

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:

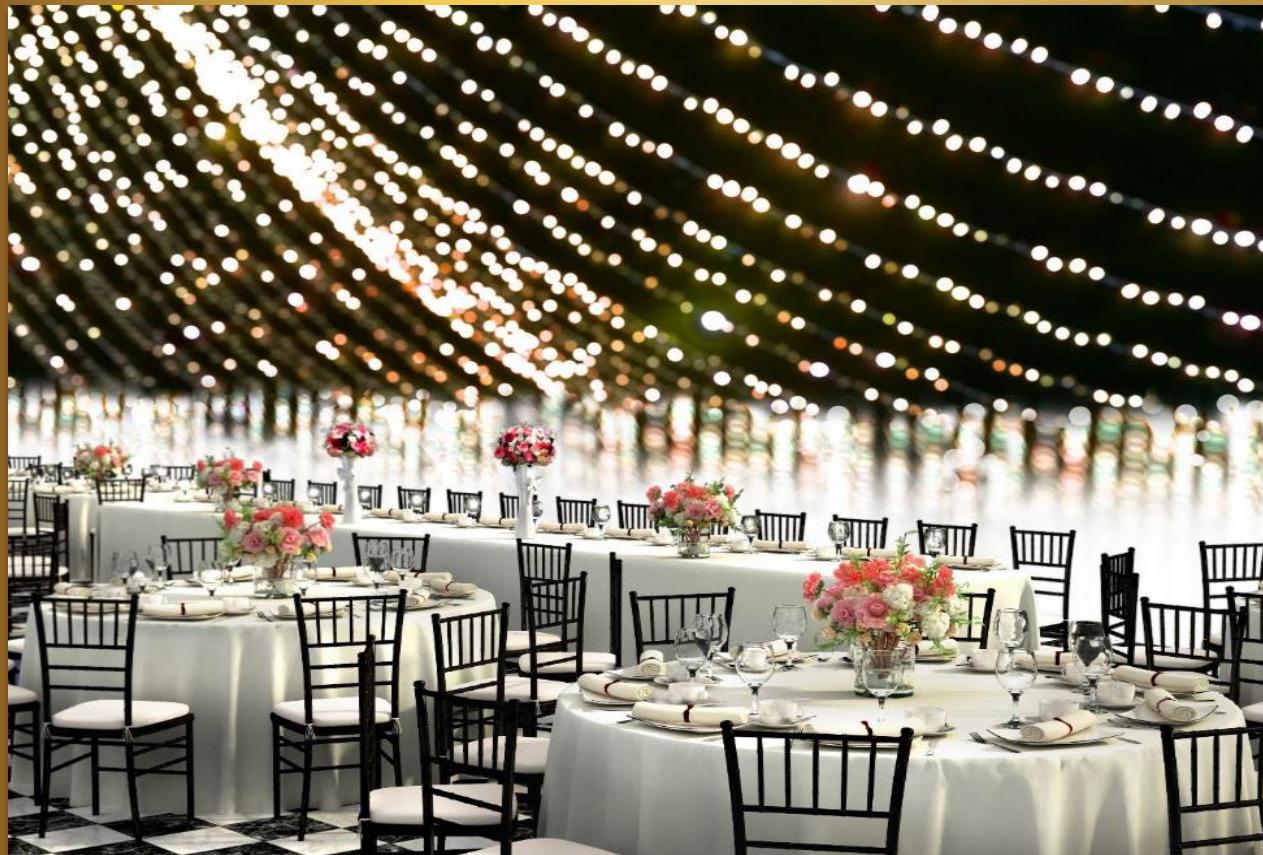
Every Dollar Not Spent on Claims Means More Money for Education



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 2nd 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

