

GCSSD JIF

24th ANNUAL STATE OF THE JIF

December 2021



It's Great to Be Back!



GCSSD JIF

Gloucester Cumberland Salem School District Joint Insurance Fund

**Joseph Collins, BA
Elk Twp SD & Delsea Regional SD
GCSSD JIF Chair**

“It has been an honor to serve as the GCSSD JIF Chairperson. This year we faced extraordinary challenges, but I thank everyone for serving, participating and most of all using your voices and the skills you bring to the table to make this an even better organization. Keep up the excellent work!”

**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**



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



Clever Partnership



Commitment






Collaboration

Only School Districts

- 23 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 Seminar**
- **Cyber Webinar**
- **Boiler Operator Training**
- **Annual Joint Retreat**
 - *Why We Settle*
 - *Identifying School Shooters Before They Strike*
 - *Funky School District Situations*

SPELL JIF Joint Retreat September 22 – 24, 2021 Program Agenda

Wednesday, September 22, 2021: Arrival and Session I - REVISED

Welcome and Check-in		11:00-12:00 noon
Buffet Lunch		12:00-1:00 pm
Afternoon Session in Ballroom		1:00-4:30 pm
<i>Why We Settle</i> Discussion on JIF settlements including Social Inflation and Nuclear Verdicts to understand the risk in not settling	Louis J. Greco, Esquire SPELL, ACCASBO, BCIP and GCSSD JIF Solicitor	1:00-2:15 pm
Case processing, discovery, investigations, interviews	Patrick J. Madden, Esquire Partner, Madden and Madden	
The Summary Judgment Motion process after discovery, components, how it works, and what it means	Richard L. Goldstein, Esquire Marshall Dennehey	
Break (15 Minutes)		2:15-2:30 pm
<i>Why We Settle</i> The settlement process and continuing trial costs and exposure when we don't settle	Michael P. Madden, Esquire President, Madden and Madden	2:30-4:30 pm
<i>Why We Settle</i> A Reinsurance Perspective	Paul Hamm, Sr. Technical Claim Director & Cathy Graeber, Production Underwriter, Great American Insurance Group	
Finish Check-in		4:30-5:00 pm
Group Dinner Off-Site Our bus leaves at 6:00 pm. We typically gather following sessions in the library to chat and wait for the bus. All are welcome.		6:00pm – 10:00 pm



Programs That Work - StopIt

Shift towards mental health & wellness solutions in response to 2021 trends

STOPit Solutions protects the physical, ***social and emotional safety and well-being*** of students and staff by equipping them with ***Safety & Wellness tools***, technology, and training to uncover the unseen, intervene on the imminent, and prevent the preventable.



Anonymous
Reporting
System

Network &
Device
Surveillance

911-Direct
Panic Alert
System

Threat
Assessment &
Intervention

Threat Assessment
Guided Case
Management System

SEL & Wellness
Training Center



Programs That Work - StopIT

The Impact:

- 7,000+ organizations using our products
- 4 million+ students and employees
- Intervened in over 150,000+ incidents ...
42,000+ were serious and life-threatening
- Our programs help deter behaviors, mitigate risk, prevent serious violence ... and have saved lives!



Contact Matthew Toth

mtoth@stopitsolutions.com

908-259-6810



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
- 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?



As Claimant was walking, her right foot stuck in the door and she fell:

**Total Incurred
Value: \$144,704**

While picking up a computer, claimant turned and strained her lower back:

**Total Incurred
Value: \$209,280**

While mopping the art room floor, claimant slipped and hit her head on the floor:

