

# WELCOME

## BCIP JIF



2025 BCIP STATE  
OF THE JIF DINNER



# Jennifer Gauld, JIF Chair Haddon Township BOE

*“Thank you for joining us tonight to recognize our collective efforts, and our commitment to implementing exceptional safety and risk management practices throughout our JIF Member Districts.”*

THANK YOU!

Board Members, Administrators  
Other District Employees, Vendor Partners



# Craig H. Wilkie

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

**Former Role:**

Business Administrator/Board  
Secretary

- Burlington City Board of Education

# Our Mission:

## MISSION:

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



## SAVINGS:

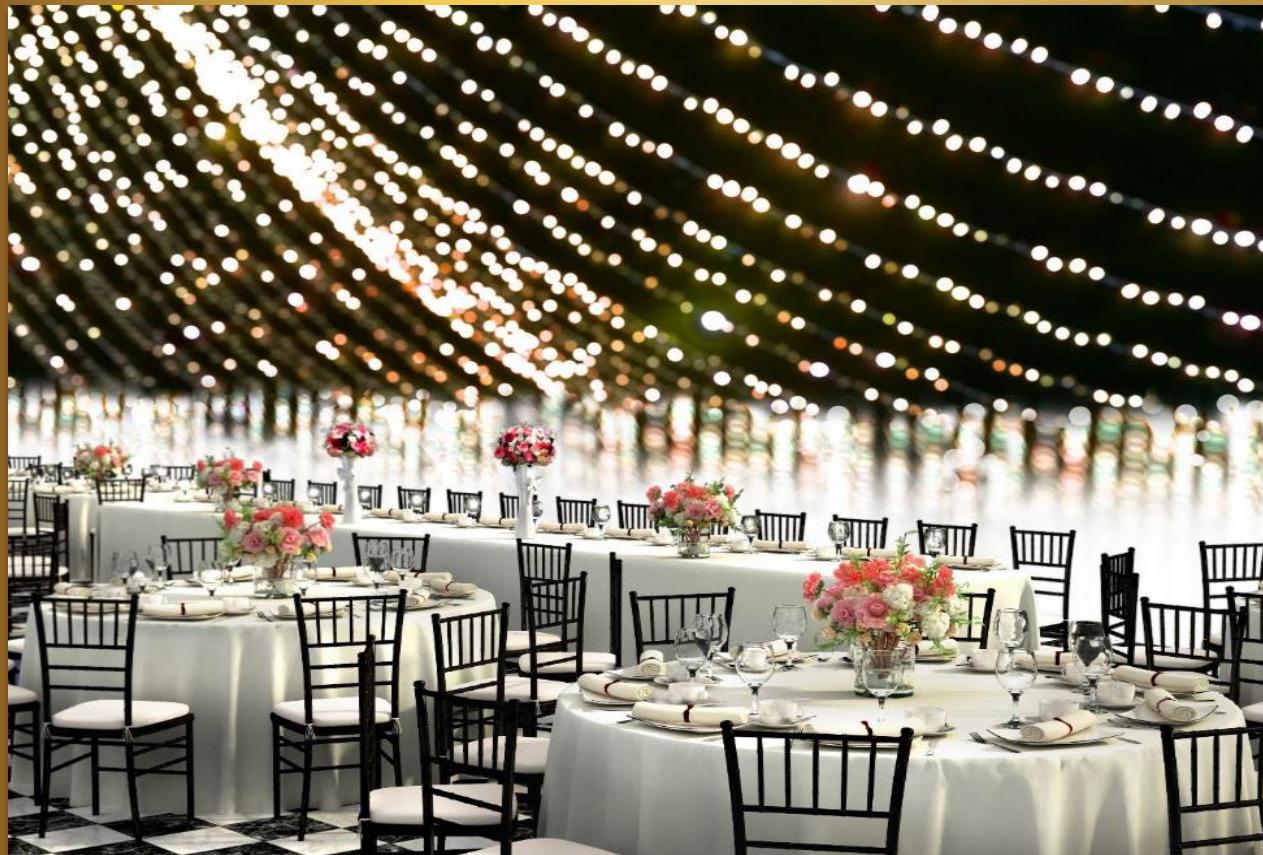
Every Dollar Not Spent on Claims Means More Money for Education



## 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** ACCASO JIF
- **Safety Incentive Program**
- **Mold/Water Management Seminar**
- **Boiler Operator Training**



# Programs That Work

## Annual Joint Retreat

- Law Day with Jeopardy
- Artificial Intelligence Challenges
- Third Party Contract Vetting



# Programs That Work – Safe NJ

*(Formerly StopIT)*

- Identifies and helps at-risk individuals
- Builds and sustains a prevention-driven culture
- Extends your staff's capacity by using these resources and capabilities.