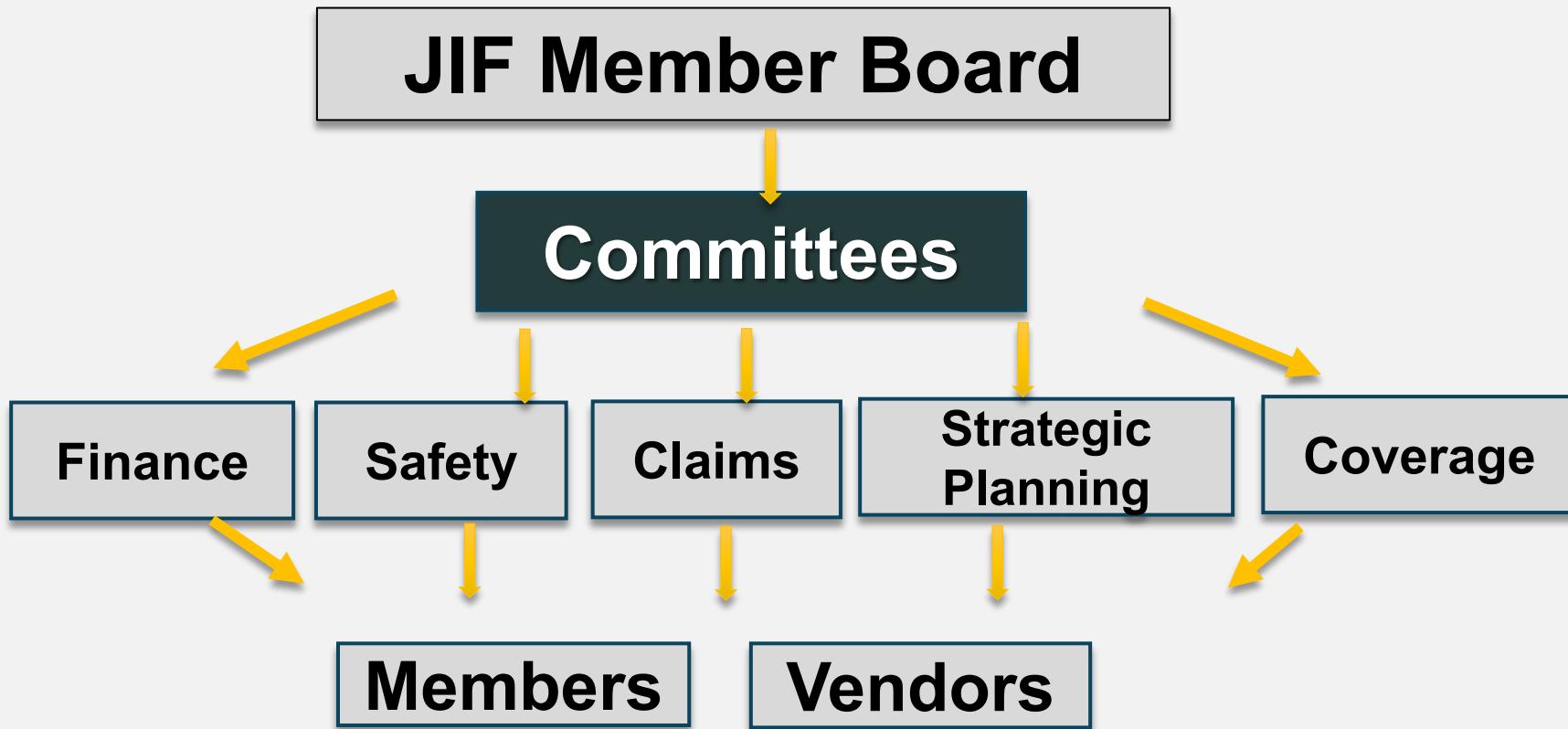


Inflation & Plaintiff-Friendly Legal Decisions

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

Cyber Liability: \$15,000,000

Crisis Protection Program: \$25,000,000

Educators Legal Liability: \$25,000,000

