

Burlington County Insurance Pool

Joint Insurance Fund

Teleconferencing meeting via Zoom

Wednesday, September 9, 2020 - 1:30 PM

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 September 9, 2020 beginning at 1:39 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 roll call were:**

Beth Ann Coleman, Collingswood PS/Oaklyn PSD, **President**
Dennis Nettleton, Ewing Township Public Schools, **Vice President**
Jennifer Gauld, Haddon Township BOE, **Secretary**
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
John Recchinti, Evesham Township School District
Michael Colling, Medford Lakes School District (SPELL Alternate)

2020-21 Trustees absent were:

Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
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
Andrew Polo, Chesterfield BOE
Donna Phillips, Clementon BOE
Victoria LaSalle, Delanco Township BOE
Pat Austin, Interim, Eastampton Township BOE
Kenneth Verrill, Eastern Camden County RSD
Steve Burns, Haddon Heights BOE
Michael Catalano Haddonfield BOE
Constance L. Stewart, Lenape Regional HSD
Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools
Bernard Biesiada, Millstone BOE

James Heiser, Moorestown Township Public School District
Christopher Eberly, Mount Ephraim BOE
Jodi Lennon, Riverside Township BOE
Patricia Palmieri, Tabernacle Township School District
Helen Haley, Voorhees Township BOE
Karen Greer, Westampton Township Public Schools

2020-21 Delegates absent were:

Raymond Coxe, Burlington City BOE
Mark Leung, Lumberton Township BOE
Laura Archer, Shamong Township School District
Casey DeJoseph, Southampton Township BOE
Bruce Benedetti, Interim, Springfield Township BOE

District Personnel present:

Mark Mignone, Supervisor of Buildings & Grounds, Voorhees Township BOE

B. Fund Professionals answering to roll call were:

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Scott C. Tennant, Deputy Executive Director – RPA, a division of Gallagher
Jennifer Fox, Sr. Account Manager – RPA, a division of Gallagher
Annette Reap, Account Manager - RPA, a division of Gallagher
Louis J. Greco, Esquire – Fund Solicitor
Danielle Colaianni, Student Accident Program - Hardenbergh
Chris Roselli, Claims Administrator – Qual-Lynx
Karen Beatty, Client Service Manager – Qual-Lynx
John W. Geitz, Safety Coordinator – Risk Assessment Services, LLC

C. Risk Management Consultants answering to roll call were:

Arthur J. Gallagher - Millstone
Barclay Group - Chesterfield
EJA Capacity – Bordentown/North Hanover
Hardenbergh Insurance Group – Audubon/Collingswood/Eastern Camden County/Haddon
Township/Haddon Heights/Lindenwold/Magnolia/Merchantville/Oaklyn
T.C. Irons Agency – Medford Township

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

Motion by Mr. Kaz, seconded by Mr. Nettleton, 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 2020-16

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

VI. Approval of Minutes – **ADOPTION**

Motion by Mr. Kaz, seconded by Mr. Eberly, to approve the minutes of the May 20, 2020 Meeting as presented. Motion carried by unanimous vote.

VII. Budget Hearing – **MOTION REQUESTED**

Motion by Mr. Nettleton, seconded by Ms. Donnelly to Adopt Amended Budget 2020-2021. Mr. Wilkie explained the changes that were required from the Budget that was adopted at the May meeting to the Budget being presented today. Motion carried by unanimous vote.

VIII. Professional Reports

- A. Solicitor – Mr. Greco reviewed the notice regarding Class Action Lawsuits and IEP's. Mr. Greco noted that while this suit is already obsolete; if any district does receive a notice, please forward it along to his office.
- B. Claims Administrator
Mr. Roselli reviewed the Adjuster Pending Report – August 2020, the Emergency PAR Stewardship Report, the Open Subrogation Report – August 2020 and the Lessons Learned from Losses-Contact Tracing. Mr. Roselli reviewed how contract tracing is helpful. He also reminded everyone to report claims as soon as possible and that includes those relating to CoVID-19 as well.
- C. Managed Care Provider
Ms. Beatty reviewed the Managed Care Reports 2019-20 Year End, the Managed Care Summary – August 2020, the Average Days to Report - August 2020, and the Transitional Duty Days – August 2020. Ms. Beatty noted to those present that CoVID-19 claims should be submitted as report only.
- D. Student Accident Program
Ms. Colaianni gave a Status Report on the Student Accident program. She noted that those Districts that participated in the Student Accident program could expect a 10% refund of premium from Kaplan for 2019/2020 due to the suspension of schools from March to June. She also asked those that participate to review your student reports and if a student if not from your district, please call her office as soon as possible to have the correction made.
- E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **Welcome New Delegates**

Mr. Wilkie welcomed the newest delegates of the BCIP JIF:

Donna Phillips – Clementon BOE

Pat Austin, Interim – Eastampton Township

Ken Verrill – Eastern Camden County

Mike Catalano – Haddonfield BOE

Bruce Benedetti, Interim – Springfield Twp BOE

Patty Palmieri – Tabernacle Township

b. **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.