24/7 Crisis  
Counselors  
via 2<sup>nd</sup> Floor Youth  
Helpline

911-Direct Panic  
Alert System

Anonymous  
Reporting System

24/7/365  
Incident Response  
Center

SEL & Wellness  
Training Center

Threat  
Assessment &  
Intervention

# SPELL Safety 360 Program

Fredrick J. Hillman (Rick), Safety 360 Director

- **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.

- **NAVIGATE THIS CHALLENGE:**

- Rick Hillman is your Safety 360 Director.
- His expertise and guidance **is provided free of charge**
- He supports members with safety and security issues associated with your expanding technology footprint.

# SPELL Safety 360 Program

**Fredick Hillman, Safety 360 Director**

- Former IT & Facilities Director for 2 JIF districts
- Provides comprehensive support across cybersecurity, facilities, and school safety

## Safety 360 Resources & Services

- Information Technology & Security
- School Safety & Security
- Facilities & Physical Safety
- 24/7 Online Resource Library



# 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

**Your effective leadership drives  
success across your districts!**

WHY  
DO WE DO THIS?

# Four Claim Examples out of 2,116 Total Recorded in the 2024-2025 Fiscal Year:

Knee Injury While Playing Basketball with Students

**Total Incurred Value: \$94,000**

Claimant fell off 8ft Ladder, Landing on Open Filing Cabinet

**Total Incurred Value: \$104,000**

Gym Teacher Tackled by Student During Ball Game

**Total Incurred Value: \$231,000**

Back Injury Carrying Heavy File Cabinet

**Total Incurred Value: \$252,000**

# The SPELL JIF 2024-2025 Fiscal Year Claim View as of November 25, 2025

**Total Claim Count**  
3,827

**Total Paid**  
\$9,320,074

**Total Incurred**  
\$20,082,127

**Total Reserved**  
\$10,762,053

**Total Recoveries**  
\$510,246

**Total Net Incurred**  
\$19,571,880

# 2025 Challenges



## Property:

- Increasing Natural Disasters: hurricanes, floods, fires
- Twenty-seven separate \$1 billion property loss events in the U.S. in 2024

