

Burlington County Insurance Pool
Joint Insurance Fund
Voorhees Administration Building
329 Route 73
Voorhees, New Jersey 08043

Wednesday, May 10, 2023 - 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 on Wednesday May 10, 2023, beginning at 1:21 p.m., Mr. Nettleton, 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. 2022-23 Trustees answering roll call were:

Dennis Nettleton, Ewing Township Public Schools, **President**
John Recchinti, Evesham Township School District, **Secretary**
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
Kathleen Huder, Lindenwold BOE (SPELL Alternate)
Beth Ann Coleman, Collingswood PS/Oaklyn PSD (SPELL Alternate)
Amy Lerner, North Hanover Township School District

2022-23 Trustees absent were:

Jennifer Gauld, Haddon Township BOE, **Vice President**
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE

2022-23 Alternate Trustees answering roll call were:

Laura Archer, Shamong Township School District/Woodland Twp BOE
James Heiser, Moorestown Township Public School District

2022-23 Alternate Trustees absent were:

None

2022-23 Delegates answering roll call were – New District Representatives are identified in bold

Deborah Roncace, Audubon PS
Chifonda Henry, Bordentown RSD
Andrew Polo, Chesterfield BOE
Dan Rath, Delanco Township BOE, arrived at 1:29 p.m.
Paul Todd, East Windsor RSD
Kenneth Verrill, Eastern Camden County RSD
Sarah Bell, Gloucester City BOE

Michael Sloan, Haddon Heights BOE
Michael Catalano Haddonfield BOE
Kara L. Huber, Lenape Regional HSD
Robert Kraft, Lumberton Township BOE
Jonathan Yates, Medford Township Public Schools
Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools
Christopher Eberly, Mount Ephraim BOE
Casey DeJoseph, Southampton Township BOE
Lisa Vrettos, Springfield Township BOE, arrived at 1:29 p.m.
Patricia Palmieri, Tabernacle Township School District
Karen Greer, Westampton Township Public Schools

2022-23 Delegates absent were:

Ingrid Walsh, Burlington City BOE
Bruno Berenato, Clementon BOE
Ashlee Caldwell, Eastampton Township BOE
Nikolas Vrettos, Medford Lakes School District
Bernard Biesiada, Millstone BOE/New Hanover
Robert O'Brien, Riverside Township BOE
Helen Haley, Voorhees 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
Bradford Hoffman, Executive Director – RPA, a division of Gallagher
Annette Reap, Sr. Account Manager - RPA, a division of Gallagher
Kim Hill, Account Manager – RPA, a division of Gallagher
Patrick J. Madden, Esquire – Fund Solicitor
Danielle Colaiani, 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
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

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

Motion by Mr. Kaz, seconded by Ms. Huder, 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 2022-24

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. Heiser, seconded by Mr. Wachter, to approve the minutes of the March 8, 2023 meeting. Motion carried by unanimous vote.

VII. Budget Hearing – **MOTION REQUESTED**

Motion by Mr. Kaz, seconded by Ms. Huder, to open to the public for a budget hearing. Motion carried by unanimous vote.

Motion by Mr. Kaz, seconded by Ms. Huder, to close to the public the budget hearing. Motion carried by unanimous vote.

Motion by Mr. Kaz, seconded by Ms. Huder, to adopt the 2023-2024 Budget as presented. Motion carried by unanimous vote.

VIII. Election of Trustees, Alternates, SPELL Delegates

A. Nominating Committee Recommendations

Motion by Mr. Wachter, seconded by Ms. Huder, to accept other nominations. Motion carried by unanimous vote. No other nominations presented.

Motion by Mr. Wachter, seconded by Ms. Huder, to close nominations. Motion carried by unanimous vote.

Motion by Mr. Wachter, seconded by Ms. Huder, to elect the Nominees as recommended by the Nominating Committee and listed in the Nominating Committee Report. Motion carried by unanimous vote.

