

# 21st Annual State of the JIF Dinner

December 6, 2017



# Welcome

Robert F. Wachter  
BCIP JIF, Chairperson

Assistant Superintendent for Business  
Mount Laurel Township Schools

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

Opening  
Remarks

Craig Wilkie

Mission

Enjoy Your  
Dinner

## Opening Remarks

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"The whole idea of compassion is based on a keen awareness of the interdependence of all these living beings, which are all part of one another, and all involved in one another."

- *Thomas Merton*

Craig A. Wilkie  
Executive Director  
SPELL, ACCASBO, BCIP and GCSSD JIFs

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



# Mission

## Constant Mission

- Single Mission: Reduce the Cost of Insurance by Building Programs to Help Districts Avoid Claims
- Every Dollar Not Spent on Claims Means More Money for Education
- Tonight's Mission: Inform and Celebrate





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# A Clever Partnership

 Collaboration

 Commitment

Only School  
Districts

Ownership

Programs  
That Work

Partner  
Vendors

The Glue  
That Binds



## Only School Districts

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- 37 School Districts
- In Four Counties
- Unique Issues Specific to Schools
- Opportunity to Manage Risk Collectively
- JIF Owner/Member of SPELL
- 76 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

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- Comprehensive Safety Training (In District and Online)
- Safety Incentive Program
- Mold Seminar
- Boiler Operator Training
- Annual Joint Retreat
  - *Employment Law*
  - *Cyber*
  - *Internal Risk Management and Safety*

# 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
- Arthur J. Gallagher & Co., JIF Administrator

Sponsor of This Evening's Cocktails



# The Glue That Binds

## School Business Administrators

Manages More than Finance and Operations





District Risk Management Leader!



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# A Clear Vision



Risk  
Evolves

Opportunity

Mold  
Drones  
Cyber

Peer Into  
the Future

# Risk Evolves

- Demographic Changes
- Generational Changes
- Technological Changes
- Political Changes

# Opportunity

- Change Brings Opportunity
- We Must View Risk Clearly
- Work Together to Manage

## **Mold**

- Coverage is Disappearing
- 5th Annual Mold and IAQ Seminar July 2017

## **Drones**

- Second Year with Aviation Policy Coverage
- A Smart Policy

## **Information Technologies Risk (Cyber)**

- 5th Year with Cyber Coverage
- Dynamic Change is Creating Risk

# Peer Into the Future

## Must Prepare for What's Next....

- Shift in Cyber Risks
- IOT - "Internet Of Things"
- Artificial Intelligence - Autonomous Vehicles
- Changing Workforce
- Boundary Violations (Harassments)
- Impact of Worldwide Catastrophic Insurance Losses
- Marijuana – Medical Use/Recreational Use



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# How Do We Do It?