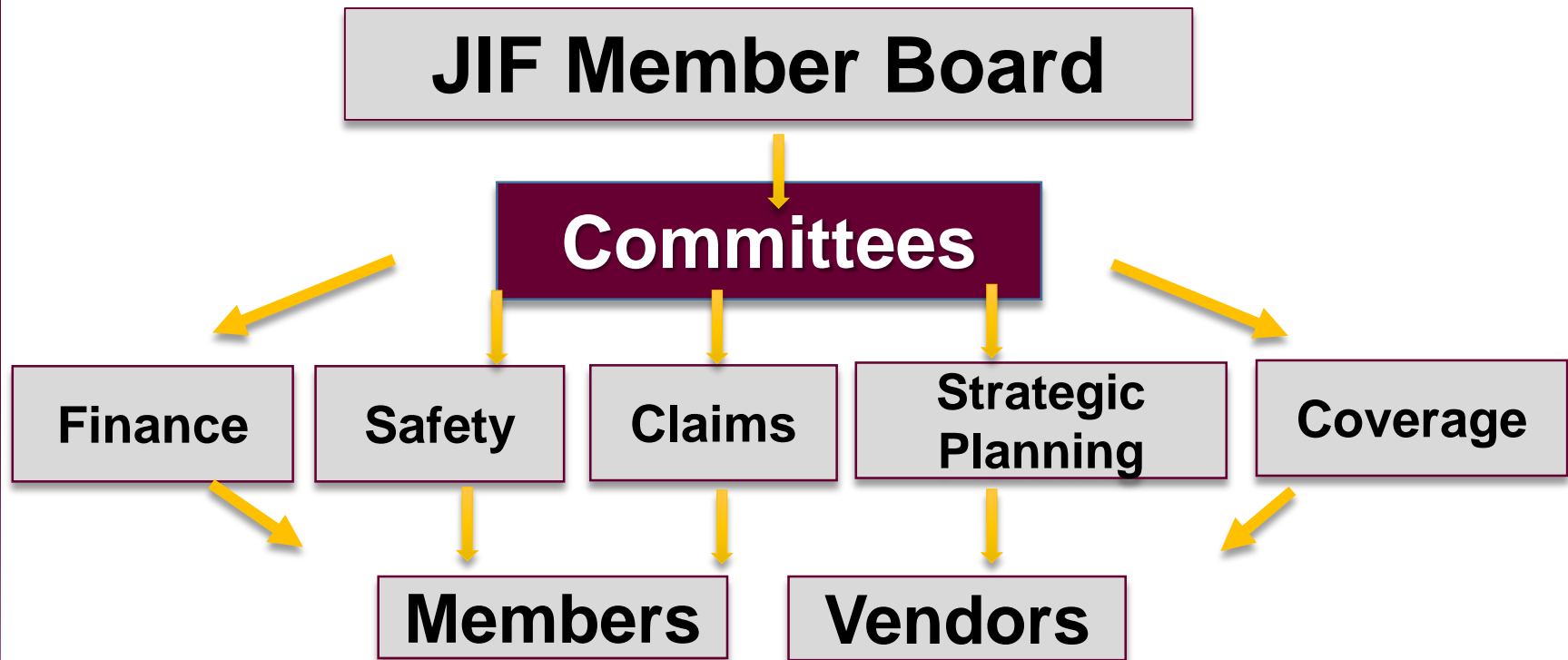
**Total Incurred
Value: \$297,781**



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

TULIP Special Event: \$1,000,000

UAS/Drones: \$20,000,000