## Statutory and Regulatory Changes:

- Workers' Comp Reopeners
- Pension Offset

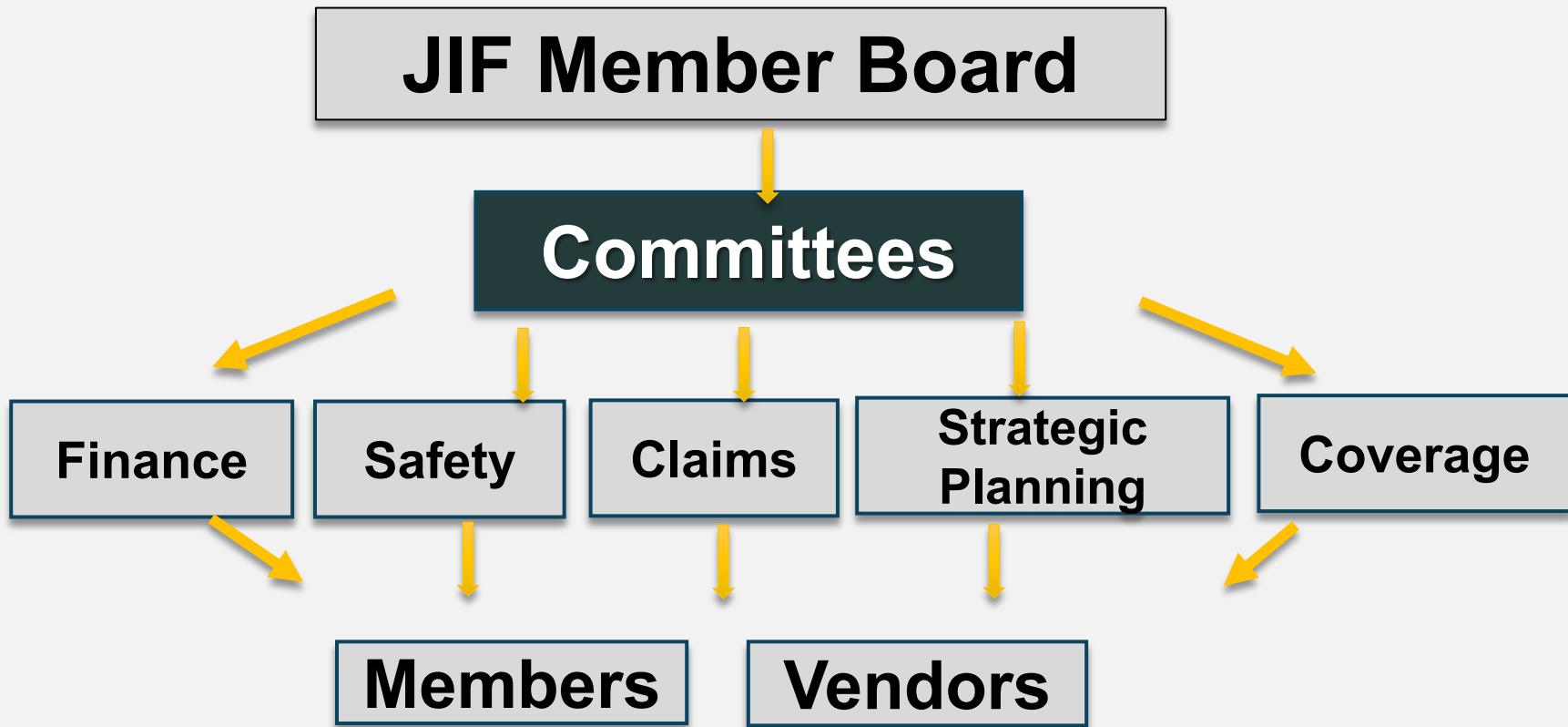


## Inflation & Plaintiff-Friendly Legal Decisions

These impact our budget, but luckily....

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:** \$25,000,000

**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:** \$25,000,000

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**General Liability:** \$25,000,000

**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

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

**Workers' Compensation:** Statutory

# Coverage Layers

**Reinsurance  
Placement**

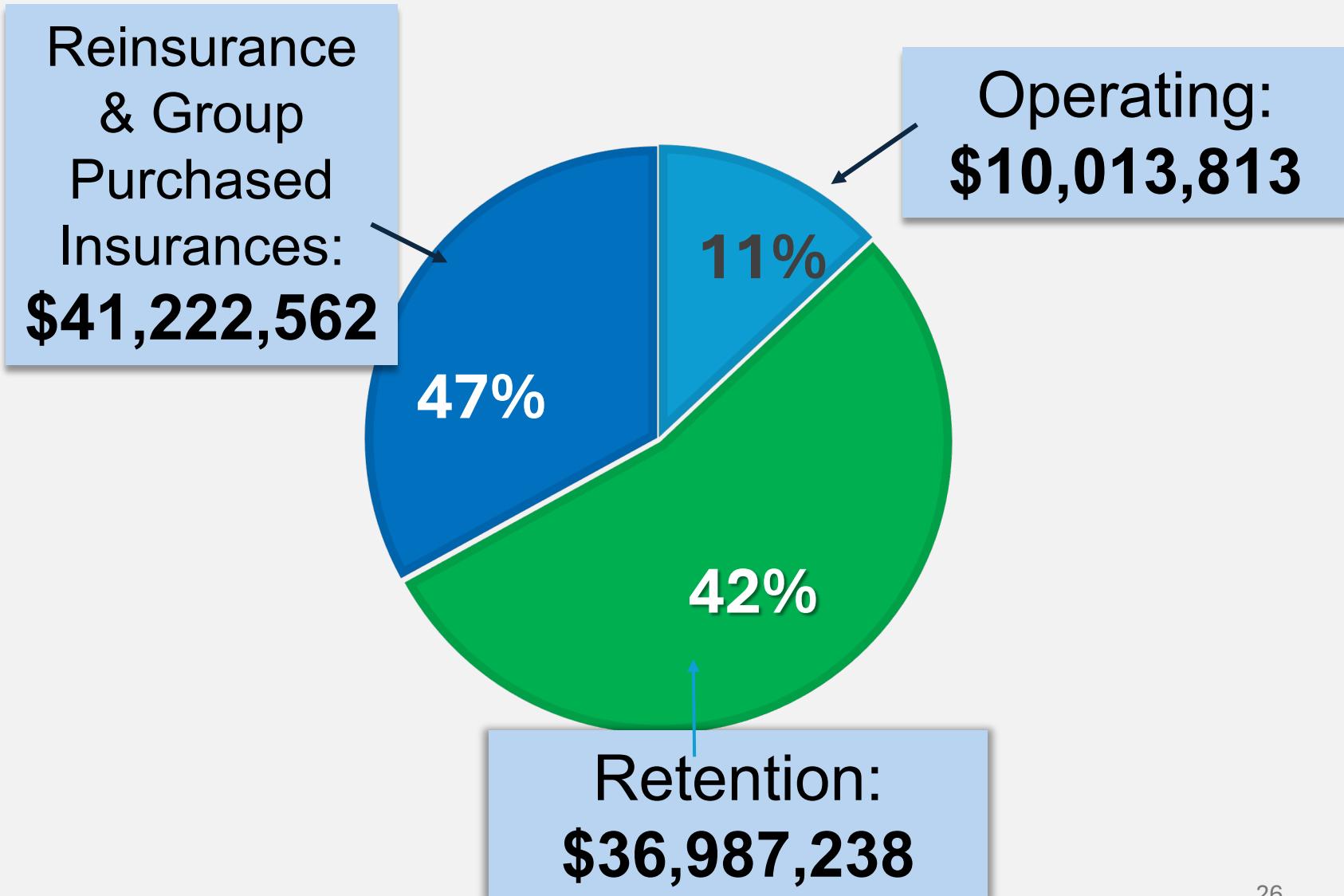
**Group  
Purchased  
Insurance  
Policies**

