

Burlington County Insurance Pool

Joint Insurance Fund

Teleconferencing meeting via Zoom

Wednesday, November 11, 2020

MINUTES

I. Call to Order of the Open Session

A meeting of the Burlington County Insurance Pool Joint Insurance Fund (BCIP JIF) was held remotely, via Zoom, on Wednesday November 11, 2020 beginning at 1:35 p.m., with Ms. Coleman, President presiding.

II. Statement of Compliance with Open Public Meetings Act

- A. Notice of this meeting was given by sending sufficient notice herewith to the *Burlington County Times*.
- B. Filing advance written notice of this meeting with each member district; and
- C. By emailing advance written notice to the clerk of each municipality located within the boundaries of all Burlington County Insurance Pool Joint Insurance Fund members.

III. Roll Call

A. **2020-21 Trustees answering to roll call were:**

Beth Ann Coleman, Collingswood PS/Oaklyn PSD, **President**
Dennis Nettleton, Ewing Township Public Schools, **Vice President** (left at 1:56 pm.)
Jennifer Gauld, Haddon Township BOE, **Secretary**
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
Michael Colling, Medford Lakes School District (SPELL Alternate)

2020-21 Trustees absent were:

John Recchinti, Evesham Township School District
Kathleen Huder, Lindenwold BOE (SPELL Alternate)

2020-21 Alternate Trustees answering roll call were:

Marie Goodwin, Medford Township Public Schools
Amy Lerner, North Hanover Township School District

2020-21 Delegates answering roll call were:

Deborah Roncace, Audubon PS
Chifonda Henry, Bordentown RSD (arrived 1:40 pm)
Raymond Coxe, Burlington City BOE
Andrew Polo, Chesterfield BOE
Victoria LaSalle, Delanco Township BOE
Pat Austin, Interim, Eastampton Township BOE
Kenneth Verrill, Eastern Camden County RSD
Steve Burns, Haddon Heights BOE
Constance L. Stewart, Lenape Regional HSD
Mark Leung, Lumberton Township BOE
Bernard Biesiada, Millstone BOE
James Heiser, Moorestown Township Public School District

Christopher Eberly, Mount Ephraim BOE
Jodi Lennon, Riverside Township BOE
Laura Archer, Shamong Township School District
Patricia Palmieri, Tabernacle Township School District
Helen Haley, Voorhees Township BOE
Karen Greer, Westampton Township Public Schools

District Personnel Present were:

Neythra Batchu, Mercer County SSSD/Area Vocational Technical Schools
Mark Mignone, Supervisor of Buildings and Grounds, Voorhees Township BOE

2020-21 Delegates absent were:

Donna Phillips, Clementon BOE
Michael Catalano Haddonfield BOE
Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools
Casey DeJoseph, Southampton Township BOE
Bruce Benedetti, Interim, Springfield Township BOE

B. Fund Professionals

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Scott C. Tennant, Deputy Executive Director – RPA, a division of Gallagher
Annette Reap, Account Manager - RPA, a division of Gallagher
Megan Matro, Marketing Specialist - RPA, a division of Gallagher
Louis J. Greco, Esquire – Fund Solicitor
Chris Roselli, Claims Administrator – Qual-Lynx
Karen Beatty, Client Service Manager – Qual-Lynx
John W. Geitz, Safety Coordinator – Risk Assessment Services, LLC
James D. Weber, Assistant Safety Coordinator – Risk Assessment Services. LLC

C. Risk Management Consultants

Latonya Brennan - Arthur J. Gallagher
Tim Latimer - Barclay Group
Steve Walsh - EJA Capacity
Jennifer Olson - Hardenbergh Insurance Group

IV. MOTION REQUESTED – To open the voting to all Delegates present.

Motion by Mr. Kaz, seconded by Ms. Gauld, to open to all Trustees of the BCIP JIF that the business of the Fund at this meeting be conducted directly by the Delegates present with all matters to be decided upon by a combined majority vote of all Delegates and Trustees present and voting. Motion carried by unanimous vote.

V. MOTION REQUESTED - Resolution 2020-18

Motion by Ms. Gauld, seconded by Mr. Kaz, to approve Payment Authorization Request(s) as presented in Closed Session. Motion carried by unanimous vote.

VI. Approval of Minutes – ADOPTION

Motion by Ms. Gauld, seconded by Mr. Kaz, to approve the minutes of the September 9, 2020 Meeting as presented. Motion carried by unanimous vote.