IX. Election of Officers - **MOTION REQUESTED**

Motion by Mr. Heiser, seconded by Ms. Donnelly, to elect the slate of officers as presented:

President – Dennis Nettleton, Ewing Township PS

Vice President – Jennifer Gauld, Haddon Township BOE

Secretary – John Recchinti, Evesham Township SD

Motion carried by unanimous vote.

X. Professional Reports

A. Solicitor - No Report

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pendlings Report – April 2023, the Open Subrogation Report – April 2023 and the Lessons Learned from Losses-The War on Mold.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary – April 2023, the Average Days to Report - April 2023 the Transitional Duty Days – April 2023, the Provider Panel Recommendations 2023-2024 and the Updated Participating Urgent Care Providers.

D. Student Accident Program

Ms. Colaanni noted that packets will be emailed the last week in June. She noted that the packets will also be available in Spanish if needed. Lastly, Ms. Colaanni noted that loss look backs will be available the last week in July.

E. Executive Director/Underwriting & Finance Director Report..... Pages 29-32

1. EXECUTIVE DIRECTOR

a. **2023-24 Membership Renewals – MOTION REQUESTED**

Resolutions have been received from the seventeen (17) districts up for membership renewal on July 1, 2023. Motion is requested to accept and approve the membership renewal Resolutions received from the following districts: Audubon PS, Bordentown RSD, Delanco, Eastampton Township, Eastern Camden County, Haddon Township, Lindenwold PS, Medford Lakes, Mercer County SSSD, Mercer County Vo-Tech, Merchantville BOE, Millstone Twp SD, Moorestown Township, Shamong Township, Southampton, Westampton and Woodlynne PS. Motion by Ms. Huder, seconded by Mr. Heiser, to approve the renewal of the 17 Districts that have submitted resolutions to continue to be members of the BCIP JIF. Motion carried by unanimous vote.

b. **Marketing Update**

Mr. Wilkie noted that there are currently 12 offers out for Districts that are seeking membership in the BCIP. More information will be presented in the future should action need to be taken.

c. **Self-Insurer's Workshop - May 3-5th at Harrah's**

Mr. Wilkie noted that the New Jersey Self-Insurers' Association held their spring workers' comp conference on May 3-5, 2023 at Harrah's Hotel in Atlantic City. There were 22 members across the three local JIFs who attended.

d. **2023 Annual Spring Dinner Meeting – June 6, 2023**

Mr. Wilkie noted that the Annual Spring Dinner Meeting has been scheduled for Tuesday, June 6, 2023 at 5:30 pm at Dock's Restaurant. Transportation to and from the restaurant from the Ocean Resort will be provided beginning at 5:00 pm. An email invitation was sent to all members on May 3, 2023. Responses are due by Friday, May 26, 2023.

e. **Mold, Environmental and IAQ Best Practices – July 12, 2023 – SAVE THE DATE!**

Mr. Wilkie noted that this one-day seminar will be held on Wednesday, July 12, 2023 from 8:00 am until noon at the Westin Hotel in Mount Laurel. Invitations will be emailed to all districts in mid-May. First-time attendees will receive 3 CEUs from the New Jersey Building & Grounds Association. Mr. Wilkie noted that registration will be out soon.

f. **Managing Virtual Safety Symposium – July 19, 2023 – SAVE THE DATE!**

Mr. Wilkie noted that this one-day seminar will be held on Wednesday, July 19, 2023 from 8:00 am until noon at the Westin Hotel in Mount Laurel. We believe this symposium will provide valuable insight into IT investments for goods and services. The agenda is intended to involve members by having their peers teach; challenge members to set goals based upon best practices; and help members understand that insurance is not a solution and will push more of the financial outcomes back at them if they don't invest in virtual safety. Invitations will be emailed to all districts in late May. Mr. Wilkie asked everyone to please save the date.