**Common Money  
Set Aside for  
Retention**

**Deductible**

**Deductible**

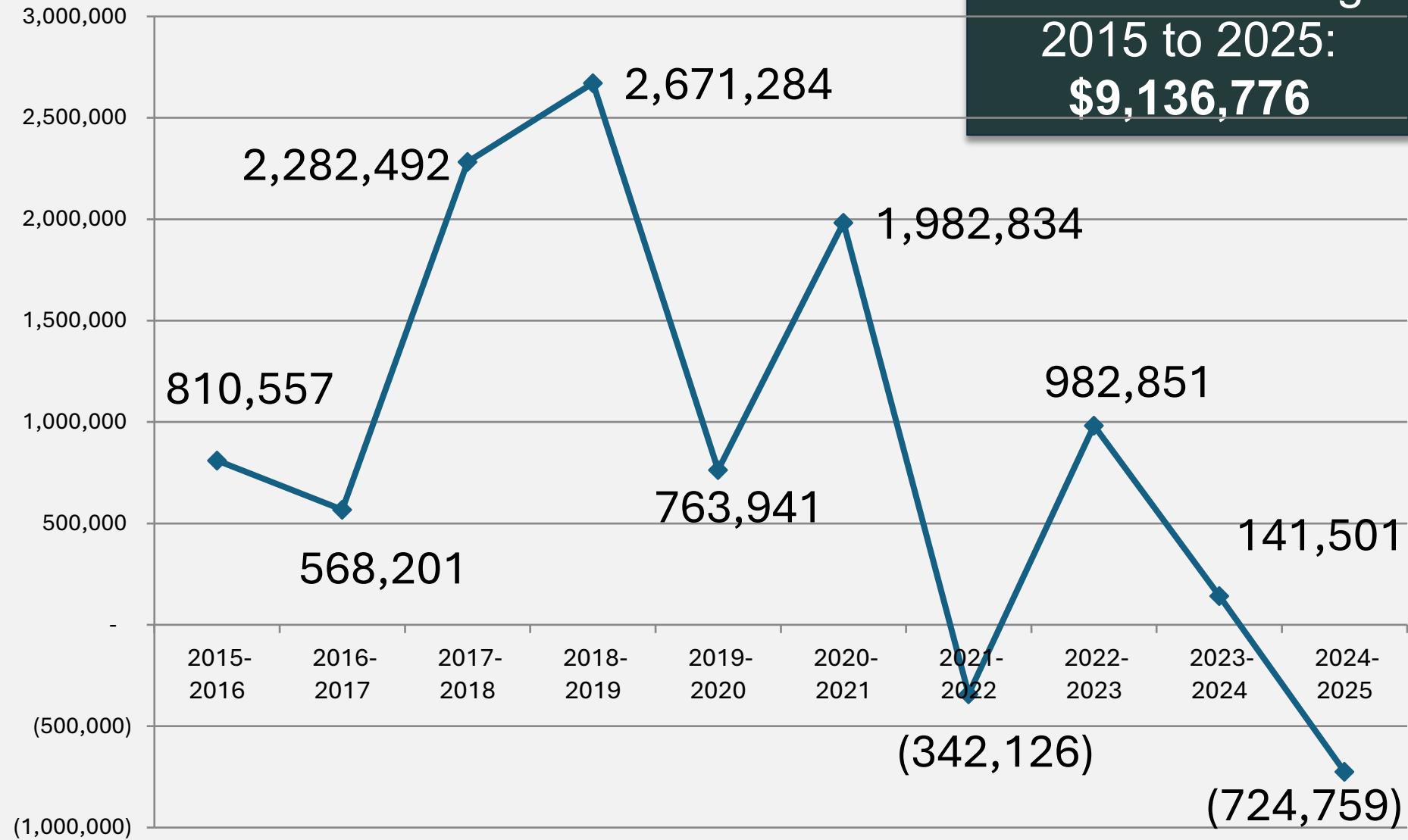
# BCIP JIF Budget Over Five Years



# BCIPJIF Retention Fund: Last 10 Years

**Loss or Gain By Year 2015 through 2025**  
(Budgeted Loss Funds Less Losses)

**Cumulative  
Retained Earnings  
2015 to 2025:  
\$9,136,776**



# BCIP JIF Performance

**July 1, 1984 - June 30, 2025**

<b>Total Contribution/Premium:</b>	<b>309,213,205</b>	<b>100%</b>
<b>Current Surplus Retained:</b>	<b>13,972,546</b>	<b>5%</b>
<b>Surplus Returned to Date:</b>	<b>21,421,625</b>	<b>7%</b>
<b>Net Cost:</b>	<b>273,819,034</b>	<b>88%</b>