Organizational  
Structure

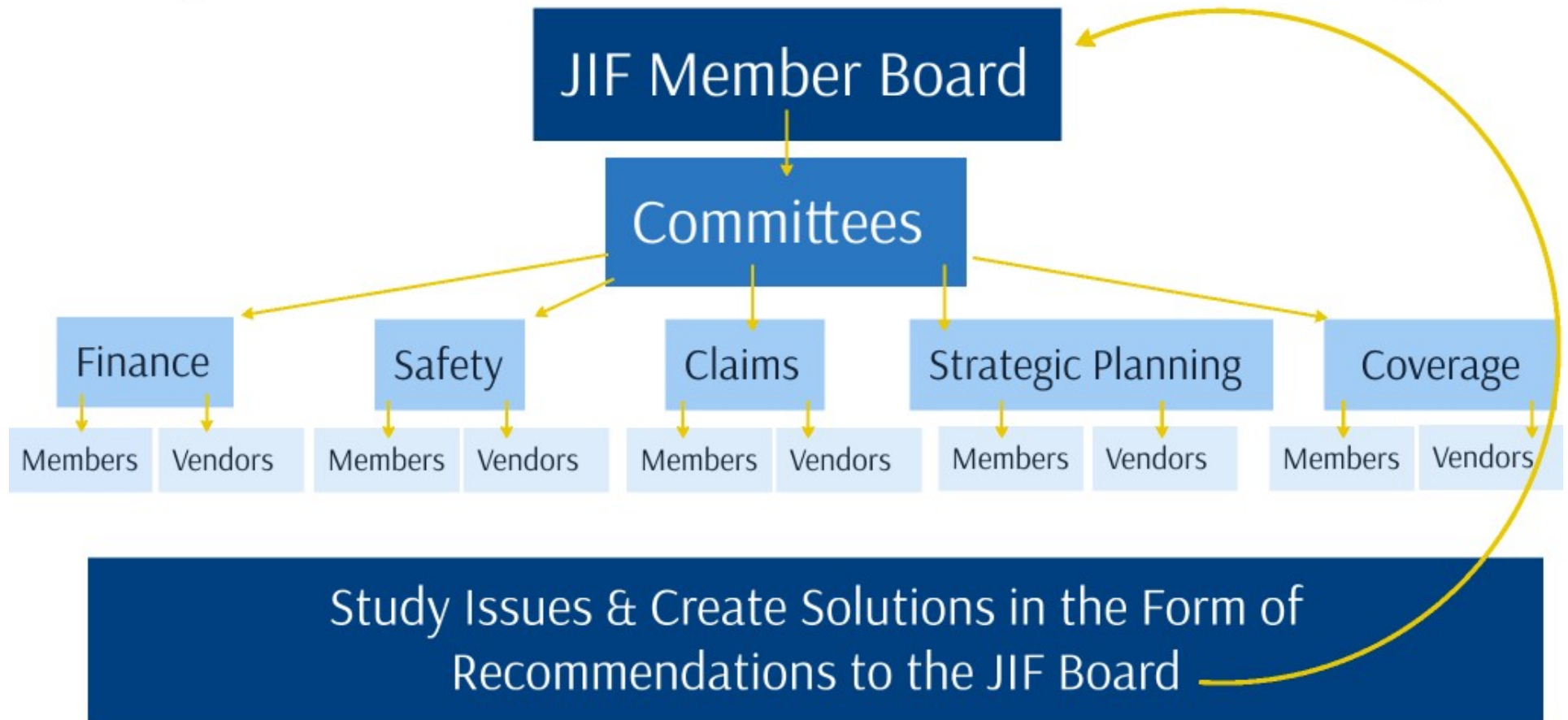
Lots of  
Coverage

Money  
Structure

How Are We  
Doing?

