

# GCSSD JIF

## 23rd ANNUAL STATE OF THE JIF

December 2020



Goodbye  
2020!



GCSSD JIF

Gloucester Cumberland Salem School District Joint Insurance Fund

# Cherie Bratty

## Upper Deerfield Twp School District

### GCSSD JIF Chair

*"In this current year with COVID-19 rearing its ugly head, the JIF has done a phenomenal job at keeping all its members abreast of the endless changes associated with insurance liability. Even in these tumultuous times, the JIF stands strong with assistance whenever it is needed. The knowledge and experience of our Risk Program Administrators ensures all 20 districts in GCSSD can rest easy knowing they are leading our insurance fund with all of our interests at the forefront of every decision."*

**#GCSSDSTRONG**

*Thank  
You*

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



# Craig A. Wilkie

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



**Former Role:  
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

Enjoy  
your  
dinner



Not this year, but we can't wait  
to see you next year!



# Clever Partnership








# Only School Districts

- 20 School Districts
- In Four Counties
- Unique Issues Specific to Schools
- Opportunity to Manage Risk Collectively
- JIF Owner/Member of SPELL
- 85 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 Security Symposium**
- **Boiler Operator Training**
- **Annual Joint Retreat**
  - Thriving in a Complex World
  - Workers' Comp
  - Employment Law
  - Third Party Management

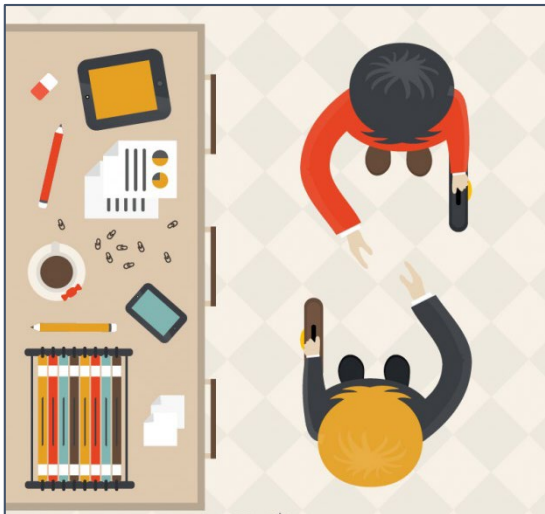


# Partner Vendors

- Actuary
- Auditor
- Claim Administrators
- Defense Panel
- Executive Director



- JIF Attorney
- Managed Care
- Medical Panel
- Risk Management Consultants
- Safety Professionals



# The Glue That Binds



**SCHOOL  
BUSINESS  
ADMINISTRATORS:**



**Manage More  
Than Finance and Operations**

# District Risk Management Leaders



**WHY**  
**DO**  
**WE DO**  
**THIS?**



While mopping restroom & walking backwards, claimant experienced pain in left knee.

**Total Incurred  
Value: \$117,678**

Claimant slipped and fell walking to bathroom near football field, landing on back.

**Total Incurred  
Value: \$223,858**

Claimant fell walking up stairs, injuring right arm and elbow.