Districts renew their membership in the JIF by executing a Renewal Resolution through their local Board of Education. Renewing members will be contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process. Mr. Wilkie asked that members return their District audits as soon as possible so that the Finance committee can meet in February and present an accurate Budget to members.

c. **Environmental Management Seminar Held on July 15, 2020**

Mr. Wilkie noted that the 8th Annual Environmental Management Seminar was held on **Wednesday, July 15, 2020 from 8:00 am until noon via Zoom**. There were approximately 128 member attendees from 46 School Districts (11 ACCASBO, 25 BCIP, 10 GCSSD), as well as non-member districts. The response was very positive from attendees regarding the presentations. Included is a summary of the attendee survey, along with a copy of the agenda. We look forward for any suggestions about next year's program.

d. **Cyber Security Symposium – July 24, 2020**

Mr. Wilkie noted that the SPELL JIF IT/Cyber Risk Management Committee held its second risk management symposium on Wednesday, July 29, 2020 via Zoom. There were approximately 70 attendees: 34 from ACCASBO, 21 from BCIP and 11 from GCSSD. Attached are the results of the attendee survey. Mr. Wilkie also asked that members refer to an email in August and respond if you have not already done so.

e. **STOPiT Activity Report**

f. **NJSBA/NJASBO/NJASA Virtual Fall Conference**

Mr. Wilkie noted that the SPELL JIF will have an Exhibit Booth at the virtual Fall Conference on October 20-22, 2020. This is a new format for the Fall Conference and all are interested to see how this will go.

g. **State of the Fund Dinner**

Mr. Wilkie noted that the annual dinner is scheduled for **Wednesday, December 2, 2020 at The Mansion in Voorhees**. He noted that a meeting will be upcoming with the strategic planning committee to discuss the path of the dinner and if this can be accomplished this year with the current Department of Health guidelines.

h. **NJSIA WC Conference – May 12-14, 2021**

Mr. Wilkie noted that the New Jersey Self-Insurers' Association will hold their spring conference on May 12-14, 2021 at The Hard Rock in Atlantic City. Further details will be provided when received.

i. **Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website is currently being 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 management information. Please visit the website often for the most up-to-date information.

Please notify our office if you would like to change or add a user for the website, please contact Annette Reap at (856) 446-9139 or via email at Annette_Reap@riskprogramadministrators.com.

j. **Maintaining Safe Schools**

The June through September 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).

k. **Key Dates**

Mr. Wilkie noted the following upcoming key dates:

- SPELL Meeting – Friday, 10/2/20 – 10:00 am via Zoom
- Next BCIP JIF Meeting - 11/11/20 – 1:15 pm via Zoom
- BCIP State of the Fund Dinner – Wednesday, 12/2/2020 - 6:00 pm at The Mansion in Voorhees

2. UNDERWRITING AND FINANCE DIRECTOR

a. **District/Fund Incurred Losses Report**

Mr. Wilkie updated the Trustees and Delegates regarding Fund Year 2019-2020 as of August 31, 2020.

b. **2020-2021 Plan of Risk Management**

The 2020-2021 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

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

Mr. Wilkie reminded everyone that it is critical that every member district complete and forward needed information to the Administrator's office by the noted deadline. The process is simple and usually involves little time or effort. This data begins the renewal and budgeting process.

Payroll: Please include the Fund Administrator's office on your district audit circulation list. An entire copy of your district audit for the year ending June 30, 2020 is requested. Delineate on the Enterprise Fund Schedule how much of cafeteria payroll is management fees, if any. We will use the entire payroll shown unless you advise otherwise. **Please submit a copy of your Audit for year ending June 30, 2020 when completed and available for release/posting to district website, to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053 or email to jennifer_fox@ajg.com.**

Student Count: Please provide the Fund Administrator with a copy of your current ASSA Report summary pages concurrent with filing it with the County. **Please submit a copy of your ASSA report by December 15, 2020, or as soon as available, to Jennifer Fox, SPELL JIF, PO Box 449, Marlton, NJ 08053 or email to jennifer_fox@ajg.com.**

Vehicle and Watercraft lists: Vehicle and watercraft lists will be sent in September/October requesting verification of the following information for each district vehicle: Group, Year, Make, Model, Complete Vin #, Executive Auto Driver's name, leased – Yes/No, Cost, Department, Seats and Vehicle Weight.

