



Welcome

GCSSD JIF

25th ANNUAL STATE OF THE JIF

December 2022

Gloucester Cumberland Salem School
District Joint Insurance Fund
(GCSSD JIF)



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

“As a School District we face challenges every year and this year was no different. The difference maker however, is being a member of the GCSSDJIF. The JIF looks at individual challenges and solves them as a group. The GCSSDJIF is an insurance fund consisting of and run by Schools. I am honored to be the Chair of the GCSSDJIF and want to welcome everyone here tonight to see the results of our fund.

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**



Our 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



Special Thanks and Good Luck!

Donna Contrevo,BA
Gateway and Woodbury Heights



Bon Appetit



JIF 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 Prevention Seminar**
- **Cyber Webinar**
- **Boiler Operator Training**



*Over 200
Attendees at July
Mold Seminar!*



Programs That Work

Annual Joint Retreat

- **Law Day: Managing Complex Educational Claims and Marijuana Legislation**
- **Managing Through Angry Times**
- **Website, StopIT, Public School Works Review**



Cyber is a Virtual Challenge

- Insurance is hard to keep
- Districts must have a technical fortresses
- Costs are high and won't go away
- Core risk is people making mistakes in the virtual environment
- Virtual safety is as important as physical safety
- We need to protect our physical and virtual reality



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

Contact Matthew Toth: mtoth@stopitsolutions.com



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



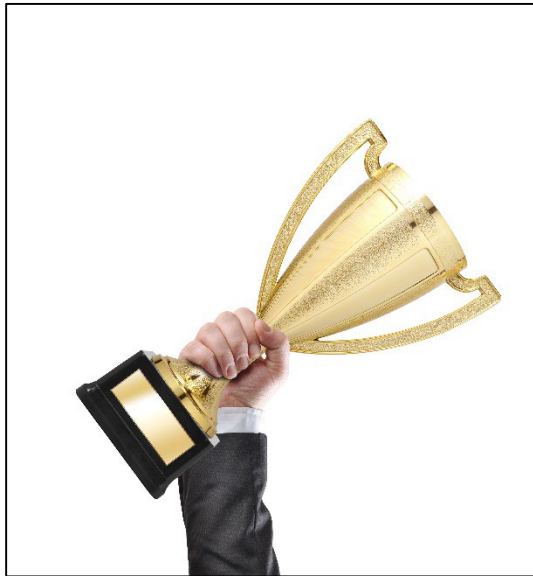
**SCHOOL
BUSINESS
ADMINISTRATORS:**



**Manage More
Than Finance and Operations**



District Risk Management Leaders



WHY
DO
WE DO
THIS?



Claimant slipped and fell on black ice in the school parking lot:

Total Incurred Value: \$53,637

Claimant fell when foot was caught between mats that were not pushed together:

Total Incurred Value: \$188,845

Multiple injuries occurred when claimant's shoe was caught on broken concrete/metal guard:

Total Incurred Value: \$333,020

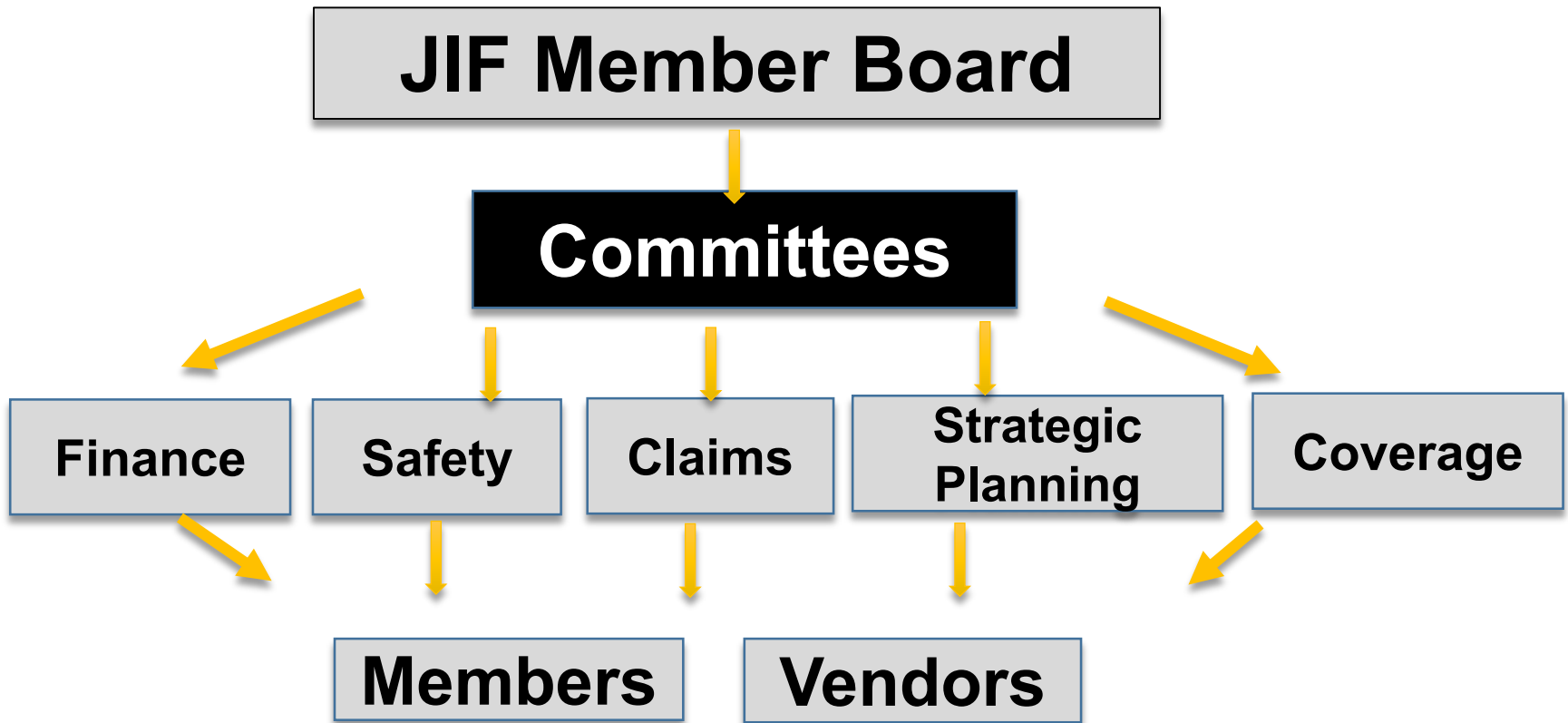


HOW

**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

UAS/Drones: \$20,000,000

Workers' Compensation: Statutory



Coverage Layers

**Reinsurance
Placement**

**Common Money
Set Aside for
Retention**

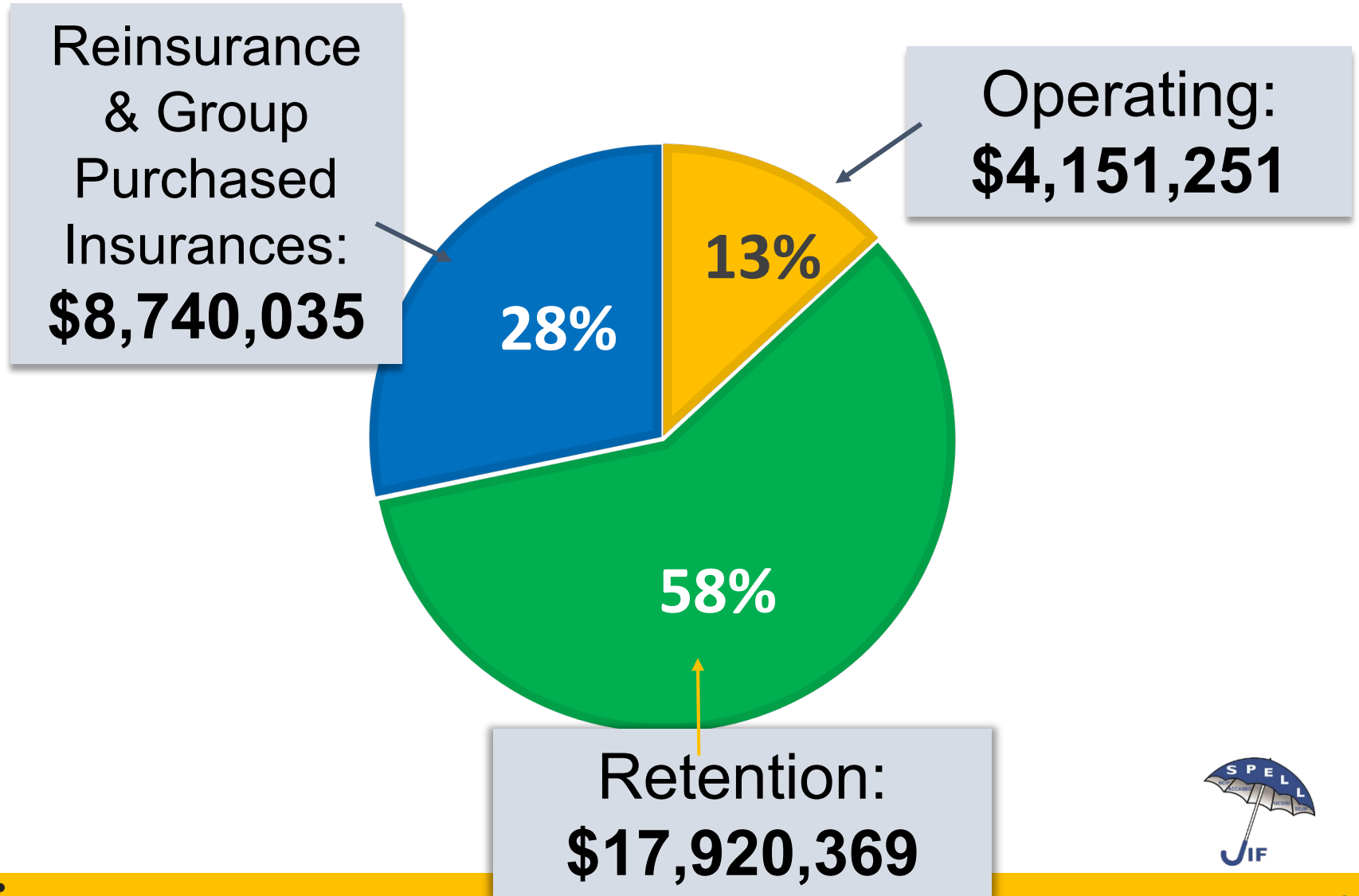
Deductible

**Group
Purchased
Insurance
Policies**

Deductible



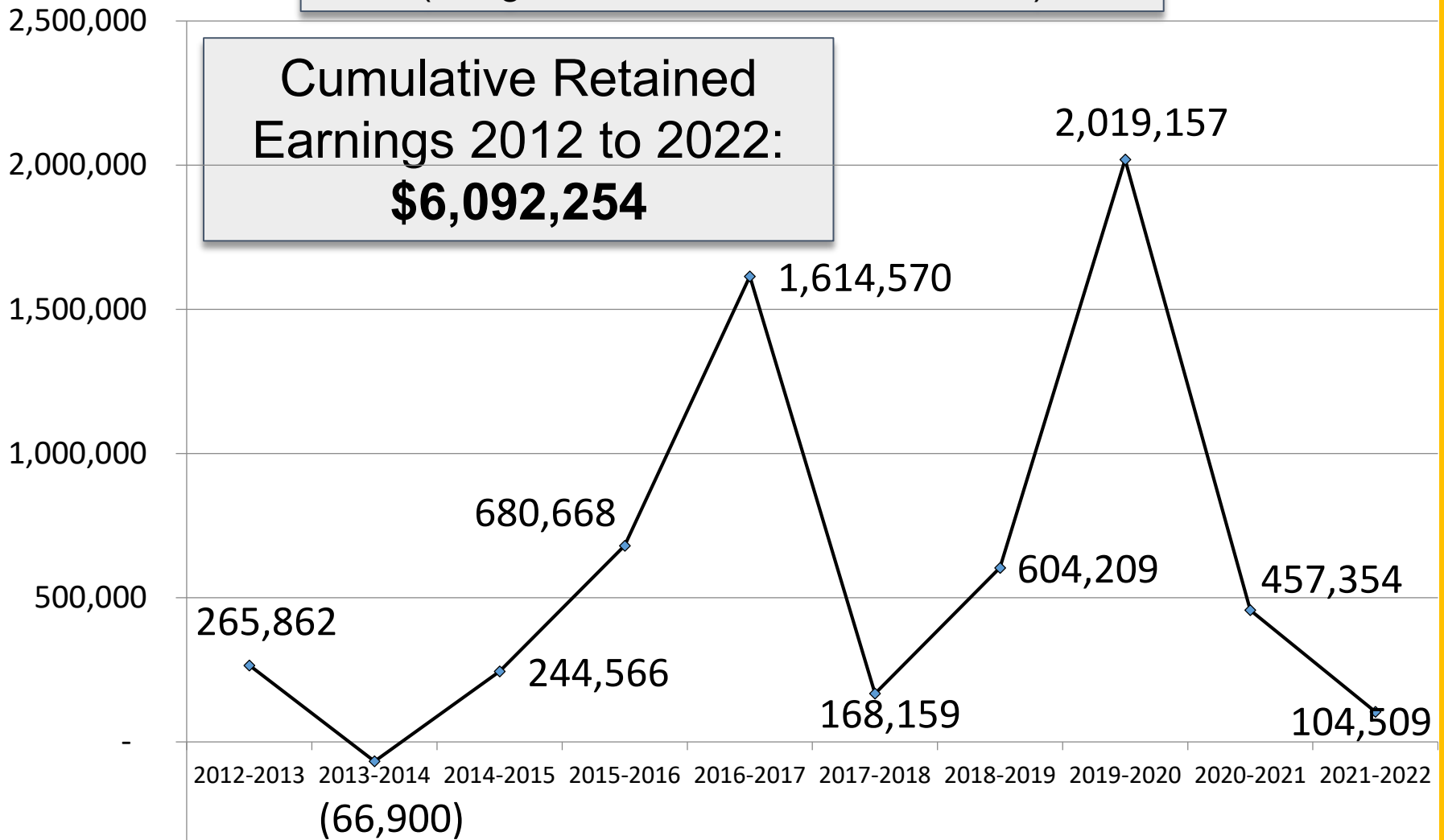
GCSSD JIF Budget Over Five Years



GCSSD JIF Retention Fund: Last 10 Years

Loss or Gain By Year 2012 through 2022
(Budgeted Loss Funds Less Losses)

**Cumulative Retained
Earnings 2012 to 2022:
\$6,092,254**



GCSSD JIF Performance

July 1, 1998 - June 30, 2022

Total Contribution/Premium:	\$90,726,936	100%
Current Surplus Retained:	\$6,461,197	7%
Surplus Returned to Date:	\$1,673,675	2%
Net Cost:	\$82,592,064	91%



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
Donna Contrevo