VII. Professional Reports

- A. Solicitor – Mr. Greco reviewed his report regarding limited procedures for appeals on HIB Hearings. Mr. Greco noted that the Appellate Court ruled that no formal due process hearing is required on a HIB appeal by parents. It is not like going to court and an informal narrative of the facts and findings is sufficient.
- B. Claims Administrator
Mr. Roselli reviewed the Adjuster Pendencies Report for October 2020, noting that any COVID claims and bad weather claims were included. He advised that Ms. Conway is back from her leave and that department is fully staffed. He also referenced the Emergency PAR Stewardship Report and the Open Subrogation Report for October 2020 included in the agenda. Mr. Roselli discussed Lessons Learned from Losses on timely reporting of claims. He reminded everyone about the negative impact that delays in reporting can have on claims. Mr. Roselli stressed that even if it is believed that an incident will not turn into a claim down the road, an informational only report does not negatively impact the district and helps in getting the best possible defense for the district if necessary.
- C. Managed Care Provider
Ms. Beatty reviewed the Managed Care Summary – October 2020, the Average Days to Report – October 2020, and the Transitional Duty Days – October 2020. She noted that provider MedExpress is now Riverside Care and asked the members not to use this facility at this time until her office can speak to them.
- D. Student Accident Program
No Report
- E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **2021-22 Membership Renewals**

Mr. Wilkie noted that there are fifteen (15) districts are up for membership renewal on July 1, 2021. They are **Burlington City, Chesterfield Township, Collingswood, Ewing Township, Haddonfield, Lenape, Lumberton, Magnolia, Medford Township, North Hanover, Northern Burlington County, Oaklyn, Springfield, Tabernacle and Voorhees.**

Mr. Wilkie reminded all present that Districts renew their membership in the JIF by executing a Renewal Resolution through their local Board of Education. In October, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

To date, Membership Renewal Resolutions have been received from Collingswood and Oaklyn.

b. **NJSBA/NJASBO/NJASA Fall Conference Follow-up**

Mr. Wilkie noted that the SPELL and thereby BCIP participated in the virtual conference. We have received a report from NJSBA with contacts that were made at the Booth. It was definitely a different experience. Mr. Wilkie noted that for the value paid, the value received was not equitable. If future conferences are held this way, further evaluation would be needed to determine participation as a vendor.

c. **2019 State of the JIF Dinner**

Mr. Wilkie noted that the strategic planning committee met and a decision was made that the dinner will be canceled for 2020. The awards from the dinner will be distributed in January.

d. **STOPIT Webinars**

Mr. Wilkie noted that included in the agenda is information from STOPit on two webinars scheduled on Wednesday, November 18, 2020. The morning session will be for existing members that use STOPit and need a refresher and that the afternoon session will be for members that are considering using the program. Mr. Wilkie reminded all present that this program is funded by the JIF and continues to be improved and modified. He encouraged the members to attend the scheduled webinars.

e. **Property Insurance**

Mr. Wilkie reviewed the coverages that the JIF carries. He noted that these coverages are just for our SPELL JIF and do not include other districts in the state or in other states as some JIFs have. Please see the Property Coverage summary highlighting the coverage and what is included. If anyone has any questions regarding coverages, please feel free to contact Mr. Wilkie, Mr. Tennant or Mr. Hoffman at any time.

f. **Administrative Matter Defense Reimbursement – MOTION REQUESTED**

Mr. Wilkie led a discussion regarding the Administrative Defense Reimbursement, what it can be used for and how it came about. Mr. Wilkie noted that not all Districts apply for these funds and that it has been recommended to raise this reimbursement for the 2021-2022 school year. A summary of the program was included in the agenda. It is suggested to increase the reimbursement amount from \$1,500 to \$2,500. Motion by Ms. Palmieri, seconded by Mrs. Lennon, to increase the reimbursement amount beginning with the 2021-2022 school year. Motion carried by unanimous vote.

g. **SPELL JIF Advice – Claim Reporting**

Mr. Wilkie reviewed the information included in the agenda packet on how timely claim reporting is crucial to all lines of coverage. He noted that districts should not be afraid to report and that everyone is here to help. Mr. Tennant advised that it enforces Mr. Roselli's recommendations.

h. **Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website has been updated to reflect the 2020-2021 Fund Year information. Policy information is being updated as it is received. You can access all the current directories, lists, meeting information and claims information. Please visit the website often for the most up-to-date information. If you would like to change or add a user to the website, please contact Annette Reap at (856) 446-9139 or via email at Annette_Reap@riskprogramadministrators.com.

i. **Maintaining Safe Schools**

The October and November 2020 issues have been sent by email to the Business Administrators of all member districts.