And each district watercraft: make, model, vessel name, length in feet, serial #, Department/School, and cost. Members are asked to verify the existing vehicles and watercraft, and update the list via deleting or adding, if applicable before submitting the completed list.

Employee Count: An employee count questionnaire will be sent in September/October requesting the number of employees in the following categories: Full Time Instructional Staff, Full Time Instructional Aides, Full Time Administrators, Full Time Counselors/Psychologists, Full Time Other and Total Part Time.

Property: Duff & Phelps is conducting building value appraisals. A property value renewal questionnaire will be included in the Exposure Renewal Packet asking for projected value of contents, outdoor property, extra expense, Business Income and Mobile Equipment. **In addition to the usual information requested, this year we will again ask for occupancy information for all locations for both employees and students.**

Cyber, Drones and Environmental: We will be forwarding applications on these exposures and expect there will be new information requirements and may be multiple applications. We will be aggressively examining all options this year for these coverages and accurate, timely information will prove the difference maker.

d. Gallagher Bassett Appraisal Services Questionnaire

This year the SPELL JIF moved Appraisal Services to Gallagher Bassett Appraisal Services with Lynn Forsythe serving as Account Executive. A questionnaire from Gallagher Bassett Appraisal Services was emailed to all members on Wednesday, August 26, 2020. You will notice that the questionnaire is the same we have used in the past which consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires are due September 11, 2020. We ask that if you have not completed the questionnaire to please do so as soon as possible in order to keep the appraisal process running smoothly. Those districts that are up for a site visit this year will be contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: Audubon Public Schools, Burlington City BOE, Ewing Public Schools, Lumberton Township BOE, Mercer County Area Vo-Tech, Northern Burlington County RSD, Oaklyn Public School District, Southampton Township BOE and Springfield Township BOE. Other site visits may be scheduled after the questionnaires are received.

e. NJ DOL Compliance Enforcement Cross Match

Mr. Wilkie noted that a letter regarding the cross match program was sent on September 1, 2020 to Melpomene Kotsines, Esq. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 85 school districts in the JIFs of ACCASBO, BCIP, GCSSD and SEJIF. This annual submission is a means to hopefully correct member districts occasionally receiving Cross Match Response Forms in error from the Department of Labor due to incorrect TINs or misspelled district names. If you receive this form,

please do not respond, and fax a copy to Ms. Fox at the Executive Director's office.

f. 2019-2020 & 2020-2021 Administrative Matter Defense Reimbursement

Mr. Wilkie reminded District's that they are eligible for up to \$1,500 annually in expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement. **Reimbursement requests are due by September 30, 2020 for the 2019-2020 Fund Year and September 30, 2021 for the 2020-2021 Fund Year.** If you have any questions or need a copy of the reimbursement procedures with voucher please contact Jennifer Fox at (856) 446-9133.

g. Certificates of Insurance Report from 5/01/20 – 8 /31/20-enclosed. Mr. Wilkie noted that when he was a Business Administrator, he would review the list of what other Districts were seeking certificates of insurance for and see if he should be seeking similar ones for his District. If you need a certificate of insurance, the process is very simple, please apply for it.

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz updated the Trustees and Delegates regarding the training that occurred over the summer. With the current health crisis, over 1,100 employees were still able to be trained, virtually. Mr. Geitz noted that he is looking to continue with online training and expand upon the offerings. Mr. Geitz reviewed Spring/Summer Activities and September/October Agenda and gave an update regarding the Safety Incentive Program Status Report 2019-20. Mr. Geitz noted that due to the health crisis in the spring, a decision was made to only need two safety meetings instead of three. Mr. Geitz also updated information regarding the use of N95 or KN95 masks. He noted that if these masks are used on a voluntary basis, they are not to be treated as a ventilator and do not require a medical clearance or fitting. This is an update to previous guidance.

G. Treasurer - MOTION REQUESTED

Motion by Ms. Gauld, seconded by Mr. Kaz, to approve the June-August Approval Memos and Bill Lists, the September Bill List and the Treasurer's Reports (April-July 2020). Motion carried by unanimous vote.

H. Committee Meetings

Mr. Wilkie noted that the Committee Appointments for 2020-21 are attached. Please review and scheduling of meeting will being shortly.

IX. MOTION REQUESTED - Resolution 2020-17 Motion by Mrs. Lennon, seconded by Mrs. Stewart, to meet remotely in Closed Session on November 11, 2020 at 1:15 pm via Zoom. Motion carried by unanimous vote.

X. Miscellaneous Business and Public Comment - NONE

XI. MOTION REQUESTED – Motion by Mr. Biesiada, seconded by Ms. Donnelly, to adjourn the meeting at 2:09 p.m. Motion carried by unanimous vote.