Achievement  
Awards

# Organizational Structure & Decision Making





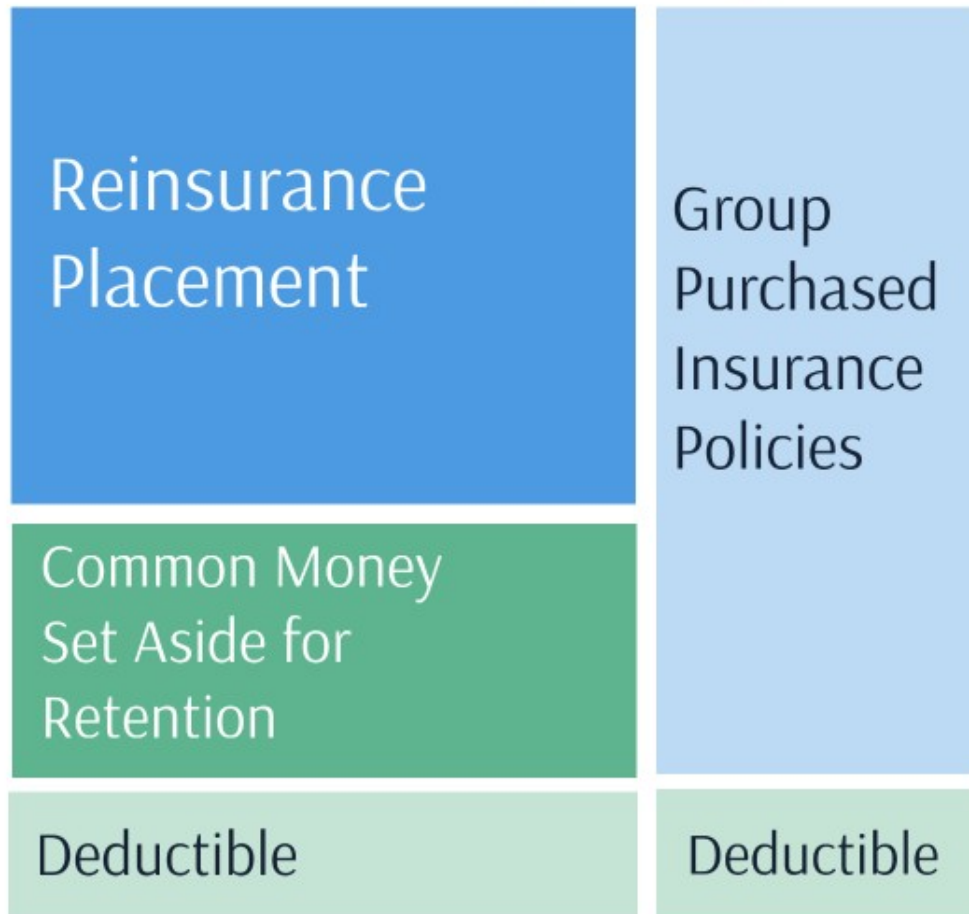
# Lots of Coverage

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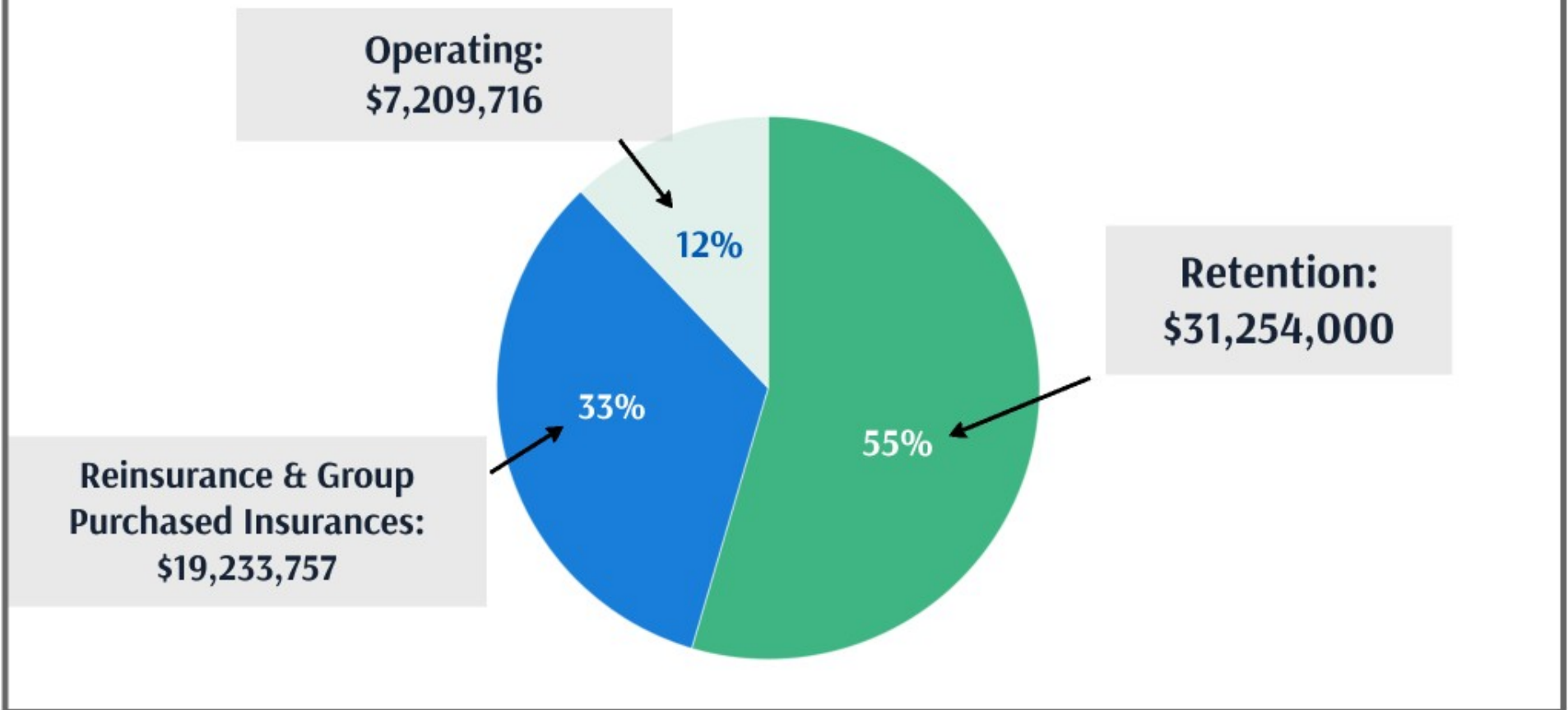
## Your Coverage:

- **Auto:** \$20,000,000
- **Boiler & Machinery:** \$125,000,000
- **Crime:** \$500,000
- **Cyber Liability:** \$5,000,000
- **Disaster Management:** \$40,000,000
- **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
- **Terrorism/Sabotage:** Varies by Coverage
- **TULIP Special Event:** \$1,000,000
- **UAS/Drones:** \$1,000,000
- **Violent Malicious Acts:** \$8,000,000
- **Workers' Compensation:** Statutory

# Coverage Layers

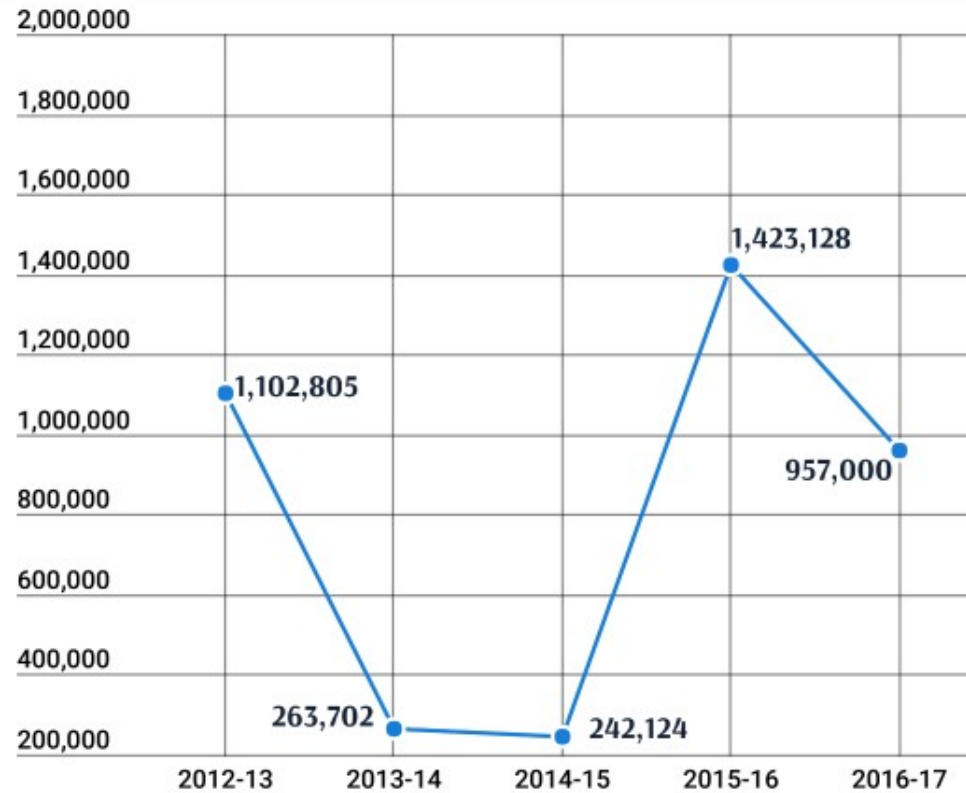


# BCIP JIF BUDGETS OVER 5 YEARS



# BCIP JIF Retention Fund Most Recent Five Years

Loss or Gain By Year  
2013 through 2017  
(Budgeted loss funds  
less losses)