(The SPELL JIF purchased the rights to copy this newsletter to Owner Group members only. If you wish to reproduce any part of this newsletter to share with someone within your district, you must first complete the form at the back of the newsletter and submit it to LRP Publications for their approval).

j. **Key Dates**

- BCIP State of the Fund Dinner – Wednesday, 12/3/20 - 6:00 pm - **CANCELLED**
- Next BCIP Meeting – Wednesday, 1/13/21 – 1:15 pm via Zoom

2. **UNDERWRITING AND FINANCE DIRECTOR**

a. **SPELL JIF Meeting Minutes**

Mr. Wilkie noted that the approved meeting minutes from the June 26, 2020 SPELL JIF Meeting are included.

b. **2021-2022 Exposure Renewal and Budget Process**

Mr. Wilkie reminded all present that in order to get a timely renewal quote for Budgeting purposes, please return the renewal packets timely. Renewal packets will be emailed to all members and their RMCs by mid-November. We ask that you forward all requested information (including the completed packet, a complete copy of your audit for year ending June 30, 2020 and the current ASSA) to the Executive Director's office, attention, Jennifer Fox. It is critical that every member district complete and forward needed information. The process is simple and usually involves little time. If you have any questions please contact Jennifer Fox at (856) 446-9133.

c. **Safety Incentive Program Winners – Reimbursement Procedure**

Mr. Wilkie noted that as previously discussed, the annual State of the Fund dinner will not be held this year, however, the Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2019-2020 program. Winners will be announced in December. Reimbursement requests are due by May 31, 2021. Once you have identified eligible purchases from this year's budget which total your monetary reward, forward a signed voucher, and a list of the item(s) purchased with evidence of the purchase (i.e. purchase order, vouchers, invoices, etc.) to Jennifer Fox at the JIF address, P.O. Box 449, Marlton, NJ 08053.

d. **Financial Award Winners**

Financial Awards will be paid on the January 2021 bill list for all districts that have qualified for a financial award for the 2019-2020 fund year. Mr. Wilkie noted that the award itself would be mailed in January.

e. **Certificates of Insurance Report from 9/1/20 – 10/31/20 – enclosed.**

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the September/October Activities and November Agenda, the Safety Incentive Program Status Report 2020-21, the Safety Notice-Revised Use of Respirators During the Pandemic and Safety Notice-Appendix D - OSHA Respiratory Standard. Mr. Geitz reviewed the notice regarding voluntary use of respirators during the pandemic noting that if it is voluntary, then fit testing is not required. He advised that the deadline to provide him with information for 2019-2020 Safety Incentive Program was extended to November 6, 2020, but can still be sent to him, as he is finalizing information next week.

G. Treasurer - **MOTION REQUESTED**

Motion by Mr. Kaz, seconded by Ms. Gauld, to approve the October Approval Memo and Bill List, the November Bill List and the Treasurer's Reports (August-September 2020). Motion carries by unanimous vote.

H. Committee Meetings

Mr. Wilkie reviewed the minutes from the Strategic Planning – October 27, 2020. He reviewed who is a part of the committee. Mr. Wilkie reminded the Trustees to report to Qual Lynx as much information as possible. If a claim comes to defense and there is no information, it does not put the JIF in a good place for defense. Mr. Tennant stressed that if a claim becomes litigation in the future, defending it will be 100% dependent on the district's records.

Motion by Mr. Colling, seconded by Mrs. Lennon to accept the report as presented. Motion carries by unanimous vote.

VIII. **MOTION REQUESTED - Resolution 2020-19** Motion by Ms. LaSalle, seconded by Mr. Kaz, to meet remotely in Closed Session on January 13, 2021 at 1:15 pm via Zoom. Motion carries by unanimous vote.

IX. Miscellaneous Business and Public Comment - None

X. **MOTION REQUESTED** – Motion by Ms. Gauld, seconded by Mr. Gontowski, to adjourn the meeting at 2:15 p.m. Motion carried by unanimous vote.

