

# Burlington County Insurance Pool Joint Insurance Fund

Voorhees Administration Building  
329 Route 73  
Voorhees, New Jersey 08043

Wednesday, March 13, 2024 – 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 at Voorhees Township BOE – Administrative Offices, 329 Route 73, Voorhees, New Jersey, on Wednesday March 13, 2024, beginning at 2:05 p.m., Ms. Gauld, Vice 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. **2023-24 Trustees answering roll call were:**

Jennifer Gauld, Haddon Township BOE, **Vice President**  
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee/Vice Chair)  
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)  
Kathleen Huder, Lindenwold BOE (SPELL Alternate)  
Laura Archer, Shamong Township School District/Woodland Twp BOE

#### **2023-24 Trustees absent were:**

Dennis Nettleton, Ewing Township Public Schools, **President**  
Amy Lerner, Avon/North Hanover Township School District, **Secretary**  
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE  
Beth Ann Coleman, Collingswood PS/Oaklyn PSD (SPELL Alternate)

#### **2023-24 Alternate Trustees answering roll call were:**

James Heiser, Moorestown Township Public School District

#### **2023-24 Alternate Trustees absent were:**

Bernard Biesiada, Millstone BOE/New Hanover

#### **2023-24 Delegates answering roll call were:**

Paul Todd, East Windsor RSD; arrived at 1:19 p.m.  
Dr. Ashlee Caldwell, Eastampton Township BOE  
Kenneth Verrill, Eastern Camden County RSD  
Sarah Bell, Gloucester City BOE  
Michael Catalano Haddonfield BOE

Dan Baginski, Jackson Township BOE  
Kara L. Huber, Lenape Regional HSD  
Nikolas Vrettos, Medford Lakes School District  
Christopher Eberly, Mount Ephraim BOE  
Lisa Vrettos, Springfield Township BOE  
Helen Haley, Voorhees Township BOE  
Karen Greer, Westampton Township Public Schools

**2023-24 Delegates absent were:**

Deborah Roncace, Audubon PS  
Chifonda Henry, Bordentown RSD  
Ray Bonnette, Burlington City BOE  
Pat Austin, Interim, Chesterfield BOE  
Bruno Berenato, Clementon BOE  
Arlene Biesiada, Interim, Delanco Township BOE  
Jonathan Yates, Evesham Township School District  
Cande Kristoff, Haddon Heights BOE  
Robert Kraft, Lumberton Township BOE  
Evon DiGangi, Medford Township Public Schools  
Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools  
Robert O'Brien, Riverside Township BOE  
Casey DeJoseph, Southampton Township BOE  
James McCullough, Sterling High School District

**2023-24 District Personnel present were:**

Lisa Flynn, Mercer County SSSD/Area Vocational Technical Schools  
MaryJane Bonfiglio, Tabernacle Township School District

**B. Fund Professionals answering 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  
Bradford Hoffman, Executive Director – RPA, a division of Gallagher  
Annette Reap, Sr. Account Manager - RPA, a division of Gallagher  
Patrick J. Madden, 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  
Rick Hillman, Virtual Safety Director – Ironwood Consulting LLC  
Joe Bilick – Risk Assessment Services LLC  
Jodi Lennon, Treasurer  
Michael Colling, Recording Secretary

**C. Risk Management Consultants**

Barclay Group – Bordentown/Chesterfield/North Hanover  
Hardenbergh Insurance Group – Audubon/Collingswood/Eastern Camden County/Haddon Township/Haddon Heights/Lindenwold/Magnolia/Merchantville/Oaklyn/Sterling

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

Motion by Ms. Huder, seconded by Mr. Heiser 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 2023-22** to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Ms. Huder, seconded by Mr. Verrill, to approve Payment Authorization Request(s) as presented in Closed Session. Motion passed by unanimous vote.

VI. Approval of Minutes – **ADOPTION**

Motion by Mr. Wachter, seconded by Mr. Heiser, to approve the minutes of the January 10, 2024 meeting. Motion carried by unanimous vote.

VII. Appointment of a Nominating Committee by Fund President

Mr. Wilkie reviewed the BCIP and SPELL Term Expirations and the process that will be followed to select those willing to serve for the various positions.

VIII. Professional Reports

A. Solicitor Report

Mr. Madden reported on the recent SCI Pass the Trash Law and the lack of compliance by many school districts. Mr. Tennant reminded the Trustees and Delegates about the National Association of State Directors of Teacher Education and Certification (NASDTEC) who helps keep students safe by maintaining a National clearinghouse for any items that may come against a person's certification. Mr. Tennant noted that even for our largest districts in the JIF, the annual cost is under \$1,000 and noted the handout given before the meeting to all Trustees and Delegates.