\$3,988,759  
Cumulative Retained  
Earnings  
2013 to 2017

# BCIP JIF Performance

## July 1, 1984 through June 30, 2017

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Total Contribution/Premium:	176,280,708	100%
Total Generated Surplus:	25,619,598	15%
Surplus Returned to Date:	<15,421,625>	9%
Net Cost: <small>(Original Premium less Total Generated Surplus)</small>	150,430,647	85%



**BCIP has released surplus for 22 consecutive years: 1996-2017!**

# Hard Work Must Be Rewarded

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## **Your Internal Risk Management Team is Working Hard**

- Claims Management
- Safety Programs
- Organizational Awareness & Sensitivity to Risk



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# Financial Performance Awards

**Barbara Godfrey**  
Southampton BOE  
Finance Committee Chair



Loss Ratio  
50-90%

Loss Ratio  
< 50%

5 Year Loss  
Ratio < 50%

10 Year Loss  
Ratio < 50%

Most  
Improved

Thank You



Loss Ratio Between 50-90%



Certificate of Excellence for  
Maintaining a Loss Ratio Between 50-90%

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**\$500 Award!**

**And The Winners Are....**



# CONGRATULATIONS



Burlington City

Haddonfield

North Hanover



Riverside

Shamong

Southampton

Voorhees

Loss Ratio < 50%



Certificate of Excellence for  
Maintaining a Loss Ratio Below 50%

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**\$1,000 Award!**

**And The Winners Are....**



# CONGRATULATIONS



Delanco	Lenape	Merchantville	Springfield
Eastampton	Lindenwold	Moorestown	Tabernacle
Eastern Camden Cty.	Medford Lakes	Mt. Ephraim	Westampton
Evesham	Medford Township	Mt. Laurel	Woodlynne
Haddon Heights	Mercer Cty. Area Vo. Tech	Northern Burlington Cty.	
Haddon Township	Mercer Cty. Special Svcs.	Oaklyn	

  
22  
DISTRICTS!

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



Delanco

Eastampton

Medford Twp.



Mount Ephraim

Westampton

Woodlynne

10 Year Loss Ratio < 50%



Certificate of Excellence for  
Maintaining a 10 Year Average  
Loss Ratio Below 50%

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**\$1,500 Award!**

**And The Winners Are....**



# CONGRATULATIONS



Medford Township

Shamong Township

Riverside Township

Woodlynne





# Financial Performance Awards



## **Most Improved District**

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\$1,000 Award

**And the Winner Is.....**

# CONGRATULATIONS



**Springfield  
Township BOE**



# 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.***

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# 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

Claim Coordinator  
Special Recognition

Claim  
Coordinator  
Excellence Award

Thank You

# 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**

**\$21,862,378**  
***Paid out in Workers Comp  
Claims in last 5 Years***

If we had reported late by:

4-7 days	+	\$1,967,614
1-2 weeks	+	\$4,372,476
3-8 weeks	+	\$6,995,961
1 mo. or later	+	\$15,740,912



District Claim Coordinator  
Special Recognition



**Average Days to Report Claims  
Between 1 and 3 Days**

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**And the Winners Are...**

# CONGRATULATIONS



Burlington City

Clementon

Ewing

Lenape

Lindenwold

North Hanover

Oaklyn

Riverside

Voorhees

Westampton





# District Claim Coordinator Excellence Award



**Reporting Claims  
Within 24 Hours**

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**And the Winners Are...**

# CONGRATULATIONS



Collingswood

Haddon Twp.