# 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...**

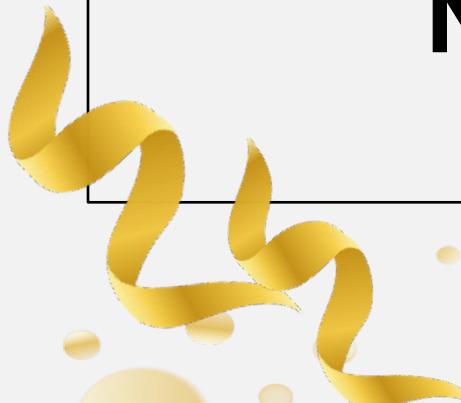




# CONGRATULATIONS!



**Burlington City BOE  
Eastampton Twp  
Lenape Regional  
Mercer County Special Services  
Northern Burlington  
Southampton**





# LOSS RATIO <50%



## CERTIFICATE OF EXCELLENCE



For Maintaining a Loss Ratio Below 50%

**\$1,000  
Award.**

**And the Winners Are...**



# CONGRATULATIONS!

**Audubon**  
**Avon**  
**Chesterfield**  
**Clementon**  
**Collingswood**  
**Delanco**  
**Eastern**  
**Ewing**  
**Haddon Twp**  
**Laurel Springs**

**Magnolia**  
**Mercer County VT**  
**Merchantville**  
**Moorestown**  
**Mt. Ephraim**  
**New Hanover Twp**  
**Shamong**  
**Westampton**  
**Woodland**