**Total Incurred  
Value: \$869,188**

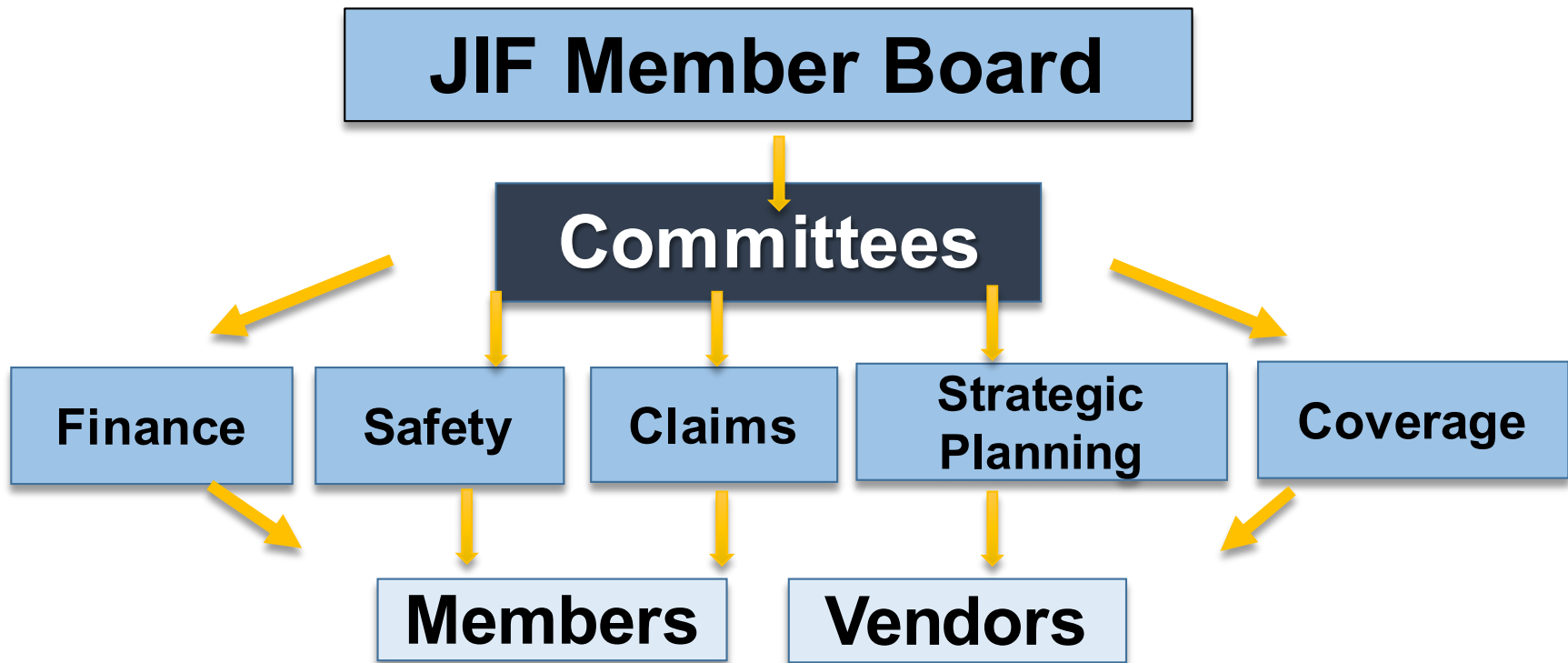




HOW  
DO  
WE DO  
THIS?



# 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

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**Cyber Liability:** \$15,000,000

**Crisis Protection Program:** \$25,000,000

**Educators Legal Liability:** \$20,000,000

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**General Liability:** \$20,000,000

**Pollution Environmental (Mold):** \$12,000,000

**Property Liability:** \$175,000,000

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**Student Accident:** \$1,000,000 Base/  
\$5,000,000 CAT (if applicable)

**Terrorism/Sabotage:** Varies by Coverage

**TULIP Special Event:** \$1,000,000

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**UAS/Drones:** \$20,000,000