General Liability: \$25,000,000

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**

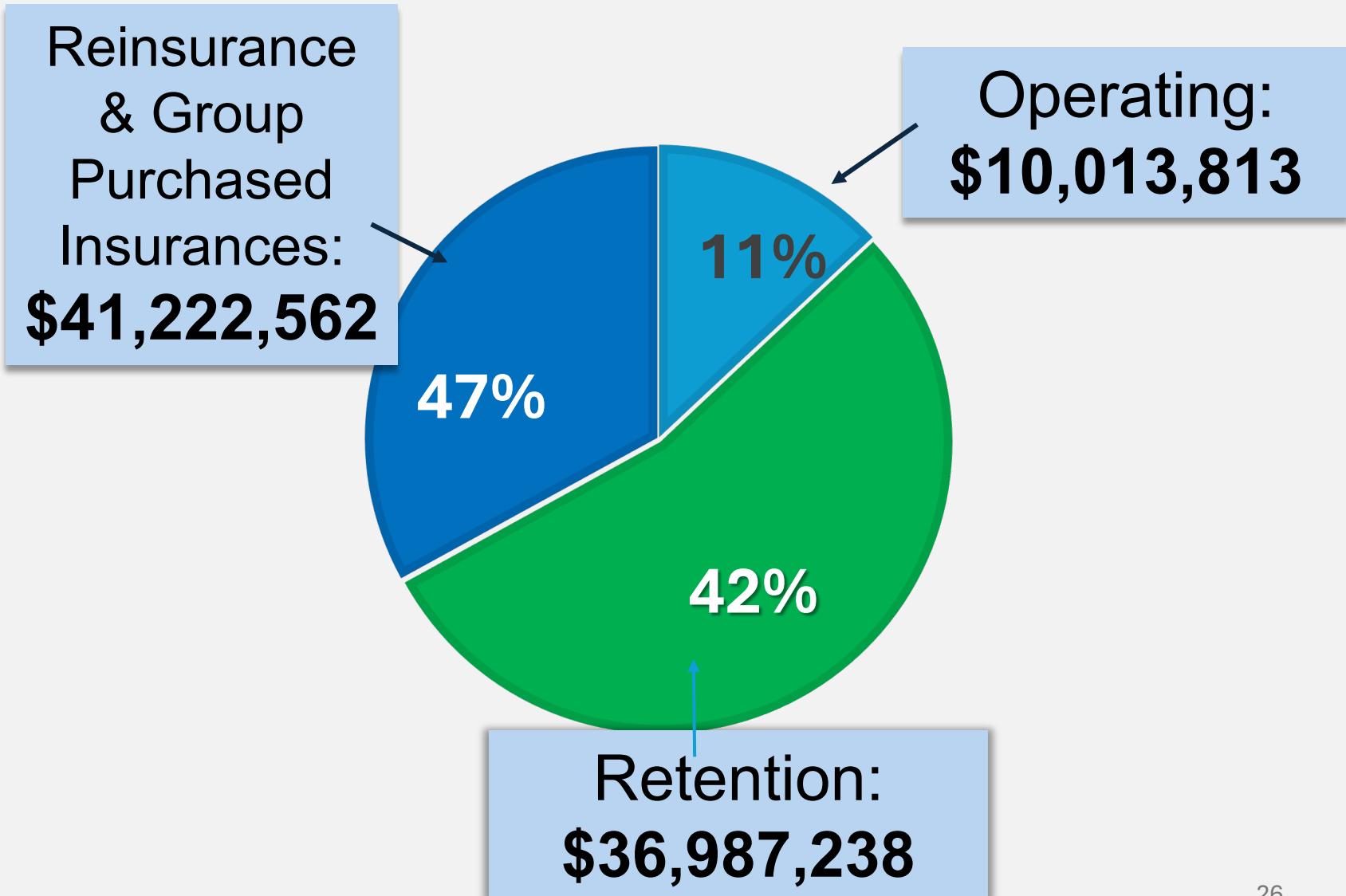
**Group
Purchased
Insurance
Policies**

**Common Money
Set Aside for
Retention**

Deductible

Deductible

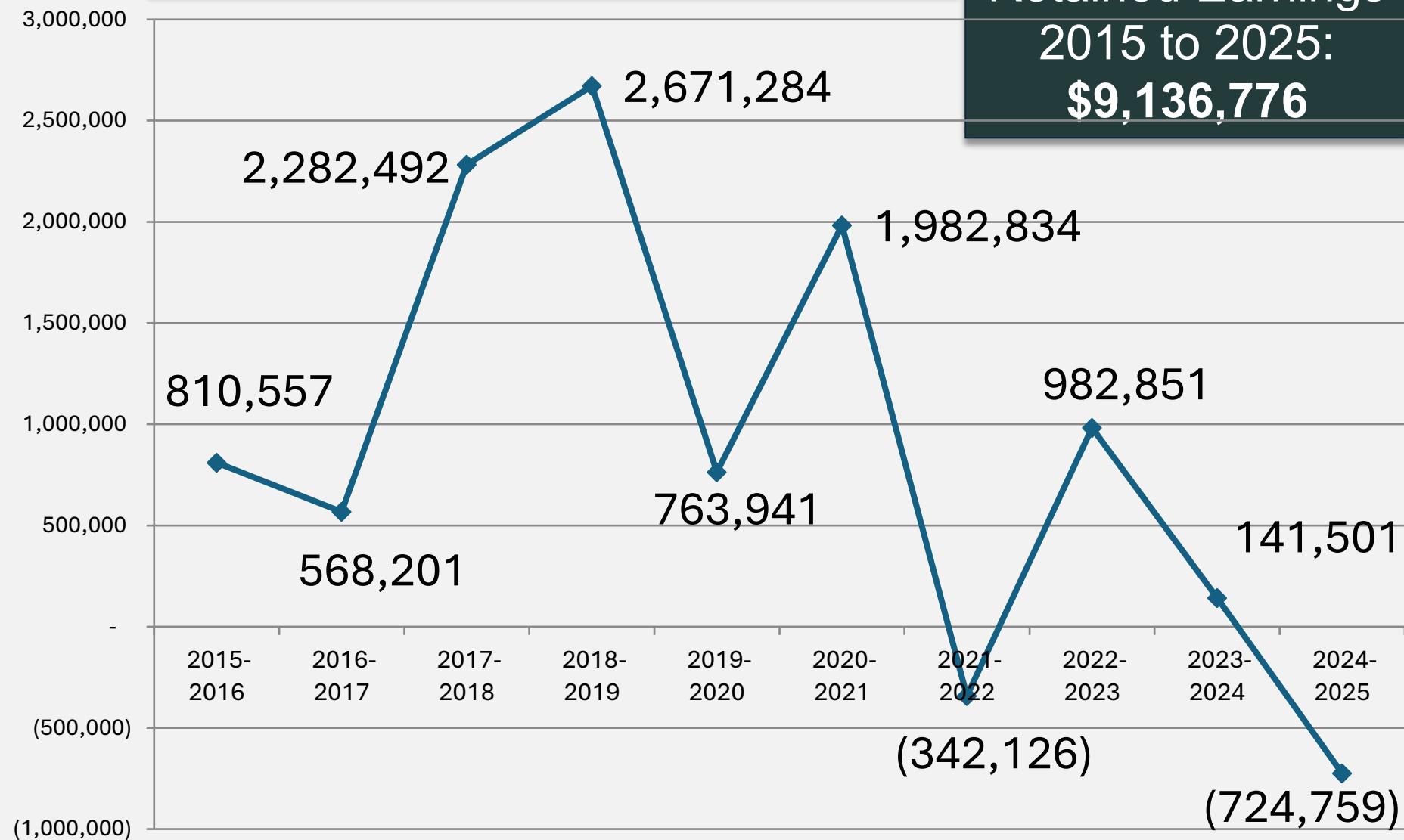
BCIP JIF Budget Over Five Years



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

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

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...

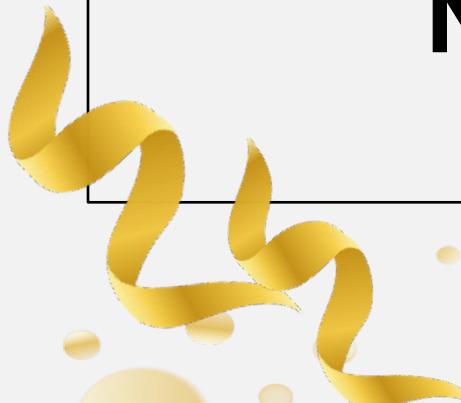




CONGRATULATIONS!