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pending Reports – February 2024, the Subrogation Reports – February 2024 and the Lessons Learned from Losses-Workplace Safety.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary – February 2024, the Average Days to Report - February 2024, the Transitional Duty Days – February 2024 and the ScriptAdvisor - Pharmacy Benefit Management (PBM) Memo

D. Student Accident Program

Ms. Colaanni review the 2024-2025 Student Accident Program and noted that new claim forms will be distributed to all participating Districts prior to July 1<sup>st</sup>. Loss data was distributed the week of January 29<sup>th</sup>, if you did not receive them or have any questions, please feel free to reach out.

E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

Mr. Wilkie congratulated Dr. Ashlee Caldwell, Eastampton BOE on her recent doctoral achievement.

a. **2024-25 Membership Renewals**

Mr. Wilkie noted that there are twenty (20) districts up for membership renewal on July 1, 2024. They are Burlington City, Chesterfield Twp BOE, Collingswood BOE, East Windsor RSD, Ewing Township BOE, Gloucester City BOE, Haddonfield Borough, Lenape Regional HSD, Lumberton, Magnolia Borough BOE, Medford Township, New Hanover Twp BOE, North Hanover Twp SD, N. Burlington Cty RSD, Oaklyn PSD, Riverside Township, Springfield Township, Tabernacle Township, Voorhees Twp SD and Woodland Twp BOE.

Districts renew their membership in the JIF by executing a Renewal Resolution through their local Board of Education.

To date, Renewal Resolutions have been received from Burlington City, Chesterfield Twp BOE, Collingswood BOE, East Windsor RSD, Ewing Township BOE, Gloucester City BOE, Haddonfield Borough, Lenape Regional HSD, Lumberton, Magnolia Borough BOE, New Hanover Twp BOE, North Hanover Twp SD, N. Burlington Cty RSD, Oaklyn PSD, Riverside Township, Springfield Township, Tabernacle Township, Voorhees Twp SD and Woodland Twp BOE.

b. **Results of Fund Professional Survey**

Mr. Wilkie reviewed the results of the recent survey sent to all members on January 23, 2024 regarding the services of the JIF Fund Professionals are included with the agenda and will be discussed. Mr. Wilkie noted that while the survey only included certain professionals, all professionals are reviewed on an annual basis.

c. **NJSIA Workers' Compensation Conference**

Mr. Wilkie reviewed the New Jersey Self-Insurers' Association has scheduled their spring conference for April 23-25, 2024 at Harrah's Hotel in Atlantic City. The SPELL JIF has approved covering the expense for attendance. The conference brochure is attached, and a detailed email was sent to all members on February 28, 2024 with a deadline of March 25, 2024 for anyone wishing to attend.

d. **2024 Annual Spring Dinner Meeting**

Mr. Wilkie noted that the Annual Spring Dinner Meeting has been scheduled for Wednesday, June 5, 2024 at 5:30 pm at either Dock's Restaurant or Amada Restaurant in Ocean Resort. Mr. Wilkie noted that many attempts were made to get in contact with Amada and all have been unsuccessful. Transportation to and from the restaurant from the hotel will be provided, if needed. Email invitations will be sent out in mid-April. Motion by Mr. Verrill, seconded by Mr. Eberly; to have the annual spring dinner at Dock's Restaurant. Motion passed by unanimous vote.

e. **Safety 360 Seminar – SAVE THE DATE!**

Mr. Wilkie noted that at the recent Safety Committee meeting, there was discussion on the possibility of changing the annual environmental seminar to include more topics within the Safety 360 concept. The Safety 360 Seminar would replace the Mold/IAQ seminar and will be scheduled for July 10, 2024. More information will be provided. Please mark your calendars.

f. **Public School Works**

Mr. Wilkie noted that the report included in the agenda provides information on the most popular training courses held from July 1<sup>st</sup> to December 31<sup>st</sup> by the SPELL JIF members. Also included is a chart of the districts in the JIF that are utilizing Public School Works. Mr. Geitz also noted the large number of participants in the Blood Borne Pathogens training. He reminded all Trustees and Delegates that the school nurses still need to do wrap around training for those that are required to have it and the Public School Works training is just a foundation.

g. **Proposed Meeting Dates for 2024-25**

Mr. Wilkie noted that the BCIP has traditionally met on the second Wednesday of the months that they met. This can change if the Trustees and Delegates so decide. If there is a consensus to move the day, please notify the Administrators office as soon as possible. Enclosed are proposed meeting dates for the 2024-25 Fund Year. Discussion on meeting location is requested. Please review the schedule for any conflicts. We ask for a consensus decision approving the proposed 2024-25 schedule. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

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

Mr. Wilkie noted that the SPELL website is always being updated and to please check it often. The SPELLJIF.COM website is an important member resource. 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 the Executive Director's office if you would like to change or add a user for the website, by contacting [Megan\\_Matro@rpadmin.com](mailto:Megan_Matro@rpadmin.com).

i. **Key Dates**

- NJSIA Worker's Compensation Conference – 4/23-25/2024
- SPELL Meeting – Friday, 4/26/2024-10:00 am
- BCIP Reorganization Meeting- 5/8/2024 -1:15 pm
- BCIP Annual Spring Dinner Meeting – Wednesday, 6/05/2023 – 5:30 pm
- Safety 360 Seminar – July 10, 2024

**2. UNDERWRITING AND FINANCE DIRECTOR**

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

Mr. Hoffman provided a first look on Fund Year 2023-2024 as of February 29, 2024. He noted that the Fund year is trending well so far and also provided a summary of the other JIFs and how they are comparing to BCIP. Mr. Hoffman reminded all that 100% is a break even.

b. **Financial Audit – June 30, 2023 – MOTION REQUESTED (Addendum B)**

Mr. Wilkie noted that the annual audit for June 30, 2023 has been reviewed by the Finance Committee. The financial audit is attached to the agenda as an Addendum. There are no findings or audit recommendations.