# 5 YEAR LOSS RATIO <50%



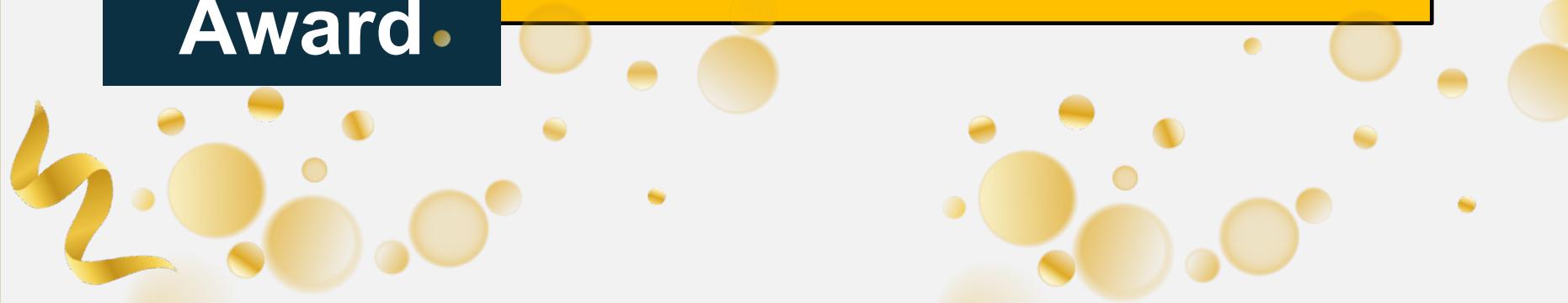
## CERTIFICATE OF EXCELLENCE

For Maintaining a Five Year Average  
Loss Ratio Below 50%



**\$1,000  
Award.**

**And the Winners Are...**

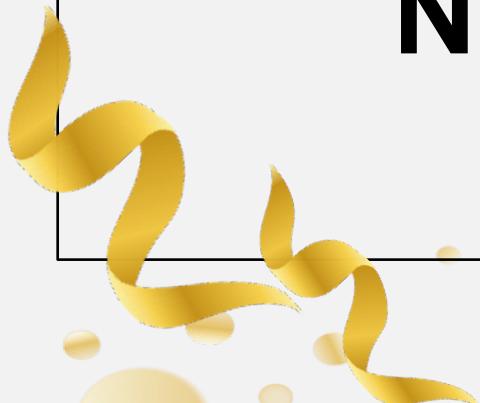




# CONGRATULATIONS!



**Chesterfield  
Clementon  
Delanco  
New Hanover Twp  
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!



**Clementon  
Delanco  
Eastampton**





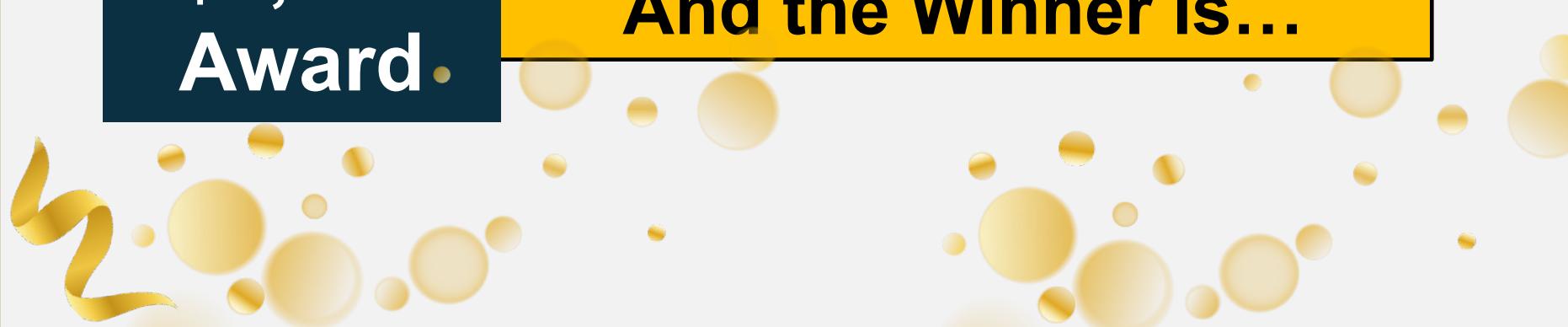
# FINANCIAL PERFORMANCE AWARDS



## MOST IMPROVED DISTRICT

**\$1,000  
Award.**

**And the Winner is...**

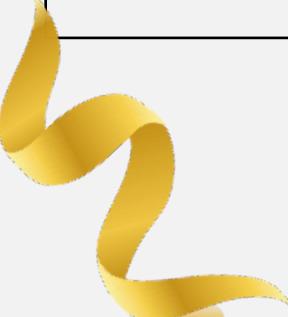




# CONGRATULATIONS!



## Woodland Twp BOE



**Most Improved:  
1,181%!!!**

# 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 reported late by:

4-7 days	+	\$1,318,762
1-2 weeks	+	\$2,960,583
3-8 weeks	+	\$4,688,932
1 mo. or later	+	\$10,550,097

Paid out in Workers'  
Comp Claims in last  
5 Years:

**\$18,248,463**

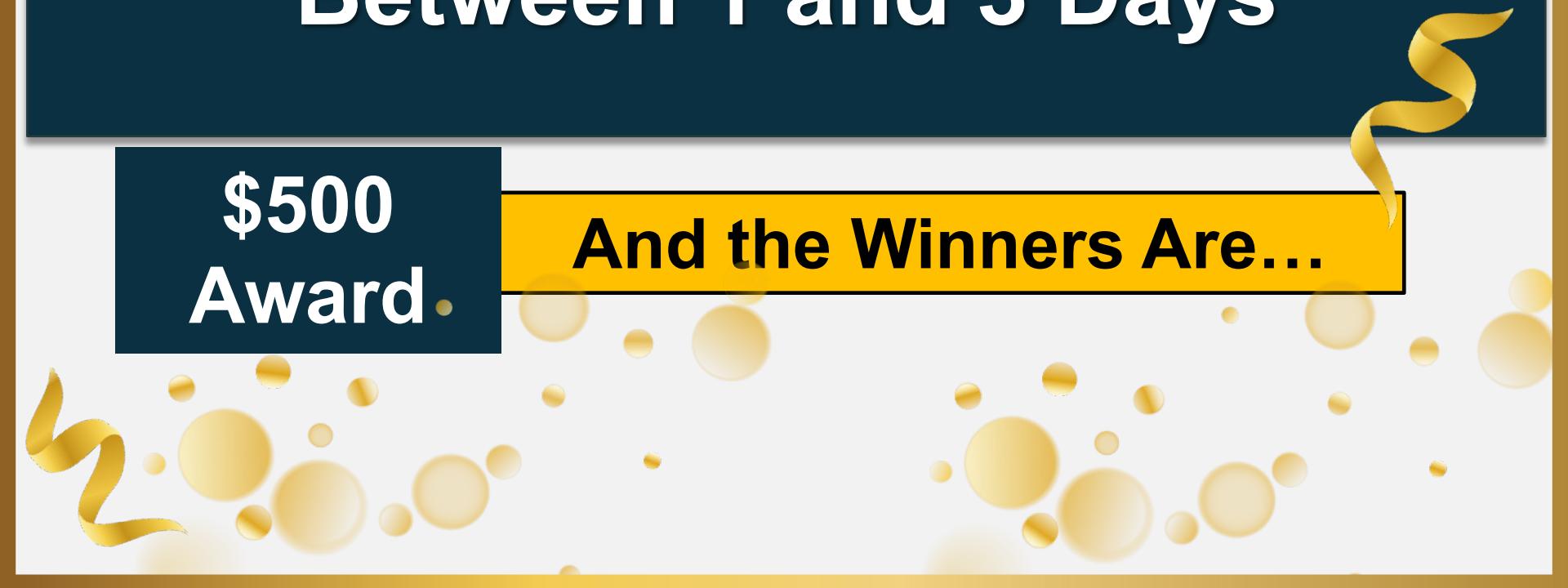


# District Claim Coordinator Special Recognition

**AVERAGE DAYS TO REPORT CLAIMS**  
**Between 1 and 3 Days**

**\$500  
Award.**

**And the Winners Are...**





# CONGRATULATIONS!



**Burlington City  
Chesterfield  
Clementon  
East Windsor  
Eastern  
Ewing  
Haddon Heights  
Mercer County VT**

**Mercer County SSD  
Merchantville  
Northern Burlington  
Springfield  
Voorhees  
Westampton  
Woodlynne**





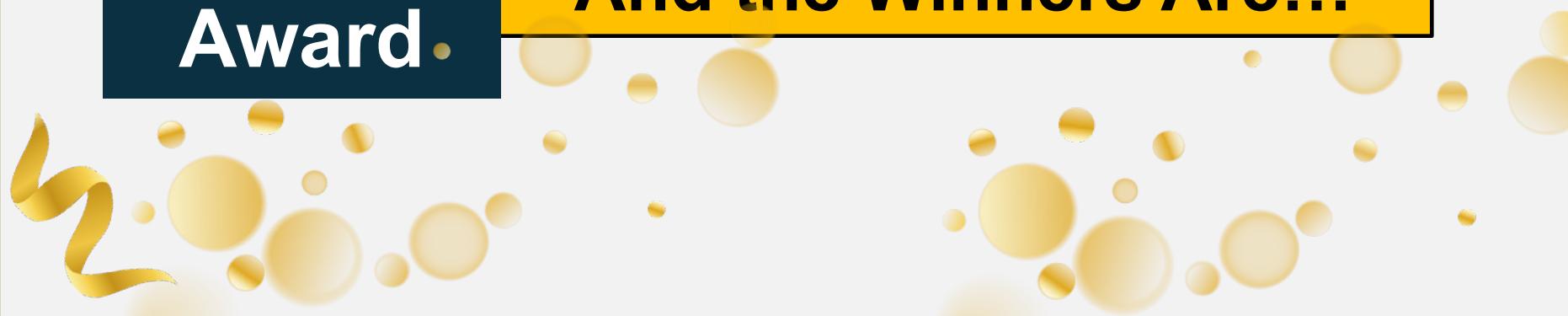
# District Claim Coordinator Excellence Award



## REPORTING CLAIMS Within 24 Hours

**\$1,000  
Award.**

**And the Winners Are...**



# CONGRATULATIONS!

Avon  
Bordentown  
Collingswood  
Delanco  
Evesham  
Gloucester City  
Haddon Twp  
Haddonfield  
Jackson  
Laurel Springs  
Lindenwold  
Lumberton  
Magnolia

Medford Lakes  
Millstone  
Mt. Ephraim  
Mt. Laurel  
New Hanover  
North Hanover  
Oaklyn  
Riverside  
Shamong  
Southampton  
Sterling  
Tabernacle  
Woodland



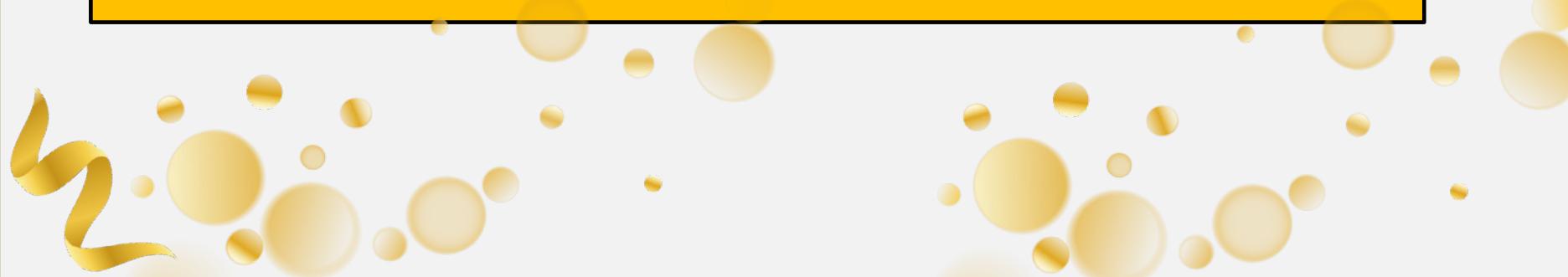
# Zero Claims Award



## ZERO Claims in 2024-25



**And the Winners Are...**





# CONGRATULATIONS!



**Avon  
Laurel Springs  
Magnolia  
New Hanover  
Shamong**



**With ZERO Claims in  
2024-2025!**



# Thank You and Congratulations

**TO ALL DISTRICT CLAIMS  
COORDINATORS!**

From How to Manage Claims to How to  
Avoid Them...

**FOCUS**

**ON**

**SAFETY**

# 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
- Boiler Safety & Compliance

# Safety Facts

**In 2024-2025:**

**316 Classes  
Conducted**

**7,275 People  
Trained**

**Since Inception:**

**5,446 Classes  
Conducted**

**125,607 People  
Trained**

# Safety Facts

**Average Cost:**

**\$12.15 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 \$2.85 million

**ALL INCLUDED**

**in the JIF Program**



# 2024-25 SAFETY INCENTIVE PROGRAM

## THREE AWARD LEVELS:

**Basic Criteria: 4 Winners**

**Elite: 3 Winners**

**Elite II: 29 Winners**

**36 of 45 Eligible Districts Qualified...**

# SAFETY INCENTIVE PROGRAM



## BASIC AWARD Level Winners

\$1,000  
Award.