**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%



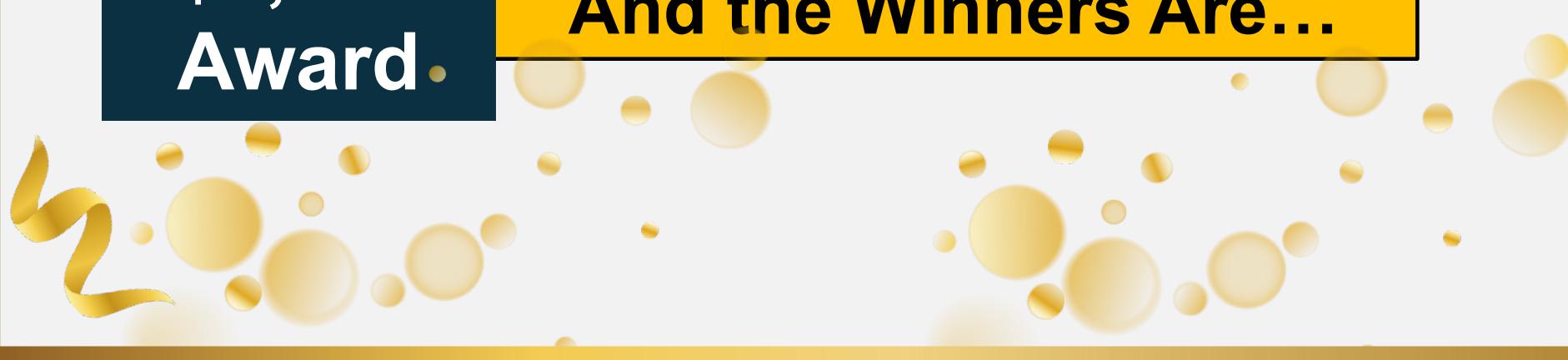
CERTIFICATE OF EXCELLENCE

For Maintaining a Five Year Average
Loss Ratio Below 50%



**\$1,000
Award.**

And the Winners Are...

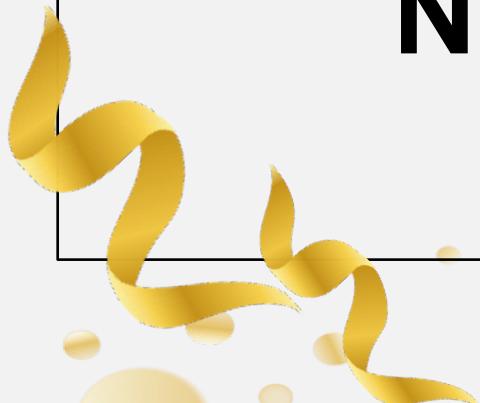




CONGRATULATIONS!