g. **Boiler Operator Refresher Training – August 8, 2023**

Mr. Wilkie noted that this training is to help the District and serves as a refresher for everyone. Mr. Wilkie noted that there will be a remote option available and that it has been scheduled for Tuesday, August 8, 2023 from 8:30 – 11:00 am in the Evesham Township School District. The training is designed for newly licensed boiler operators, those with limited boiler knowledge, or those who have not had regular exposure to boiler operations since becoming licensed and would like to refresh their skills. Three CEU credits will be given to first-time attendees by the NJSBGA for in-person attendance. Invitations will be sent out in June.

h. **SPELL JIF Joint Retreat – September 27-29, 2023 – MARK YOUR CALENDARS!**

Mr. Wilkie noted that the annual Joint Retreat will be held on **September 27th (Wed) through September 29th (Fri), 2023 at The Grand Hotel in Cape May**. Planning has begun and further information will be provided in the coming months. Mr. Wilkie asked everyone to please save the date.

i. **State of the JIF Dinner – November 29, 2023**

Mr. Wilkie noted that the annual dinner has been scheduled for **Wednesday, November 29, 2023 at The Mansion in Voorhees**. Please mark your calendars! Due to the large crowd that was present at last years dinner, the event may need to be moved upstairs, which is a good thing!

j. **Doggy's in District**

Mr. Tennant noted that many members have therapy and/or service dogs in district. Generally, animals in schools are welcomed and valued by almost everyone. Certainly, anyone with animal (dog) phobias may not be pleased but must be tolerant or having an animal in school would be very difficult to achieve. When we are asked about this, we stress risk management discipline when addressing animals in district. This is because bad things can happen. We embedded two article links herein simply to inform and remind about the dangers. Dog-bite claims exceeded \$1B in 2022: Ill, _____ State _____ Farm _____ and https://www.businessinsurance.com/article/20230420/NEWS08/912356919/Home-Depot-dog-bite-case-should-have-been-comp-exclusive-State-high-court-OK?utm_campaign=BI20230426WorkersComp.

k. **AGRIP Spring Conference Reports**

Mr. Wilkie noted that attached are the reports from those members who attended the Conference in March.

l. **STOPit Activity Report**

Mr. Wilkie noted that an Activity Report for the SPELL for the First Quarter 2023 is included in the agenda and that this program is offered FREE from the JIF.

m. **SPELLJIF.COM**

Mr. Wilkie noted that everything possible including all policies, contact lists and other information found on SPELLJIF.COM will be updated in July/August, after the 2023-24 Fund Year begins.

You can access all the current directories, lists, meeting information and claims information. 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.

n. **Maintaining Safe Schools**

The March and April 2023 issues have been sent by email to the Business Administrators of all member districts. You can also find previous copies of the newsletters on the member-side of SPELLJIF.COM.

o. **Key Dates**

- No JIF Meetings in June, July or August
- SPELL Meeting – Thursday, 5/25/2023-10:00 am @ RPA Offices
- BCIP Annual Spring Dinner Meeting – Tuesday, 6/06/2023 – 5:30 pm @ Dock's
- 11th Annual Mold/Environmental Management Seminar – 7/12/2023 @ The Westin
- Managing Virtual Vulnerability Symposium – 7/19/2023 @ The Westin

- Boiler Operator Refresher Training – 8/08/2023 @ Evesham Township Elementary School
- Next BCIP JIF Meeting: 9/13/2023 @ Voorhees Township BOE Administration Building
- SPELL JIF Joint Retreat – 9/27-29/2023 @ The Grand Hotel, Cape May
- State of the JIF Dinner – 11/29/2023 @ The Mansion in Voorhees
- District Values and Model Code of Ethics for Educators Seminar-Jan or Feb/2024-TBD

2. UNDERWRITING AND FINANCE DIRECTOR

a. District/Fund Incurred Losses Report

Mr. Hoffman noted that all reports are as of 10 month of premiums and losses and that there is still two months to go.