And the Winners are...





# **BASIC AWARD LEVEL WINNERS**



**Burlington City  
Delanco  
Medford Lakes  
Riverside**



**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM



## ELITE AWARD Level Winners

**\$1,500  
Award.**

**And the Winners are...**



# ELITE AWARD LEVEL WINNERS



**Gloucester City  
Southampton  
Westampton**



**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM



## ELITE II AWARD Level Winners

**\$3,000  
Award**

**And the Winners are...**



# ELITE II AWARD LEVEL WINNERS

**Audubon  
Clementon  
Collingswood  
Eastampton  
Eastern  
Evesham  
Ewing  
Haddon Heights  
Haddon Twp  
Haddonfield  
Jackson  
Lenape  
Lindenwold  
Lumberton  
Magnolia**

**Mercer County SSD  
Mercer County Vo Tech  
Moorestown  
Mt. Ephraim  
Mt. Laurel  
North Hanover  
Northern Burlington  
Oaklyn  
Shamong  
Springfield  
Sterling  
Tabernacle  
Voorhees  
Woodlynne**



# SAFETY INCENTIVE PROGRAM



## 2024-25 SAFETY STAR Of The Year

And the Winners are...





# 2024-25 SAFETY STAR Of The Year!

**Matthew Konowicz**  
Director of Instruction  
Northern Burlington County



**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM



## 2024-25 SAFETY STAR Of The Year

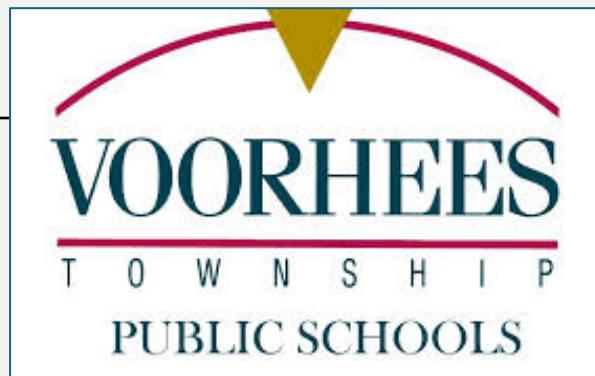
And the Winners are...





# 2024-25 SAFETY STAR Of The Year!

Clark Mathes  
Director of Buildings & Grounds  
Voorhees Twp BOE



**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM



## 2024-25 SAFETY DISTRICT Of The Year (*SMALL*)

And the Winners are...



# 2024-25 SAFETY DISTRICT Of The Year!

IT'S A TIE!

**Magnolia PS  
Shamong Township SD**

**CONGRATULATIONS!**



# SAFETY INCENTIVE PROGRAM



## 2024-25 SAFETY DISTRICT Of The Year (Large)

And the Winners are...



# 2024-25 SAFETY DISTRICT Of The Year!

IT'S A TIE!

**Eastern Camden County RSD  
Haddon Township BOE**

**CONGRATULATIONS!**

# 2024-25 COMBINED CASH AWARDS TOTAL: \$171,500

**Audubon - \$4,000**

**Avon - \$2,000**

**Bordentown - \$1,000**

**Burlington City - \$2,000**

**Chesterfield - \$2,500**

**Clementon - \$7,000**

**Collingswood - \$5,000**

**Delanco - \$5,500**

**East Windsor - \$500**

**Eastampton - \$5,000**

**Eastern C.C. - \$7,000**

**Evesham - \$4,000**

**Ewing - \$4,500**

**Gloucester City - \$2,500**

**Haddon Heights - \$3,500**

**Haddon Twp - \$7,500**

**Haddonfield - \$4,000**

**Jackson - \$4,000**

**Laurel Springs - \$2,000**

**Lenape - \$3,500**

**Lindenwold - \$4,000**

**Lumberton - \$4,000**

**Magnolia - \$7,500**

**Medford Lakes - \$2,000**

**Mercer County SSD - \$4,000**

**Mercer County VT - \$4,500**

**Merchantville - \$1,500**

**Millstone - \$1,000**

**Moorestown - \$4,000**

**Mount Ephraim - \$5,000**

**Mount Laurel - \$4,000**

**New Hanover - \$3,000**

**North Hanover - \$4,000**

**Northern Burlington - \$4,000**

**Oaklyn - \$4,000**

**Riverside - \$2,000**

**Shamong - \$8,500**

**Southampton - \$3,000**

**Springfield - \$3,500**

**Sterling - \$4,000**

**Tabernacle - \$4,000**

**Voorhees - \$3,500**

**Westampton - \$3,000**

**Woodland - \$3,000**

**Woodlynne - \$3,500**



# 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!

## BCIP JIF



2025 BCIP  
STATE OF THE JIF DINNER