Mount Holly

Delanco

Lumberton

Mount Laurel

Eastampton

Magnolia

Shamong

Eastern

Medford Lakes

Southampton

Evesham

Medford Twp.

Woodlynne

Haddon Heights

Mercer Cty. Area Vo. Tec.

# The Maytag Repairman Award



**This School District Reported ZERO  
Claims in the 2016-2017 School Year**

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**And the Winner is...**



# CONGRATULATIONS



**Springfield  
Township BOE**



# Thank You and Congratulations to All District Claims Coordinators



**From how to manage claims to how to avoid them....**



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# Safety Recognition Awards

**John Geitz & Jim Weber**  
JIF Safety Directors  
Risk Assessment Services

Safety  
Presentation

Safety  
Incentive  
Program

Safety Stars  
& Heroes

Combined  
Cash Awards

# Safety Must Be Organizational

A weak safety culture led to the 2016 derailment of an Amtrak train that killed two employees (and injured 39), according to a report published Tuesday November 21, 2017 by the National Transportation Safety Board.



*-BusinessInsurance.com*

Source: <http://www.businessinsurance.com/article/20171115/NEWS08/912317285/Safety-culture-led-to-Amtrak-derailment-National-Transportation-Safety-Board>



## 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 2016-17:**

**305 Classes  
Conducted**

**6,876 People  
Trained**

**Since Inception:**

**3,407 Classes  
Conducted**

**76,932 People  
Trained**

**Average Cost:**

**\$11.56 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 million



All Included in the JIF  
Program!

# Safety Incentive Program



**Three Award Levels:**

- Basic Criteria – 6 winners
- Elite – 2 winners
- Elite II – 23 winners

**31 of 35 BCIP districts qualified!**



## Basic Award Level Winners



**\$1,000 Award**

**And the Winners Are....**



## Basic Award Level Winners



Eastern Camden Cty.

Mercer Cty Vo. Tech.

Haddon Township

Southampton

Mercer Cty. Special SD

Westampton





## Elite Award Level Winners



**\$1,500 Award**

**And the Winners Are....**



## Elite Award Level Winners



Haddonfield



Lenape







## Elite II Award Level Winners



**\$2,500 Award**

**And the Winners Are....**



## Elite II Award Level Winners



Clementon

Lindenwold

Moorestown

Shamong

Collingswood

Lumberton

Mt. Laurel

Springfield

Delanco

Magnolia

N. Burlington

Tabernacle

Evesham

Medford Lakes

N. Hanover

Voorhees

Ewing

Medford Twp.

Oaklyn

Woodlynne

Haddon Heights

Merchantville

Riverside

★ 1st Time SIP Qualifier ★

# 2016-17 Safety Stars of the Year

**And the Winners are...**



# 2016-17 Safety Stars of the Year



**Timothy McFerren  
Haddonfield**



**Jean Clayton  
Magnolia**

**Todd Hall  
Shamong**

# 2016-17 Safety Hero

**And the Winner is.....**



# 2016-17 Safety Hero



**Patti Butler**  
*Collingswood*



# 2016-17 Safety Districts of the Year

**And the Winners are.....**



# 2016-17 Safety Districts of the Year



*Medford Lakes*



*Medford Township*



## 2016-2017 Combined Cash Awards



Burlington City	\$500
Clementon	\$2,500
Collingswood	\$2,500
Delanco	\$4,500
Eastampton	\$2,000
Eastern Camden Cty.	\$2,000
Evesham	\$3,500
Ewing	\$2,500
Haddon Heights	\$3,500
Haddon Township	\$2,000
Haddonfield	\$2,000
Lenape	\$2,500
Lindenwold	\$3,500
Lumberton	\$2,500
Magnolia	\$2,500
Medford Lakes	\$6,000
Medford Twp.	\$8,500

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



**\$105,000  
Total!**

# Thank You For Joining Us



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.



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