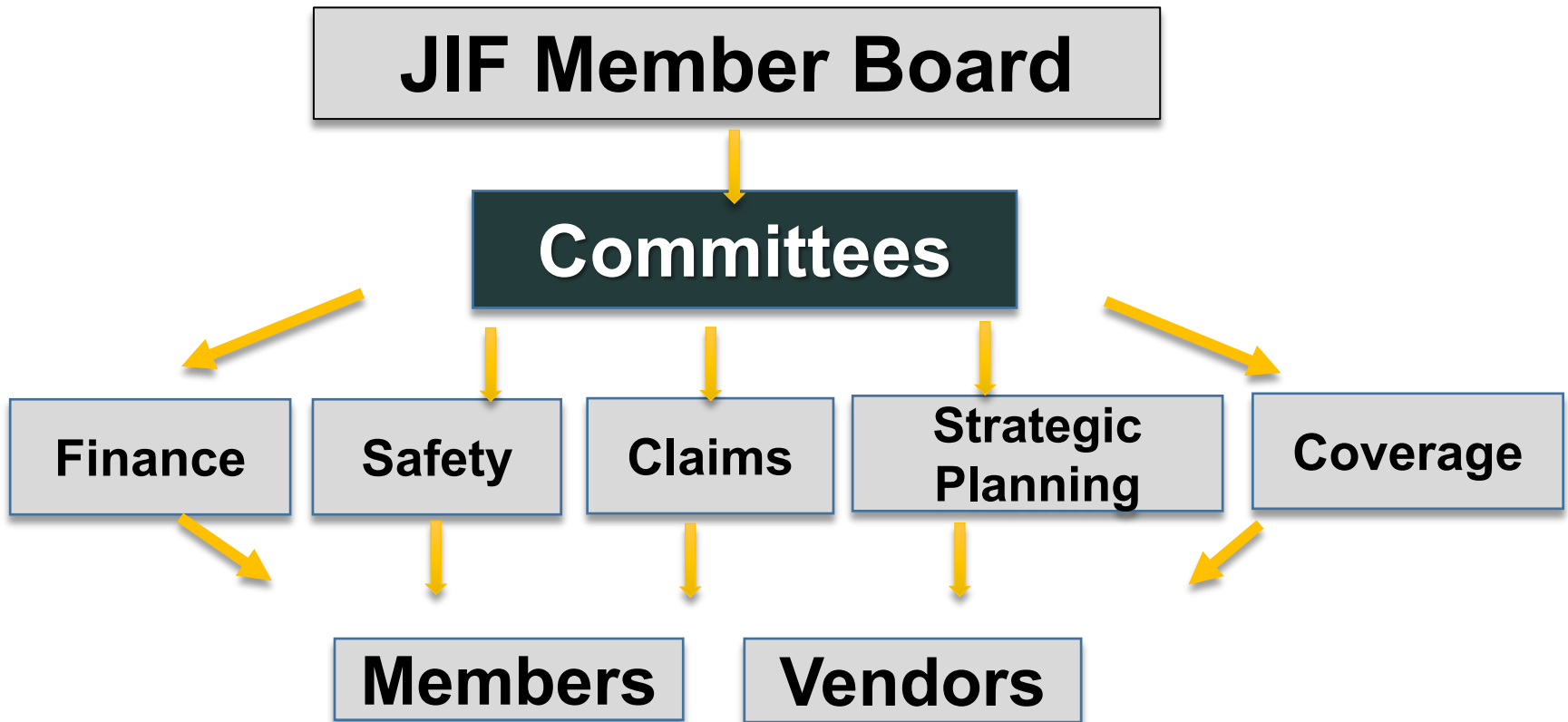
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# HOW