**Workers' Compensation:** Statutory



# Coverage Layers

**Reinsurance  
Placement**

**Group  
Purchased  
Insurance  
Policies**

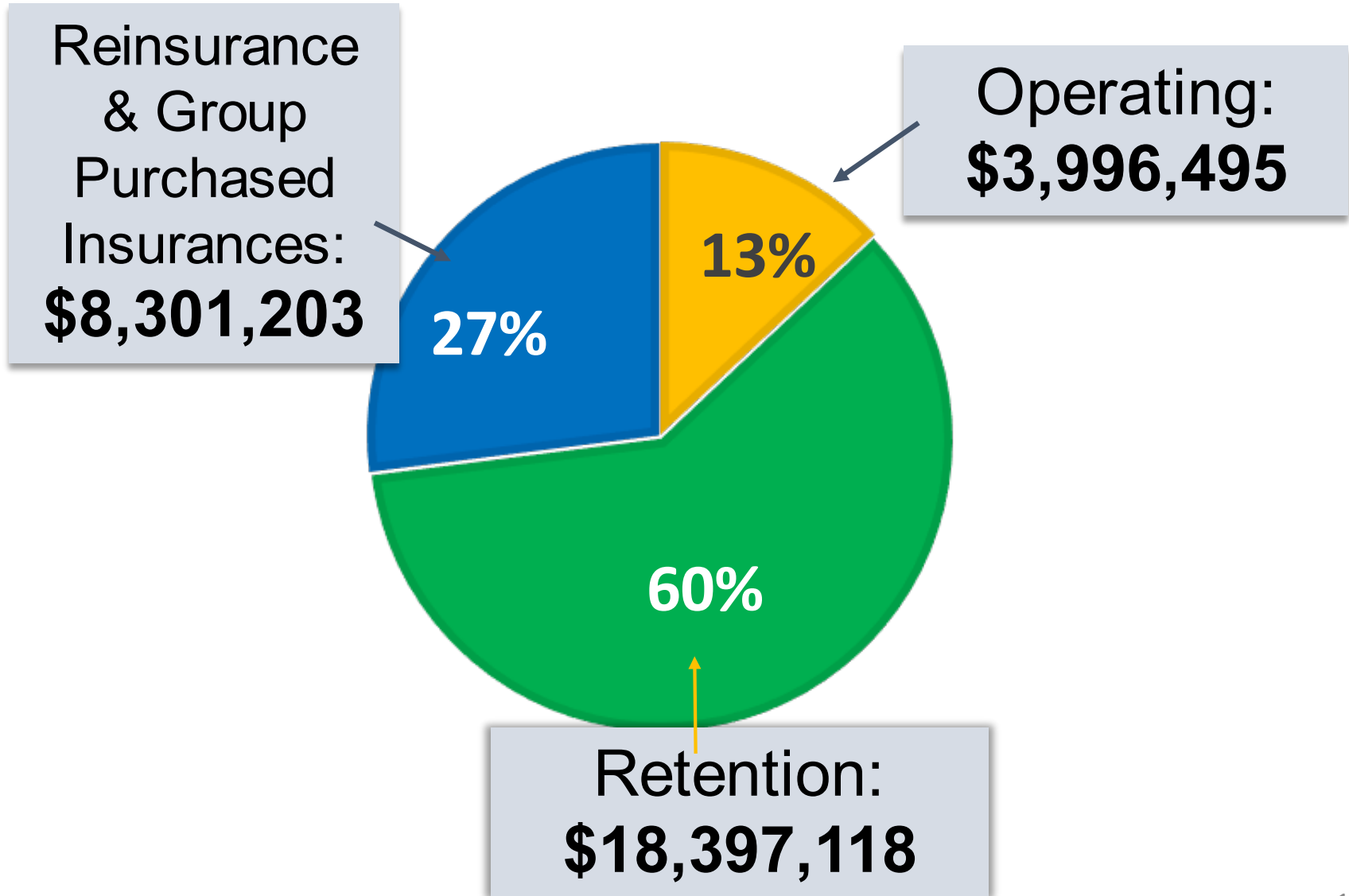
**Common Money  
Set Aside for  
Retention**