Finance Committee Chair
Gateway & Woodbury Heights



LOSS RATIO <90%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 90%

\$500 AWARD!

And the Winners Are...



CONGRATULATIONS!

**Penns Grove - Carneys Point
Regional School District**

**Westville Boro
Public School District**



LOSS RATIO <50%

CERTIFICATE OF EXCELLENCE

For Maintaining a Loss Ratio Below 50%

\$1,000 AWARD!

And the Winners Are...



CONGRATULATIONS!

Delsea
East Greenwich
Fairfield
Gateway
Greenwich (Cumberland)
Greenwich (Gloucester)

Pennsville
Salem County Vo Tech.
South Harrison
Stow Creek
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!

**Gateway Regional School District
Pennsville Public School District
Salem County Vocational Technical SD
South Harrison Township School District
Woodbury Heights Board of Education
Woodstown – Pilesgrove Regional SD**



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!

**Gateway Regional School District
Oldmans Township Board of Ed.
Pennsville Public School District
South Harrison School District
Woodbury Heights Board of Ed.**



FINANCIAL PERFORMANCE AWARDS

MOST IMPROVED DISTRICT

\$1,000 AWARD!

And the Winner Is...



CONGRATULATIONS!

**East Greenwich Twp.
School District**

**Most
Improved:
550%**





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	+	\$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:**

\$7,753,428

District Claim Coordinator Special Recognition

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

And the Winners Are...



CONGRATULATIONS!

**Elk Township School District
Monroe Township Public Schools
Penns Grove - Carneys Point Regional SD
Salem County Special Services SD
Woodbury Heights Board of Education**



District Claim Coordinator Excellence Award

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

And the Winners Are...