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**

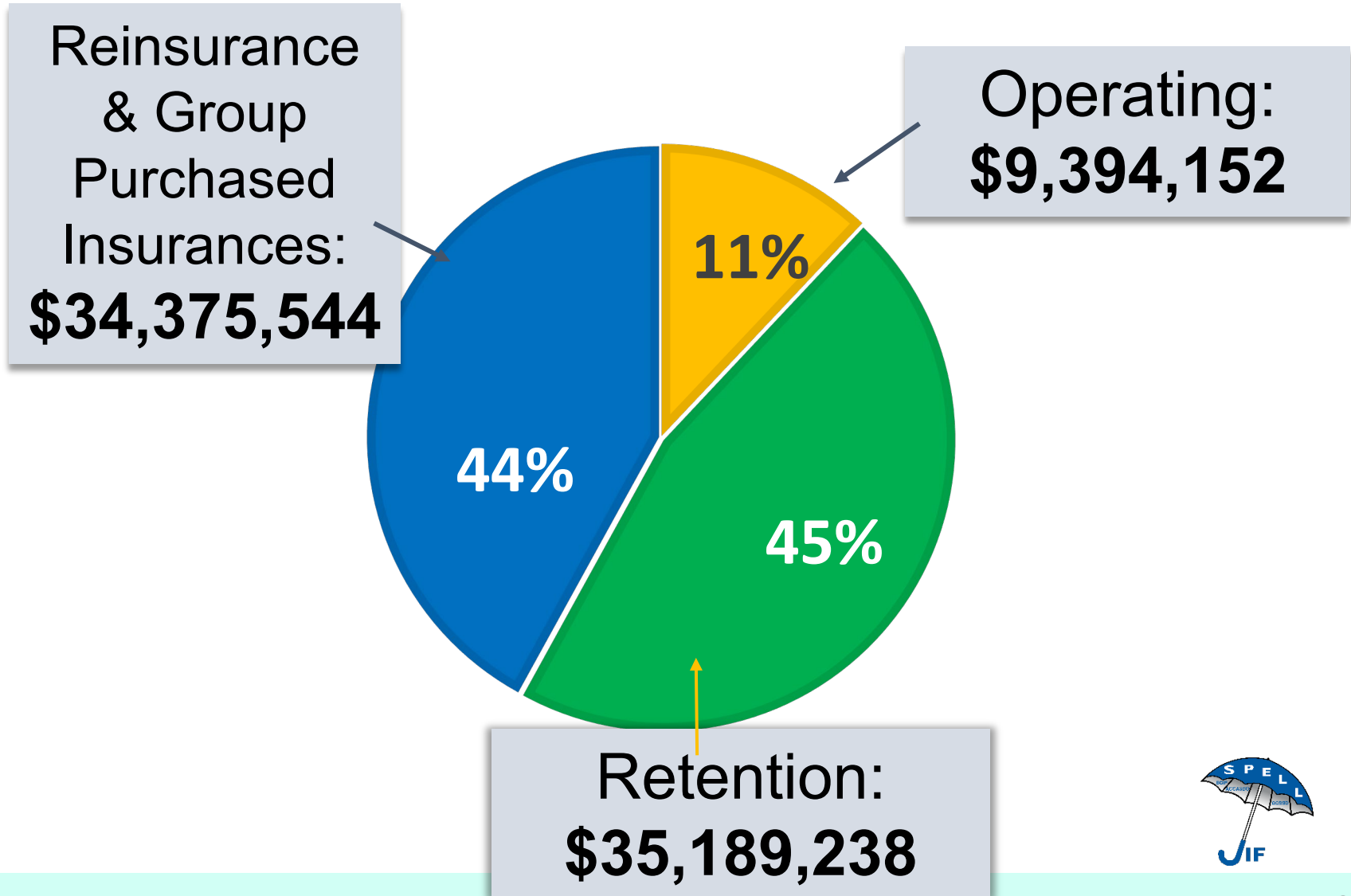
**Deductible**

**Group  
Purchased  
Insurance  
Policies**

**Deductible**

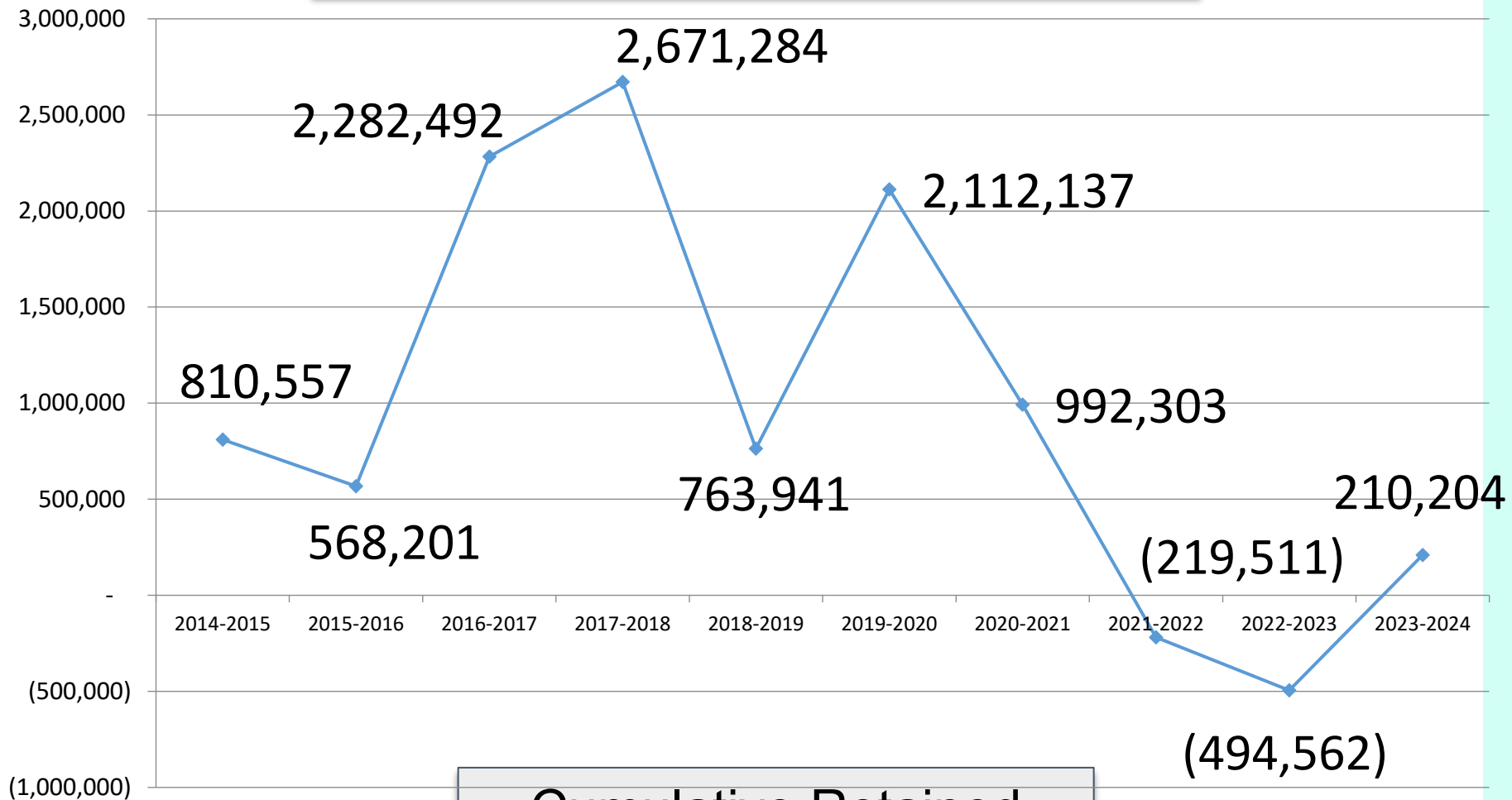


# BCIP JIF Budget Over Five Years



# BCIP JIF Retention Fund: Last 10 Years

**Loss or Gain By Year 2014 through 2024**  
(Budgeted Loss Funds Less Losses)



**Cumulative Retained  
Earnings 2014 to 2024:  
\$9,697,046**

# BCIP JIF Performance

**July 1, 1984 - June 30, 2024**

<b>Total Contribution/Premium:</b>	<b>\$286,024,641</b>	<b>100%</b>
<b>Current Surplus Retained:</b>	<b>\$13,972,546</b>	<b>5%</b>
<b>Surplus Returned to Date:</b>	<b>\$20,421,625</b>	<b>7%</b>
<b>Net Cost:</b>	<b>\$251,630,470</b>	<b>88%</b>