b. 2023-2024 Exposure Renewal and Budget Process

Mr. Hoffman noted that it has been a challenging market and all information should be wrapped up by the end of May.

c. RMC Resolutions and Agreements

Mr. Hoffman noted that RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on April 3, 2023 with a return due date of May 5, 2023. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2023-2024 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Kim Hill at Kim_Hill@rpadmin.com.

d. Safety Incentive Program Winners – Reimbursement Procedure

Mr. Hoffman reminded everyone to regarding the Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2021-2022 program year. Reimbursement requests are due by June 30, 2023. 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 or at the JIF address, P.O. Box 449, Marlton, NJ 08053. If you would like to carry over your award for one year to next year, please notify Kim by email.

e. 2023-2024 Contribution Notices

Mr. Hoffman noted that premium billings for the 2023-2024 fund year will be emailed to all districts by June 1, 2023. All premium contributions are due by July 15, 2023 to the Fund Treasurer, Jodi Lennon.

f. Surplus Return Resolutions

Mr. Hoffman noted that there will be a \$500,000 release of surplus and that surplus return resolutions will be sent to eligible current and former members by June 1, 2023. Please forward executed resolutions to the Executive Director's Office, attention Jodi Palmeri no later than June 30, 2023.

The Fund Risk Management Plan States:

Any current or former member who does not act on their resolution by the time established by the Board of Trustees shall forfeit their rights to act independently for that year and accept the following results:

In the event of non-action on a net return of money:

The total net return amount shall be transferred to the individual member's portion of their unencumbered aggregate excess loss contingency fund.

g. 2022-2023 Administrative Matter Defense Reimbursement

Mr. Hoffman noted that each district is eligible for up to \$2,500 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 for the 2022-2023 fund year. If you have any questions or need a copy of the reimbursement procedures with voucher, please contact Kim Hill via email at Kim_Hill@rpadmin.com. **Reimbursement requests are due by September 30, 2023.**

h. Certificates of Insurance – 2023-24 Renewals

Mr. Hoffman noted that an email will be sent to all Certificate of Insurance Module Users by June 1, 2023 indicating when you can begin renewing certificates of insurance for the 2023-24 Fund Year in the Certificate of Insurance Module and how to process them. If you have any questions, please contact Kim Hill at the Executive Director's office.

i. Auto ID Cards

Mr. Hoffman noted that auto ID Cards will be mailed to all districts by the end of June for the 2023-2024 Fund Year. Cards will be created based on the information that was provided to the Executive Director's office during the Exposure Renewal Process. Any vehicle listed as a leased vehicle will receive a vehicle specific Auto ID Card. All other vehicles will be given a generic fleet card. Please note that if you replace a vehicle with another fleet vehicle, the Auto ID Card can be transferred to the new vehicle. In addition to the Auto ID cards based on your vehicle count you will receive an additional number of fleet cards that should be kept in a safe place for additional vehicles you acquire during the year. Please note that the cards are printed on watermarked paper and should not be photocopied as the watermark will not show on the copy and will not be accepted by the NJMVC.

j. Certificates of Insurance Report from 3/01/23-4/30/23-enclosed

G. Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the March/April Activities and May/June Agenda, the Safety Incentive Program Status 2022-23 and the Safety Notices: Proper Disposal of Chemical Waste and Bounce House Safety. Mr. Geitz noted that July 15th is the deadline for the state Right to Know survey.

H. Treasurer - **MOTION REQUESTED**

Motion by Mr. Wachter, seconded by Mr. Heiser to approve the April Approval Memo and Bill List, the May Bill List and the Treasurer's Reports (February-March 2023). Motion carried by unanimous vote.

I. Committee Meetings

Mr. Wilkie updated the Trustees and Delegates regarding the Finance Committee meeting on May 9, 2023.

MOTION REQUESTED – Motion by Mr. Kaz, seconded by Mr. Wachter to adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting at 2:31 p.m. Motion carried by unanimous vote.