Workers' Compensation: Statutory



Coverage Layers

**Reinsurance
Placement**

**Group
Purchased
Insurance
Policies**

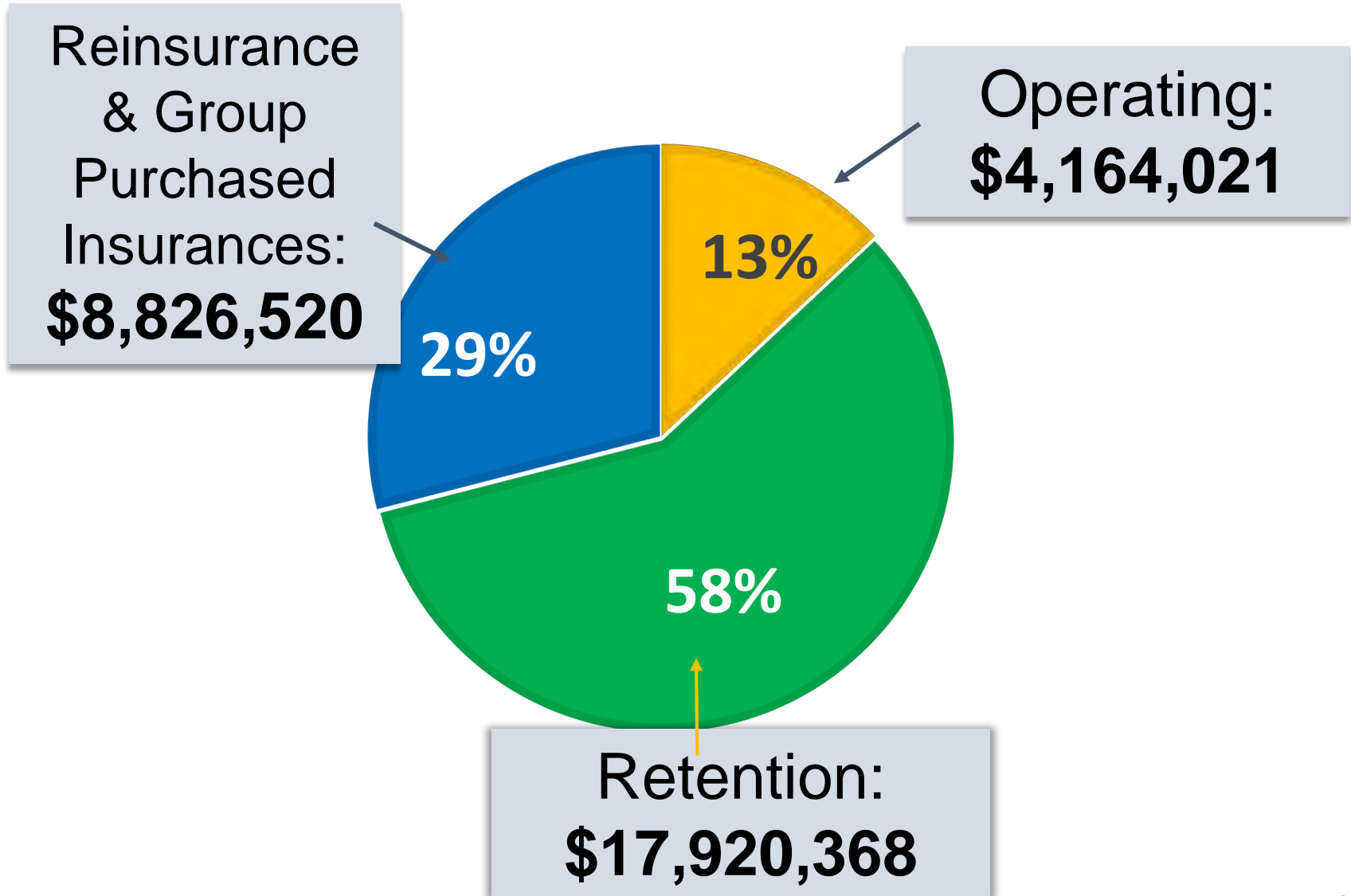
**Common Money
Set Aside for
Retention**