**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!

**Bordentown  
Collingswood  
East Windsor  
Mount Ephraim  
Springfield**



# LOSS RATIO <50%

## CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

**\$1,000 AWARD!**

**And the Winners Are...**





# CONGRATULATIONS!

**Audubon  
Avon SD  
Burlington City  
Chesterfield  
Collingswood  
Delanco  
Ewing**

**Merchantville  
Millstone  
Moorestown  
New Hanover  
Northern Burlington  
Shamong  
Sterling**



# 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!

**Bordentown  
Clementon  
Delanco  
Mercer County Special Svs  
Oaklyn  
Shamong**



# 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 Board of Education





# FINANCIAL PERFORMANCE AWARDS

## MOST IMPROVED DISTRICT

**\$1,000 AWARD!**

**And the Winner Is...**



# CONGRATULATIONS!



**Merchantville  
Board of  
Education**



**Most  
Improved:  
709%**





# 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:**

**\$21,259,900**

# District Claim Coordinator Special Recognition

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

**And the Winners Are...**





# CONGRATULATIONS!

**Burlington City  
East Windsor  
Ewing  
Haddon Heights  
Jackson  
Lenape  
Merchantville  
Mt Laurel  
Sterling**



# District Claim Coordinator Excellence Award

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

**And the Winners Are...**



# CONGRATULATIONS!

**Audubon  
Avon School District  
Bordentown  
Chesterfield  
Collingswood  
Delanco  
Eastampton  
Eastern Camden Cty.  
Evesham  
Gloucester City  
Haddonfield  
Lindenwold  
Lumberton  
Magnolia**

**Medford Lakes  
Mercer Cty Vo Tech  
Millstone  
Mt. Ephraim  
New Hanover  
North Hanover  
Oaklyn  
Shamong  
Southampton  
Springfield  
Tabernacle  
Voorhees  
Woodland  
Woodlynne**



# ZERO CLAIMS AWARD

**ZERO Claims in 2023-24**

**And the Winners are...**



# CONGRATULATIONS!



Avon SD  
Shamong Twp SD  
Springfield Twp BOE



**With ZERO Claims in  
2023-2024!**



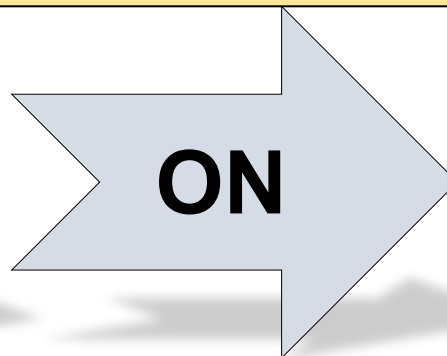


**Thank You and  
Congratulations**



**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

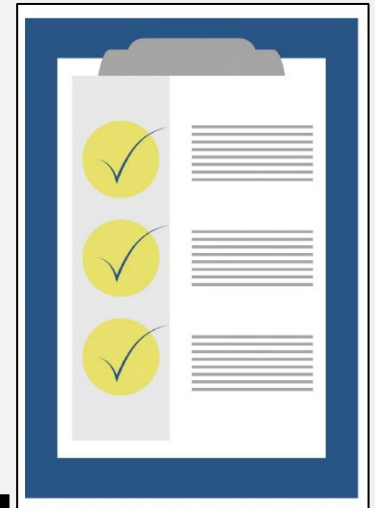
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



