

# **Burlington County Insurance Pool Joint Insurance Fund**

**Voorhees Administration Building  
329 Route 73  
Voorhees, New Jersey 08043**

**Wednesday, November 8, 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 at Voorhees Township BOE – Administrative Offices, 329 Route 73, Voorhees, New Jersey, on Wednesday November 8, 2023 beginning at 1:28 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. 2023-24 Trustees answering roll call were:**

Dennis Nettleton, Ewing Township Public Schools, **President**  
Jennifer Gauld, Haddon Township BOE, **Vice President**  
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, Avon/North Hanover Township School District

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

John Recchinti, Evesham Township School District, **Secretary**  
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee/Vice Chair)  
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE

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

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

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

Deborah Roncace, Audubon PS  
Chifonda Henry, Bordentown RSD  
Ashlee Caldwell, Eastampton Township BOE  
Michelle Richardson, Jackson Township BOE  
Kara L. Huber, Lenape Regional HSD  
Robert Kraft, Lumberton Township BOE

Nikolas Vrettos, Medford Lakes School District  
Jonathan Yates, Medford Township Public Schools  
Bernard Biesiada, Millstone BOE/New Hanover  
Christopher Eberly, Mount Ephraim BOE  
Casey DeJoseph, Southampton Township BOE  
Lisa Vrettos, Springfield Township BOE  
James McCullough, Sterling High School District  
Helen Haley, Voorhees Township BOE

**2023-24 Delegates absent were:**

Ingrid Walsh, Burlington City BOE  
Andrew Polo, Chesterfield BOE  
Bruno Berenato, Clementon BOE  
Dan Rath, Delanco Township BOE  
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  
Robert O'Brien, Riverside Township BOE  
Karen Greer, Westampton Township Public Schools

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

Udaya Batchu, 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  
Kim Hill, Account Manager – RPA, a division of Gallagher  
Patrick J. Madden, Esquire – Fund Solicitor  
Danielle Colaianne, 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 answering roll call were:**

Arthur J. Gallagher – East Windsor/Millstone  
Barclay Group – Bordentown/Chesterfield/North Hanover  
Conner Strong & Buckelew – Gloucester City  
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 Mr. Wachter, 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 2023-18** to approve Payment Authorization Request(s) as presented in Closed Session. - **TABLED**

- VI. Approval of Minutes – **ADOPTION**

Motion by Mr. Wachter, seconded by Mr. Heiser, to approve the minutes of the September 13, 2023 meeting. Motion carried by unanimous vote.

- VII. Professional Reports

- A. Solicitor

Mr. Madden noted that his report is in the agenda and that it highlights some recent cases. If you have any questions regarding those cases, please feel free to reach to his office.

- B. Claims Administrator

Mr. Roselli reviewed staffing changes in his office, the Adjuster Pendings Report – October 2023, the Subrogation Reports – October 2023, and the Lessons Learned from Losses-Ladder Safety. Mr. Roselli also noted that as with our last meeting, if you would like just the Lessons Learned from Losses emailed to your office for distribution to staff, please reach out to him and he would be able to oblige.

- C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary – October 2023, the Average Days to Report - October 2023 and the Transitional Duty Days – October 2023.

- D. Student Accident Program ..... No report

- E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **2024-25 Membership Renewals**

Mr. Wilkie noted that there are twenty (20) districts are 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. Renewing members will be contacted by the Fund Administrator by the end of September and provided with supporting documentation to facilitate the renewal process.

Mr. Wilkie noted that to date, Renewal Resolutions have been received from Ewing Public Schools and Lenape Regional HSD and thanked them for their continued membership in the BCIP JIF.

b. **Development of a SPELL Model Acceptable Use of Weapons Policy**

Mr. Tennant noted that at the SPELL JIF's October meeting, the Trustees approved contracting with Porzio Consulting and Kevin Craig to produce a Model Policy for member consideration who have private or employed security personnel they have provided permission to carry a firearm while on duty.

Kevin Craig, Senior Consultant, with Porzio Consulting, attended the 2023 SPELL Retreat and participated in an engaging discussion about school security personnel. He qualified all persons who carry weapons as either SRO's or Class III retired police officers who are subject to direct command from local police department or as private persons either contracted as independent security from private company or hired as employees of the district. He further qualified the acceptable use of a weapon by a person permitted to carry a weapon in district within these basic classifications noting that SRO and Class III are governed by the local police regulations that are supported in New Jersey law. He noted that private and employed persons are not governed by NJ State Law and subject only to their employer's policy or personal decision making process as it relates to the acceptable use of a firearm. No member school district has an acceptable use of a firearm policy. Mr. Wilkie thanked Mr. Tennant for his work on this on behalf of the member Districts.

**c. Sexual Abuse and Molestation (SAM) Endorsement30 Discussion**

Mr. Tennant noted that attached is the SAM Endorsement that appears as a part of the General Liability and Educator's Legal Liability policies. These are new and provide appropriate definition of the coverage that mirrors New Jersey reporting law. Note that coverage includes defense and indemnity for all but the accused perpetrator and those who knew and did nothing. This is consistent with New Jersey law on mandatory reporters.

**d. JIF Travel Policy – Proposed Revision – MOTION REQUESTED**

Mr. Wilkie noted that included in the Agenda Packet is the SPELL JIF Travel Policy and proposed change to meal reimbursements. Recommendation is to not require receipts and use the GSA rates for the location. Motion by Ms. Gauld, seconded by Ms. Huder to make this change to the travel policy. Motion carried by unanimous vote.