**Deductible**

**Deductible**



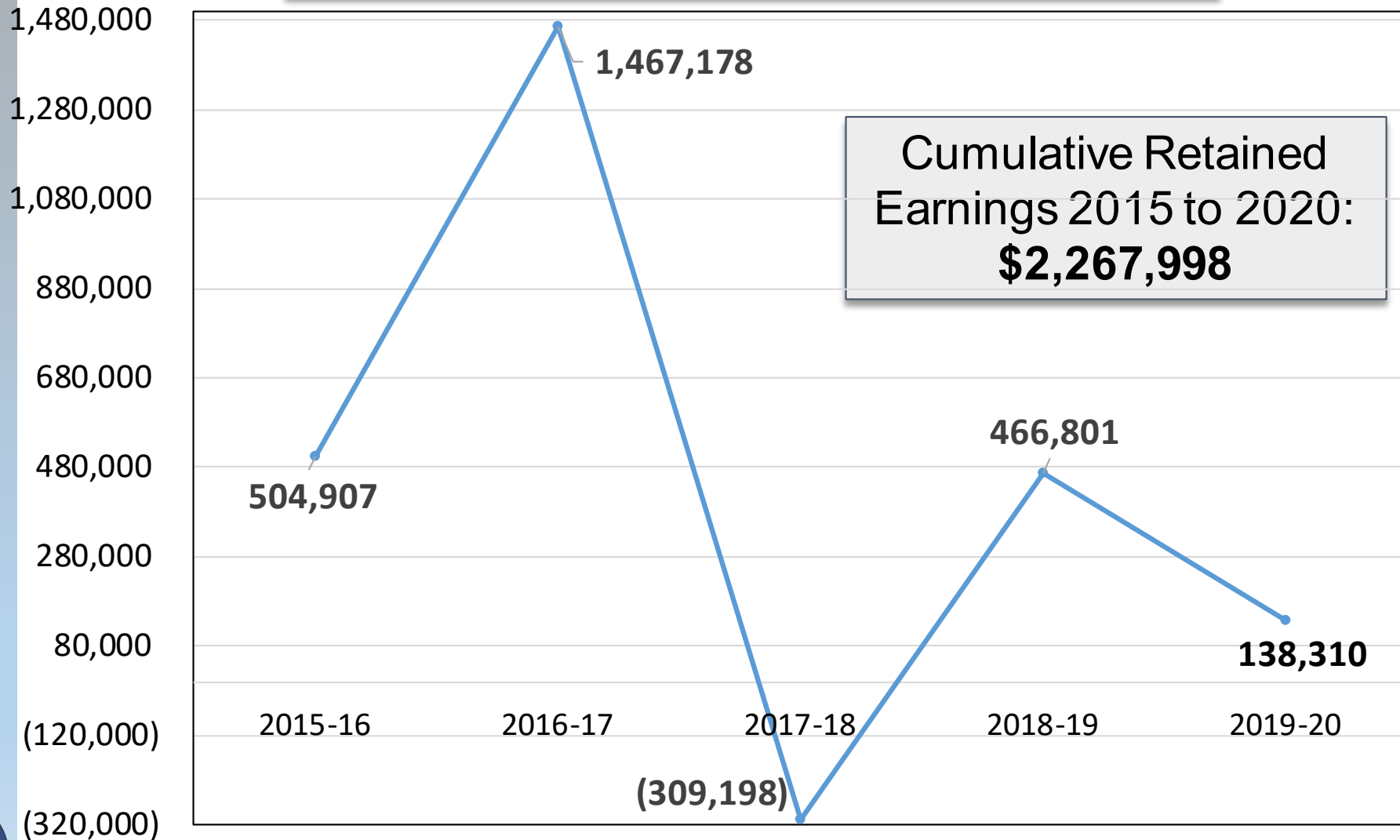
# GCSSD JIF Budget Over Five Years



# GCSSD JIF Retention Fund: Last Five Years

**Loss or Gain By Year 2015 through 2020**  
(Budgeted Loss Funds Less Losses)

**Cumulative Retained  
Earnings 2015 to 2020:  
\$2,267,998**



# GCSSD JIF Performance

**July 1, 1998 - June 30, 2020**

<b>Total Contribution/Premium:</b>	<b>\$76,645,352</b>	<b>100%</b>
<b>Current Surplus Retained:</b>	<b>\$3,956,693</b>	<b>5%</b>
<b>Surplus Returned to Date:</b>	<b>\$1,373,675</b>	<b>2%</b>
<b>Net Cost:</b>	<b>\$71,314,984</b>	<b>93%</b>