CONGRATULATIONS!

**Delsea
Deptford
East Greenwich
Fairfield
Gateway
Greenwich Twp
(Cumberland)**

**National Park
Oldmans
South Harrison
Stow Creek
Upper Deerfield
Wenonah
Westville**





CONGRATULATIONS!

**Greenwich Township BOE -
Cumberland**

**With ZERO Claims in
2021-2022!**





**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 Includes:

EDUCATION

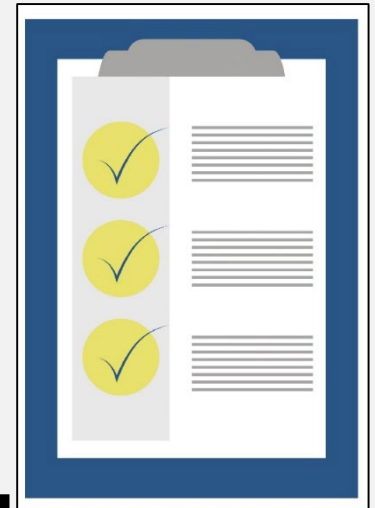
- **Leadership Education & Training**
- **Comprehensive Training Programs for all Employees**
- **Periodic Safety Newsletters**
- **Safety Manual**
- **Risk Management Seminars**
- **On-Line Training through PublicSchoolWORKS**



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 2021-22:

**238 Classes
Conducted**

**5,261 People
Trained**

Since Inception:

**4,463 Classes
Conducted**

**103,725 People
Trained**

Safety Facts

Average Cost:

\$11.64 Per Employee

- Program launched March of 1998
- Over 70 courses have been developed
- Available at a time and location convenient to YOU!
- Savings the districts nearly \$2.5 million

ALL INCLUDED

in the JIF Program



2021-22 SAFETY INCENTIVE PROGRAM

THREE AWARD LEVELS:

Basic Criteria: 4 Winners

Elite: 5 Winners

Elite II: 7 Winners

16 of 23 Eligible Districts Qualified...



SAFETY INCENTIVE PROGRAM

BASIC AWARD Level Winners

\$1,000 AWARD!

And the Winners Are...



BASIC AWARD LEVEL WINNERS

Fairfield
Penns Grove–Carneys Point
Upper Deerfield
Wenonah

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE AWARD Level Winners

\$1,500 AWARD!

And the Winners Are...



ELITE AWARD LEVEL WINNERS

Gateway
Greenwich (Gloucester)
National Park
Oldmans
Pennsauken

CONGRATULATIONS!



SAFETY INCENTIVE PROGRAM

ELITE II AWARD Level Winners

\$2,500 AWARD!

And the Winners Are...



ELITE II AWARD LEVEL WINNERS

**Delsea Regional HS
Elk Township SD
Pennsville Public SD
Salem County Special Services SD
Salem County Vo-Tech
Westville Boro PSD
Woodbury Heights BOE**



CONGRATULATIONS!



2021-22 SAFETY STAR

Of The Year

And the Winner is...





2021-22 SAFETY STAR

Of The Year!

Donna Contrevo, BA
Gateway RHSD





2021-22 SAFETY DISTRICT

Of The Year

And the Winners Are...



2021-22 SAFETY DISTRICTS

Of The Year!

Tie:

Delsea Regional HS

-AND-

Salem County Vo-Tech



Delsea - \$7,000
Deptford - \$1,000
East Greenwich - \$3,000
Elk Township - \$3,000
Fairfield - \$3,000
Gateway - \$6,000
Greenwich (Cumberland)– \$2,000
Greenwich (Gloucester)– \$2,500
Monroe Twp - \$500
National Park - \$2,500
Oldmans - \$4,000
Penns Grove–Carneys Pt - \$2,000

Pennsauken - \$1,500
Pennsville - \$6,000
Salem County SSSD - \$3,000
Salem County VoTech- \$7,000
South Harrison- \$4,500
Stow Creek - \$2,000
Upper Deerfield - \$2,000
Wenonah - \$2,000
Westville - \$4,000
Woodbury Heights - \$6,500
Woodstown-Piles Grove- \$2,000

2021-22

COMBINED CASH AWARDS: \$77,000



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.





Thank You

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