**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**





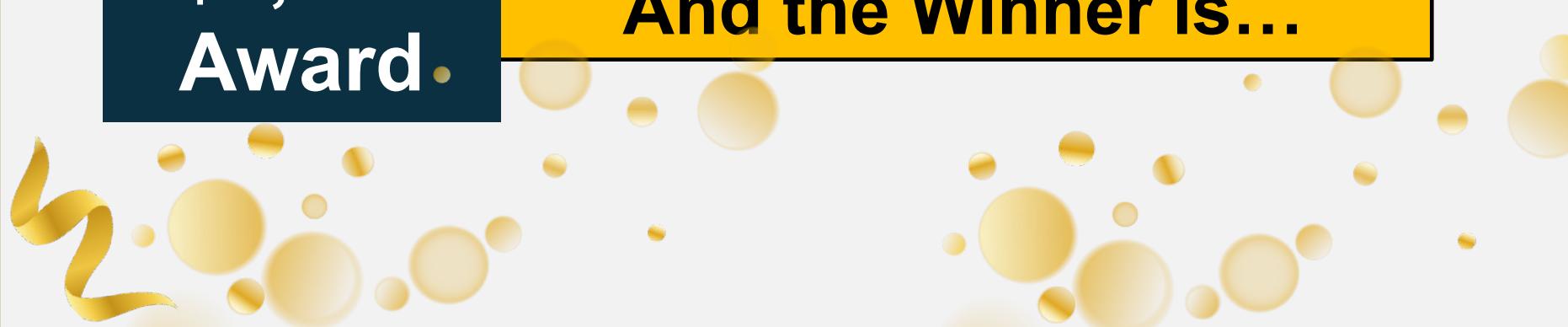
FINANCIAL PERFORMANCE AWARDS



MOST IMPROVED DISTRICT

**\$1,000
Award.**

And the Winner is...

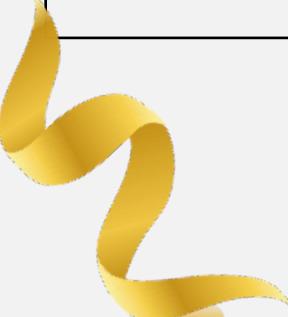




CONGRATULATIONS!