# Hard Work Must Be Rewarded

**YOUR**

**Internal Risk Management Team  
IS WORKING HARD**

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



Risk

# FINANCIAL

## Performance Awards

Donna Contrevo, Finance Committee Chair  
Gateway & National Park



# LOSS RATIO <90%

## CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 90%

**\$500 AWARD!**

**And the Winner is...**





# CONGRATULATIONS!

## Pennsauken Public Schools



# LOSS RATIO <50%

## CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

**\$1,000 AWARD!**

**And the Winners Are...**



# CONGRATULATIONS!

Deptford  
East Greenwich  
Elk Township  
Fairfield  
Greenwich  
National Park  
Oldmans Twp.

Pennsville  
Salem Cty Vo-Tech  
South Harrison  
Upper Deerfield  
Wenonah  
Westville  
Woodbury Heights  
Woodstown-Piles Grove



**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!

**Deptford  
East Greenwich  
Elk Township  
Oldmans Township  
Pennsville  
Salem County Vo-Tech  
South Harrison Twp.  
Woodbury Heights**



# 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!

**Oldmans Township  
Pennsville  
South Harrison  
Westville Boro  
Woodbury Heights**





# FINANCIAL PERFORMANCE AWARDS

## MOST IMPROVED DISTRICT

**\$1,000 AWARD!**

**And the Winner Is...**





# CONGRATULATIONS!

**Greenwich Township  
School District**

**Most  
Improved**





# 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.**

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**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	+	\$757,546
1-2 weeks	+	\$1,683,436
3-8 weeks	+	\$2,693,498
1 mo. or later	+	\$6,060,370

Paid out in Workers  
Comp Claims in last  
5 Years:

**\$7,435,517**

# District Claim Coordinator Special Recognition

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

**And the Winners Are...**



# CONGRATULATIONS!

**Deptford Twp PSD  
Monroe Twp PS  
Pennsauken PS  
Woodstown-Piles Grove Regional SD**



# District Claim Coordinator Excellence Award

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

**And the Winners Are...**





# CONGRATULATIONS!

East Greenwich  
Elk Township  
Fairfield  
Gateway Regional  
Greenwich  
National Park  
Oldmans

Pennsville  
Salem County SSSD  
Salem Cty Vo-Tech  
Upper Deerfield  
Westville  
Woodbury Heights





# CONGRATULATIONS!



**Fairfield Township  
School District**



**With ZERO Claims in  
2019-2020!**





# 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 Daily 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

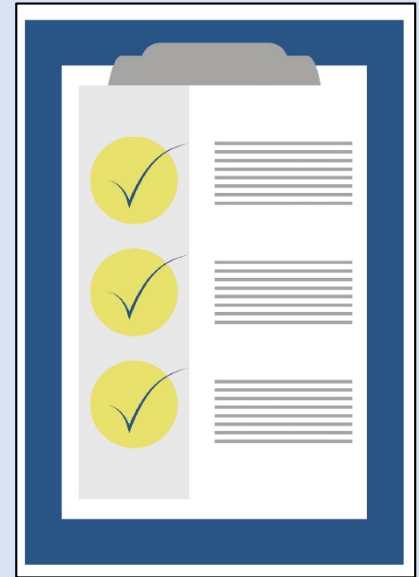
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