# 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 2023-24:**

**294 Classes  
Conducted**

**7,048 People  
Trained**

**Since Inception:**

**5,045 Classes  
Conducted**

**117,388 People  
Trained**

# Safety Facts

**Average Cost:**

**\$11.90 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 \$2.75 million

**ALL INCLUDED**

**in the JIF Program**



# 2023-24 SAFETY INCENTIVE PROGRAM

## **THREE AWARD LEVELS:**

**Basic Criteria: 3 Winners**

**Elite: 1 Winner**

**Elite II: 30 Winners**

**34 of 45 Eligible Districts Qualified...**



# SAFETY INCENTIVE PROGRAM

## **BASIC AWARD** Level Winners

**\$1,000 AWARD!**

**And the Winners Are...**



# BASIC AWARD LEVEL WINNERS

**Bordentown Regional  
Southampton Twp BOE**

**CONGRATULATIONS!**





# SAFETY INCENTIVE PROGRAM

## **ELITE AWARD** Level Winners

**\$1,500 AWARD!**

**And the Winners Are...**



# ELITE AWARD LEVEL WINNERS

**Gloucester City 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  
Eastampton  
Eastern Camden Cty  
Evesham  
Ewing  
Haddon Heights  
Haddon Township  
Haddonfield  
Jackson  
Lenape  
Lindenwold  
Magnolia  
Medford Lakes  
Mercer County SSSD**



**Mercer County Vo-Tech  
Moorestown  
Mount Ephraim  
Mount Laurel  
North Hanover  
Northern Burlington  
Oaklyn  
Shamong  
Springfield  
Sterling  
Tabernacle  
Voorhees  
Westampton  
Woodland  
Woodlynne**

# 2023-24 SAFETY STAR Of The Year

**And the Winner is...**



# 2023-24 SAFETY STAR Of The Year!

**Sandy Marlys**  
School Nurse  
Magnolia Borough BOE



# 2023-24 SAFETY STAR Of The Year

**And the Winner is...**







# 2023-24 SAFETY STAR

## Of The Year!

**Robert Phillips**

Custodian/Groundskeeper  
Southampton Township BOE



**SOUTHAMPTON**  
TOWNSHIP SCHOOLS





# 2023-24 SAFETY DISTRICT Of The Year

**And the Winners Are...**





# 2023-24 SAFETY DISTRICTS Of The Year!

**Small District Tie:**



**Audubon Public Schools**

**-AND-**

**Delanco Twp BOE**





# 2023-24 SAFETY DISTRICTS Of The Year!

**Large District Tie:**

**Collingswood Public Schools**

**-AND-**

**Ewing Public School**

**-AND-**



**Northern Burlington SD**



Audubon - \$7,500  
Avon - \$2,000  
Bordentown - \$3,500  
Burlington City - \$1,500  
Chesterfield - \$2,000  
Clementon - \$2,000  
Collingswood - \$7,000  
Delanco - \$10,000  
East Windsor - \$1,000  
Eastampton - \$4,000  
Eastern C.C. - \$4,000  
Evesham - \$4,000  
Ewing - \$7,000  
Gloucester City - \$2,500  
Haddon Heights - \$3,500  
Haddon Twp - \$3,000  
Haddonfield - \$4,000  
Jackson - \$3,500  
Lenape - \$3,500  
Lindenwold - \$4,000  
Lumberton - \$1,000

Magnolia - \$4,000  
Medford Lakes - \$4,000  
Mercer County SSD - \$4,000  
Mercer County Area Vo-Tech - \$4,000  
Merchantville - \$2,500  
Millstone - \$2,000  
Moorestown - \$4,000  
Mount Ephraim - \$4,500  
Mount Laurel - \$3,500  
New Hanover - \$2,000  
North Hanover - \$4,000  
Northern Burlington - \$6,500  
Oaklvn - \$5,000  
Shamong - \$6,000  
Southampton - \$2,000  
Springfield - \$4,500  
Sterling - \$4,500  
Tabernacle - \$4,000  
Voorhees - \$4,000  
Westampton - \$3,000  
Woodland - \$4,000 | Woodlynn - \$4,000



**2023-24**

**COMBINED  
CASH  
AWARDS:  
\$166,500**

# *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!



Celebrating 40 Years!  
2024 BCIP  
STATE OF THE JIF DINNER