Deductible

Deductible

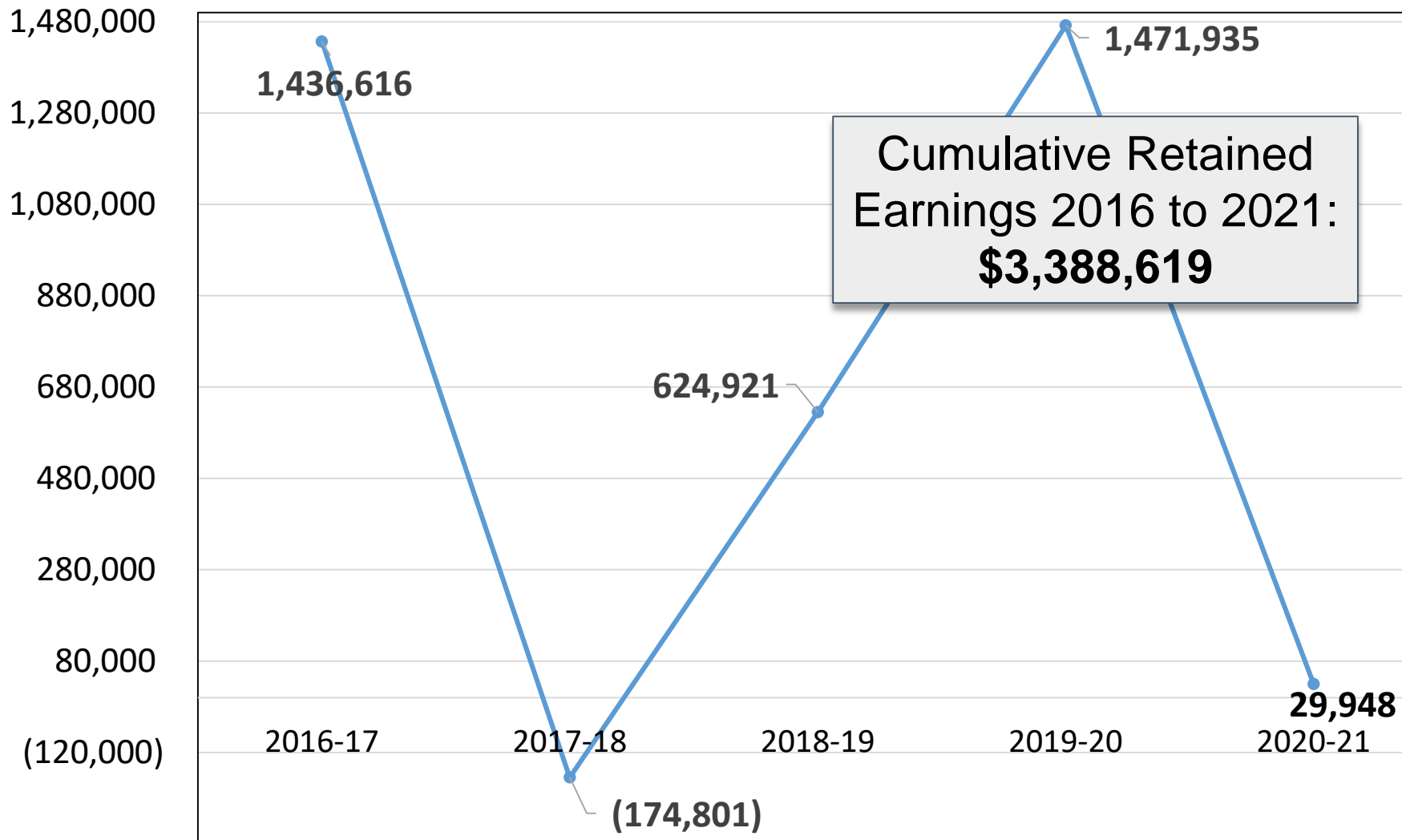


GCSSD JIF Budget Over Five Years



GCSSD JIF Retention Fund: Last Five Years

Loss or Gain By Year 2016 through 2021
(Budgeted Loss Funds Less Losses)



GCSSD JIF Performance

July 1, 1998 - June 30, 2021

Total Contribution/Premium:	\$84,471,152	100%
Current Surplus Retained:	\$6,373,753	8%
Surplus Returned to Date:	\$1,473,675	2%
Net Cost:	\$76,623,724	90%



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!

Deptford Twp. Public Schools Penns Grove-Carneys Point



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE
For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Elk Township
Gateway
Greenwich (*Gloucester*)
National Park
Oldmans Twp.
Pennsville
Salem County SS**

**South Harrison
Wenonah
Westville
Woodbury Heights
Woodstown-
Pilesgrove**



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
Elk Township
Gateway
Pennsville
Salem County Vo-Tech
South Harrison Twp.
Westville
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!

**Pennsville
South Harrison
Westville Boro
Woodbury Heights**



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!

Salem County Special Services

**Most
Improved
by 169%**





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	+	\$715,318
1-2 weeks	+	\$1,589,596
3-8 weeks	+	\$2,543,353
1 mo. or later	+	\$5,722,544

Paid out in Workers
Comp Claims in last
5 Years:

\$7,351,411

District Claim Coordinator Special Recognition

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

And the Winners Are...



CONGRATULATIONS!

**Elk Township
Fairfield
Greenwich (*Gloucester*)
Penns Grove-Carneys Point
Upper Deerfield
Wenonah**



District Claim Coordinator Excellence Award

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

And the Winners Are...