# 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 2019-20:**

**285 Classes  
Conducted**

**7,310 People  
Trained**

**Since Inception:**

**4,045 Classes  
Conducted**

**94,268 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 2019-20:**

**40 Virtual Classes  
Conducted**

**1,205 People  
Trained Virtually**





# Safety Facts

**Average Cost:**

**\$11.30 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 \$2.3 million

**ALL INCLUDED**

**in the JIF Program**

# 2019-20 SAFETY INCENTIVE PROGRAM

## THREE AWARD LEVELS:

Basic Criteria: 3 Winners

Elite: 2 Winners



Elite II: 12 Winners

**17 of 20 GCSSD Districts Qualified...**



# SAFETY INCENTIVE PROGRAM

## **BASIC AWARD** Level Winners

**\$1,000 AWARD!**

**And the Winners Are...**



# BASIC AWARD LEVEL WINNERS

Deptford Township PSD  
Fairfield Township SD  
Pennsauken Public Schools

**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM

## ELITE AWARD Level Winners

**\$1,500 AWARD!**

**And the Winners Are...**



# ELITE AWARD LEVEL WINNERS

Oldmans Township BOE  
Upper Deerfield Township SD

**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM

## ELITE II AWARD Level Winners

**\$2,500 AWARD!**

**And the Winners Are...**





# ELITE II AWARD LEVEL WINNERS

Elk Township  
Gateway Regional  
Greenwich Twp.  
National Park  
Penns Grove-  
Carney's Point  
Pennsville

**\*Salem Cty SSSD**  
Salem Cty VT  
Wenonah  
Westville  
Woodbury Hgts.  
Woodstown-  
Pilesgrove

## CONGRATULATIONS!



**\*1<sup>st</sup> Time  
Qualifier!**





# **2019-20 SAFETY STAR** **Of The Year**

**And the Winner Is...**

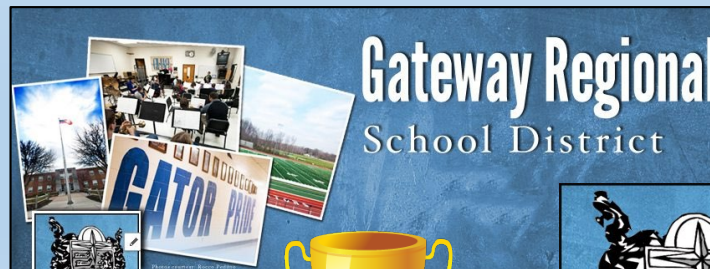




# 2019-20 SAFETY STAR

## Of The Year!

***Angela Harper***  
**Transportation Coordinator**  
**Gateway Regional High School**





# **2019-20 SAFETY DISTRICTS**

## **Of The Year**

**And the Winners Are...**



# 2019-20 SAFETY DISTRICT Of The Year!



*Small District Tie:*

**Elk Township School District**

*-AND-*

**Woodbury Heights BOE**



# 2019-20 SAFETY DISTRICT Of The Year!

*Large District:*  
**Salem County Vocational  
Technical School District**



**Deptford Township - \$3,500**  
**East Greenwich - \$3,000**  
**Elk Township - \$8,000**  
**Fairfield - \$3,000**  
**Gateway Regional - \$3,500**  
**Greenwich Township - \$5,500**  
**Monroe Township - \$500**  
**National Park - \$4,500**  
**Oldmans Township - \$6,000**  
**Penns Grove-Carneys Point - \$2,500**  
**Pennsauken - \$2,000**  
**Pennsville - \$7,000**  
**Salem County SSSD - \$3,500**  
**Salem County Vo-Tech - \$8,000**  
**South Harrison - \$3,500**  
**Upper Deerfield - \$3,500**  
**Wenonah - \$3,500**  
**Westville Boro - \$6,000**  
**Woodbury Heights - \$9,500**  
**Woodstown-Piles Grove - \$4,000**

**2019-20**

**COMBINED  
CASH AWARDS**



**\$90,500  
TOTAL**



# THANK YOU

We can't wait to see you next year!



# 2021

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All of the students, staff and communities  
we serve benefit from your dedication.



# GCSSD JIF

## 23rd ANNUAL STATE OF THE JIF

December 2020



Goodbye  
2020!



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Gloucester Cumberland Salem School District Joint Insurance Fund