A motion is requested to accept the June 30, 2023 Financial Audit as prepared by Bowman & Company. The Finance Committee has reviewed the Audit and recommends acceptance. Motion by Mr. Verrill, seconded by Mr. Wachter to accept the June 30, 2023 audit as presented. Motion carried by unanimous vote.

c. **2024-2025 Exposure Renewal and Budget Process**

Mr. Hoffman noted that the Finance Committee met on February 27, 2024 and approved the preliminary budget and premium allocation strategy for 2024-2025. Budget Advice information was provided to all members. Surplus distribution options / recommendations will be reviewed with the Finance Committee prior to May 1<sup>st</sup> and the final Finance Committee recommendation will be presented to the Board of Trustees for

approval at the May 8, 2024 meeting. Mr. Hillman noted that there are still 14 Districts that have not replied with necessary information for the renewal process. Please return this information as soon as possible.

**d. 2024-2025 Starr Cyber Renewal Insurance Application**

Mr. Wilkie noted that the SPELL JIF Cyber Insurance renewal application and instructions were emailed to all on January 15, 2024 by Rick Hillman, the SPELL Virtual Safety Director, with a requested due date of March 15, 2024. If you have not completed and submitted the renewal materials, please do so ASAP. Mr. Hillman noted that there are still 17 Districts that have not returned this application.

**e. RMC Resolutions and Agreements**

Mr. Wilkie noted that RMC Resolutions and Agreements will be emailed to all districts that currently have an RMC by April 1, 2024. If you have not already done so, please add this to your April meeting to appoint a Risk Management Consultant for the 2024-2025 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Kim Hill by May 5, 2024.

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

Mr. Wilkie reminded all Trustees and Delegates that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2022-2023 program year. Reimbursement requests are due by May 31, 2024. 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 Kim Hill via email at [Kim\\_Hill@RPAdmin.com](mailto:Kim_Hill@RPAdmin.com) or at the JIF address, P.O. Box 449, Marlton, NJ 08053.

**g. SPELL JIF Approved Meeting Minutes**

Mr. Wilkie noted that the approved meeting minutes from the October 12, 2023 SPELL JIF Meeting are included with the agenda. If you have any questions, please feel free to reach out.

**h. Certificates of Insurance Report from 1/1/2024 – 2/29/2024**

Mr. Wilkie noted that the attached report includes the Certificates of Insurance issued on behalf of your JIF by the Underwriting Manager. Please note that the only valid and legally enforceable Certificates of Insurance for your JIF are those issued by the Underwriting Manager. The sole exception to this is a certificate for Student Accident Insurance, which is strictly issued by the Hardenbergh Insurance Group, in its capacity as the Student Accident Program Manager.

**F. Safety Coordinator/Right to Know Coordinator**

Mr. Geitz reviewed the January-February Activities and March Agenda and the SIP Status Report-March 2024.

**G. Virtual Safety Director**

Mr. Hillman reviewed the February 29, 2024 Report. He reminded all Trustees and Delegates to please return all applications for renewal as soon as possible so that the JIF can submit everything together.

- H. Treasurer - **MOTION REQUESTED**  
Motion by Mr. Wachter and Dr. Caldwell to approve the February Approval Memo and Bill List, the March Bill List and the Treasurer's Reports (December 2023-January 2024). Motion carried by unanimous vote.
- I. Committee Meetings  
Mr. Wilkie noted that the minutes from the Safety Committee meeting on February 26, 2024 and the Finance meeting on February 27, 2024 are included for your review. If you have any questions, please feel free to reach out to the Executive Directors office.
- IX. Adoption of Preliminary Budget 2024-2025 – **MOTION REQUESTED**  
Motion by Mr. Verrill and seconded by Ms. Huder to adopt the Preliminary 2024-2025 Budget as presented. Motion carried by unanimous vote.
- X. **MOTION REQUESTED - Resolution 2023-23**  
Motion by Ms. Huder, seconded by Ms. Huber to meet in Closed Session on May 8, 2024 at 1:15 pm at the Voorhees Administration Offices. Motion carried by unanimous vote.
- XI. Miscellaneous Business and Public Comment - None
- XII. **MOTION REQUESTED –**  
Motion by Mr. Kaz, seconded by Mr. Wachter to adjourn the meeting at 2:36 p.m. Motion carried by unanimous vote.

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Secretary or Vice President