CONGRATULATIONS!

**Gateway Regional
Monroe Twp
Oldmans
Pennsville
Salem County SSSD**

**Salem Cty Vo-Tech
South Harrison
Westville
Woodbury Heights
Woodstown-
Pilesgrove**



CONGRATULATIONS!

**South Harrison BOE
Wenonah BOE
Westville Borough**



With ZERO Claims in 2020-2021!





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

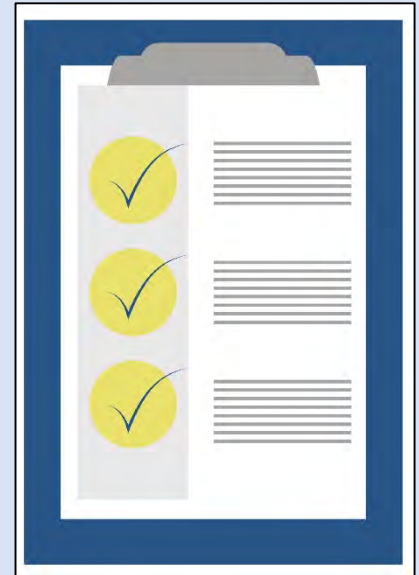
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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 2020-21:

**181 Classes
Conducted**

**4,196 People
Trained**

Since Inception:

**4,226 Classes
Conducted**

**98,464 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 2020-21:

**39 Virtual Classes
Conducted**

**1,098 People
Trained Virtually**

Since Inception:

**79 Classes
Conducted**

**2,303 People
Trained**

Safety Facts

Average Cost:

\$11.54 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 \$2.45 million

ALL INCLUDED

in the JIF Program

2020-21 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 7 Winners

Elite: 1 Winner

Elite II: 7 Winners

15 of 20 Eligible Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD **Level Winners**

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Deptford Township PSD
Elk Township SD
Gateway RSD
National Park Boro SD
Oldmans Twp BOE
Penns Grove- Carneys Point
Woodstown- Pilesgrove

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD **Level Winners**

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

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

**Greenwich (*Gloucester*)
Pennsville
Salem County Special Services
Salem County Vo-Tech
Wenonah
Westville
Woodbury Heights**

CONGRATULATIONS!



Let's Recognize the Unsung Heroes, Who:

- Offer care and compassion to our students in times of crisis
- Dry our children's tears when we can't be there
- Always go above and beyond



OUR HEALTH CARE HEROES...



SCHOOL NURSES!



THANK YOU!

We applaud their efforts to keep our students happy, both mentally and physically.

WE



OUR SCHOOL NURSE!



2020-21 SAFETY STAR **Of The Year**

And the Winner Is...





2020-21 SAFETY STAR

Of The Year!



**Frank Maurer,
Business Administrator/Board Secretary
Salem County Special Services
Salem County Vo-Tech**





2020-21 SAFETY DISTRICTS **Of The Year**

And the Winner Is...



2020-21 SAFETY DISTRICT Of The Year!

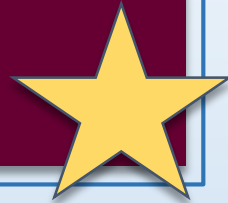


Small District:
Greenwich Township
School District
(Gloucester)



2020-21 SAFETY DISTRICT

Of The Year!



Large District Tie:

Pennsville Public School District

-AND-

**Salem County Special Services
School District**



2020-21

**COMBINED
CASH AWARDS**

Deptford Township - \$2,500
Elk Township - \$3,500
Fairfield - \$500
Gateway Regional - \$4,000
Greenwich Township - \$6,500
Monroe Township - \$1,000
National Park - \$2,000
Oldmans Township - \$2,000
Penns Grove-Carneys Point - \$2,000
Pennsville - \$9,500
Salem County SSSD - \$8,000
Salem County Vo-Tech - \$4,500
South Harrison - \$4,500
Upper Deerfield - \$2,000
Wenonah - \$4,000
Westville Boro - \$7,000
Woodbury Heights - \$7,000
Woodstown-Piles Grove - \$3,000



**\$73,500
TOTAL**





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.



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