XI. Roll Call

A. 2023-24 Trustees answering roll call were:

Dennis Nettleton, Ewing Township Public Schools
John Recchinti, Evesham Township School District
Richard J. Kaz, Jr., Northern Burlington County RSD
Robert J. Wachter, Jr., Mt. Laurel Township BOE
Kathleen Huder, Lindenwold BOE
Beth Ann Coleman, Collingswood PS/Oaklyn PSD
Amy Lerner, North Hanover Township School District

2023-24 Trustees absent were:

Jennifer Gauld, Haddon Township BOE
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE District

2023-24 Alternate Trustees answering roll call were:

James Heiser, Moorestown Township Public School District

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Laura Archer, Shamong Township School District/Woodland Twp BOE

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Nikolas Vrettos, Medford Lakes School District
Bernard Biesiada, Millstone BOE/New Hanover
Robert O'Brien, Riverside Township BOE
Helen Haley, Voorhees Township BOE

XII. 2023-24 Oaths of Office

A. President.....	Handout
Vice President.....	Handout
Secretary.....	Handout
Trustees (6).....	Handout
Alternate Trustees (2).....	Handout

XIII. 2023-24 Reorganization Resolutions – **ADOPTION**

Motion by Mr. Kaz, seconded by Ms. Coleman to adopt the following:

A. Reorganization Resolutions

1. 2023-01 Appointing Professional Staff
2. 2023-02 Adopting Procedures in Compliance with the Open Public Meetings Act
3. 2023-03 Adopting Fiscal Policies and Procedures
4. 2023-04 Designation of Signatories-Operating Account
5. 2023-05 Designation of Signatories-Claim Imprest Account
6. 2023-06 Designating the Public Agency Compliance Officer
7. 2023-07 Appointing Defense Attorneys
8. 2023-08 Appointing Panel Physicians
9. 2023-09 Appointing Certifying and Approving Officer
10. 2023-10 Authorization to Pay Professional Contract Fees in Non-Meeting Months
11. 2023-11 Designation of Signatories-Disbursement Vouchers
12. 2023-12 Approving the Risk Management Program
13. 2023-13 Affirming Fund Policies
14. 2023-14 Designating Public Records Custodian

Motion carried by unanimous vote.

- B. Committee Appointments (Discretion of the Fund President). Mr. Wilkie noted that committee assignments will be completed over the summer when the President has some time to review all members and committees.

XIV. Motion to Adjourn the Reorganization Meeting

Motion by Mr. Heiser, seconded by Mr. Wachter, to adjourn the reorganization meeting. Motion carried by unanimous vote.

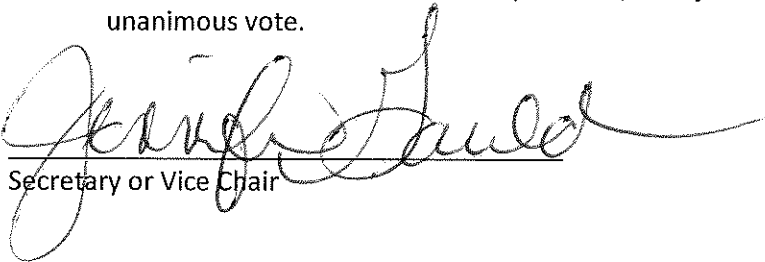
XV. **MOTION REQUESTED - Resolution 2023-15**

Motion by Mr. Heiser, seconded by Mr. Wachter to meet in Closed Session on September 13, 2023 at 1:15 pm at the Voorhees Administration Offices, 329 Route 73, Voorhees, New Jersey, 08043. Motion carried by unanimous vote.

XVI. Miscellaneous Business and Public Comment - None

XVII. **MOTION REQUESTED –**

Motion by Mr. Heiser, seconded by Mr. Kaz, to adjourn the meeting at 2:33 p.m.. Motion carried by unanimous vote.


Secretary or Vice Chair