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

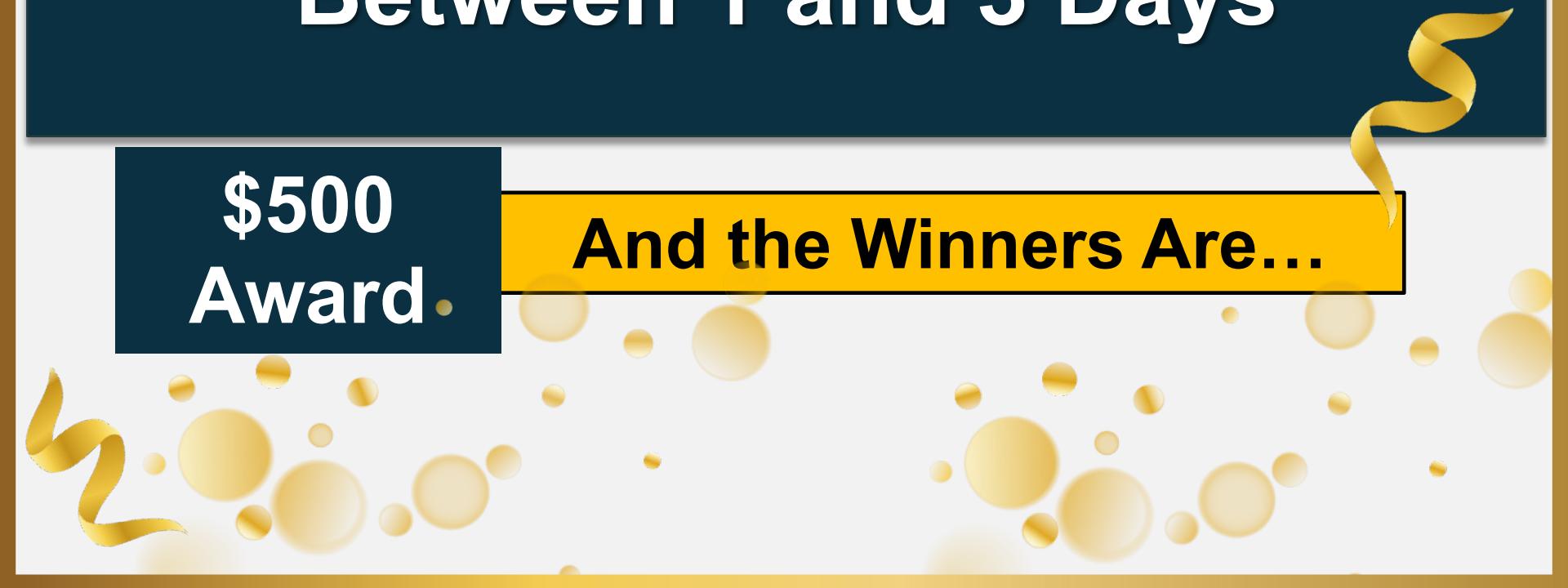


District Claim Coordinator Special Recognition

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**





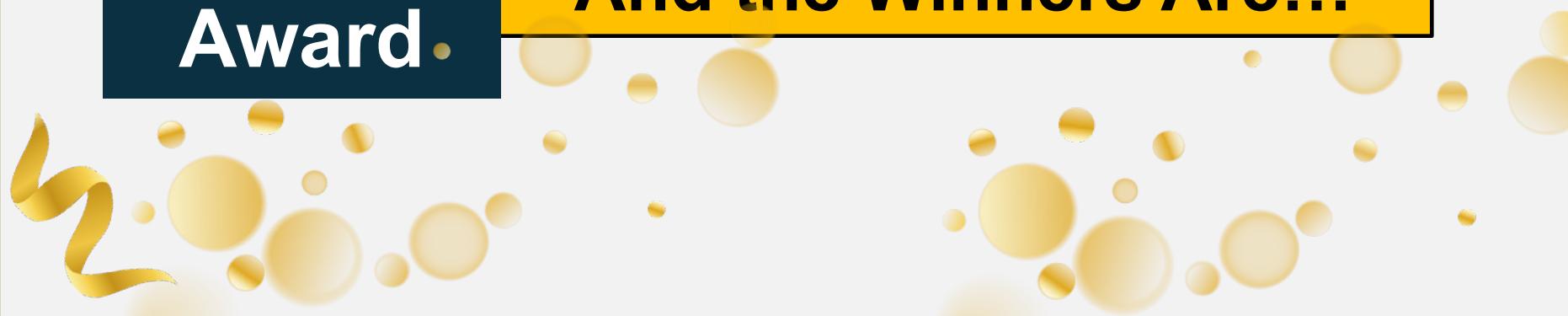
District Claim Coordinator Excellence Award



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



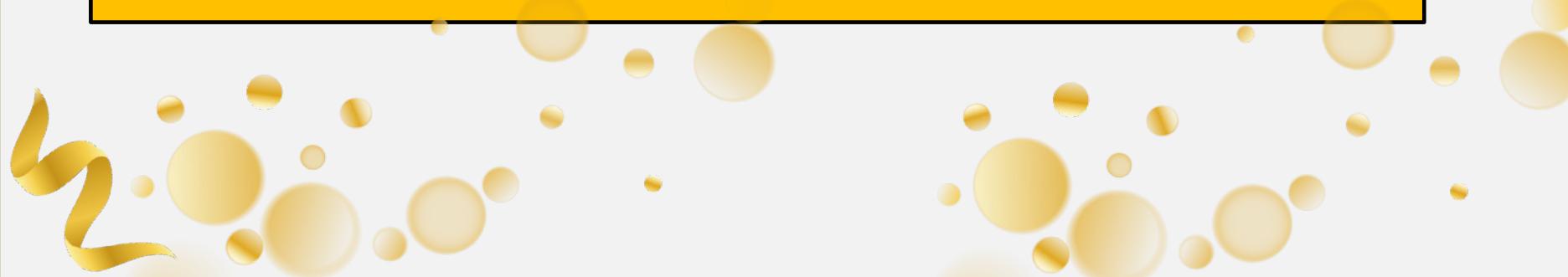
Zero Claims Award



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

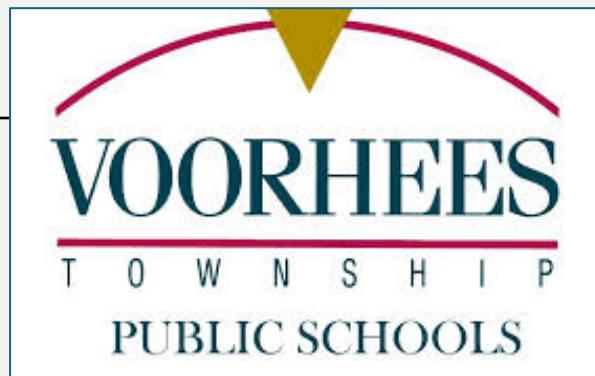
And the Winners are...





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