**e. NJSBA/NJASBO/NJASA Fall Conference**

Mr. Wilkie updated the members regarding the Fall Workshop. The SPELL JIF had an Exhibit Booth (#787) at the Fall Conference on October 23-26, 2023. It was well received by all member districts who were able to attend the conference.

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

Mr. Wilkie reminded those present that the annual dinner has been scheduled for Wednesday, November 29, 2023 at The Mansion in Voorhees. Invitations were sent out electronically on October 23, 2023, with a due date of November 17, 2023.

We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well.

**g. Mold/Environmental Management Workshop 2024**

Mr. Wilkie noted that the SPELL has approved funding for this very important workshop again in 2024-25. We will begin to plan for this educational seminar for next July 2024. Tentative date is Wednesday, July 10, 2024. Please remember to report every mold claim to the Environmental Carrier using the reporting form and instructions on SPELLJIF.COM, found under the Claims tab.

**h. Managing Virtual Safety & Security Symposium 2024**

Mr. Wilkie noted that the SPELL has approved funding for this valuable symposium to be held again in 2024-25. We will begin to plan for this educational seminar for next July 2024. Tentative date is Wednesday, July 17, 2024.

**i. SPELL JIF Joint Retreat 2023**

Mr. Wilkie noted that an in-person retreat was held at The Grand Hotel in Cape May on September 27-29, 2023. The results of the survey for all 3 days are attached. Discussion is encouraged on the location and timing of this event for 2024. Tentative dates are September 25-27, 2024.

**j. Items Updated on SPELLJIF.COM**

Mr. Wilkie noted that all policies, contact lists and other information found on SPELLJIF.COM has been updated for the 2023-24 Fund Year.

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](mailto:Megan_Matro@rpadmin.com).

**k. Key Dates**

- State of the JIF Dinner – Wednesday, 11/29/2023 @ The Mansion in Voorhees
- Next BCIP JIF Meeting – Wednesday, 1/10/2024 @ Voorhees Admin Offices

**2. UNDERWRITING AND FINANCE DIRECTOR**

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

Mr. Hoffman reviewed his report included in the agenda on Fund Year 2022-2023, as of October 31, 2023.

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

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. The data is essential to begin the renewal underwriting, actuarial and budgeting process.

As a reminder, last year we transitioned all exposure data to the Risk Partner data management system. By December 1, 2023, each member will receive an email with instructions on how to log into the system and update all information online.

We still ask that you forward a copy of your June 30, 2023 Audit as well as a copy of your 2024-2025 ASSA Report via email to [kim\\_hill@RPAdmin.com](mailto:kim_hill@RPAdmin.com).

Each member will still have to complete separate applications for Cyber and Environmental coverage as the carriers request their own applications. Once these applications are approved for release by the applicable carrier, we will email to all with instructions and due date.

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

Mr. Wilkie noted that a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2022-2023

program. 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, Account Manager at the JIF address, P.O. Box 449, Marlton, NJ 08053 or via email at [Kim\\_Hill@rpadmin.com](mailto:Kim_Hill@rpadmin.com).

**d. Financial Award Winners**

Financial Awards will be paid on the January 2024 bill list for all districts that have qualified for a financial award for the 2022-2023 fund year.

**e. SPELL JIF Approved Meeting Minutes**

Mr. Wilkie noted that the approved meeting minutes from the May 25, 2023 SPELL JIF Meeting are included with the agenda.

**f. Certificates of Insurance Report 9/1/2023 thru 10/31/2023**

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 noted that the September-October Activities and November Agenda, the Safety Incentive Program Criteria 2023-2024 and the SIP Status Report-Nov 2023 are included in the packet. Mr. Geitz also noted that this is the final, final call for the Safety Incentive Program for last year.

**G. Virtual Safety Director**

Mr. Wilkie noted that the Virtual Safety Directors report for October 31, 2023 is included in the agenda packet and thanked all those that have replied to the surveys and the JIF is finding the responses to be very valuable.

**H. Treasurer - **MOTION REQUESTED****

Motion by Ms. Huder, seconded by Ms. Coleman to approve the October Approval Memo and Bill List, the November Bill List and the Treasurer's Reports (August-September 2023). Motion carried by unanimous vote.

**I. Committee Meetings**

Mr. Wilkie noted that the minutes from the Claims Management Committee – November 1, 2023 will be distributed to all members via email.

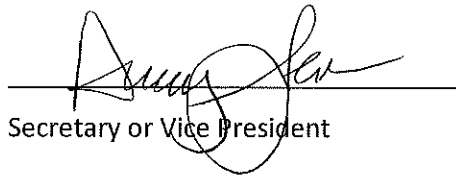
**VIII. **MOTION REQUESTED****

Motion by Ms. Huder, seconded by Ms. Coleman to approve Resolution 2023-19 to meet in Closed Session on January 10, 2024 at 1:15 pm at the Voorhees Administration Offices. Motion carried by unanimous vote.

**IX. Miscellaneous Business and Public Comment - NONE**

**X. **MOTION REQUESTED****

Motion by Mr. Wachter, seconded by Ms. Huber, to adjourn the meeting at 1:39p.m. Motion carried by unanimous vote.



Amy Ler

Secretary or Vice President