

# Burlington County Insurance Pool

## Joint Insurance Fund

Being Held Remotely via Zoom

Wednesday, March 9, 2022

### Meeting 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 March 9, 2022 beginning at 1:48 p.m., 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. **2021-22 Trustees answering to 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**  
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)  
John Recchinti, Evesham Township School District  
Kathleen Huder, Lindenwold BOE (SPELL Alternate)

**2021-22 Trustees absent were:**

Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)  
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE  
Michael Colling, Medford Lakes School District (SPELL Alternate)

**2021-22 Alternate Trustees answering roll call were:**

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

**2021-22 Alternate Trustees absent were:**

None

**2021-22 Delegates answering roll call were:**

Deborah Roncace, Audubon PS  
Chifonda Henry, Bordentown RSD  
Stephen Burns, Delanco Township BOE  
Pat Austin, Interim, Eastampton Township BOE  
Kenneth Verrill, Eastern Camden County RSD  
Michael Catalano Haddonfield BOE  
Constance L. Stewart, Lenape Regional HSD  
Mark Leung, Lumberton Township BOE  
Debbie Donnelly, Mercer County SSD/Area Vocational Technical Schools

Christopher Eberly, Mount Ephraim BOE  
Laura Archer, Shamong Township School District  
Casey DeJoseph, Southampton Township BOE  
Meghann Risell, Springfield Township BOE  
Helen Haley, Voorhees Township BOE

**2021-22 Delegates absent were:**

Ingrid Walsh, Burlington City BOE  
Andrew Polo, Chesterfield BOE  
Donna Phillips, Clementon BOE  
Paul Todd, East Windsor RSD  
Teri Weeks, Gloucester City BOE  
Michael Sloan, Haddon Heights BOE  
Bernard Biesiada, Millstone BOE/New Hanover  
James Heiser, Moorestown Township Public School District  
Robert O'Brien, Riverside Township BOE  
Patricia Palmieri, Tabernacle Township School District  
Karen Greer, Westampton Township Public Schools

**B. Fund Professionals**

Craig H. Wilkie, 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  
Patrick J. Madden, Esquire – Fund Solicitor  
Chris Roselli, Claims Administrator – 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**

Michael McCarthy, Barclay Group – Chesterfield  
Al Kirk, Conner Strong & Buckelew – Gloucester City  
Steve Walsh, EJA Capacity – Bordentown/New Hanover

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

Motion by Ms. Huder, second 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 2021-23**

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

**VI. Approval of Minutes – ADOPTION**

Motion by Mr. Wachter, second by Mr. Leung, to approve the minutes of the January 12, 2022 Meeting as presented. Motion carried by unanimous vote.

VII. Appointment of a Nominating Committee by the Fund President – Ms. Coleman has appointed Ms. Gauld, Mr. Wachter and Mr. Colling to the nominating committee. They will provide a report at the May meeting.

VIII. Professional Reports

A. Solicitor

Mr. Madden discussed his report contained in the agenda on two recent court decisions that could have implications for JIF claims, but neither is earth-shattering. The first case involves expansion of the Tort Claims Act Notice Provisions. The Supreme Court ruled that a mother's claim was derivative of the son's estate's claim and, therefore, timely filed. In the second case, the Supreme Court reversed the Superior Court's finding that employee's injuries did not arise out of and in the course of claimant's employment. The Supreme Court upheld that the claimant's injuries were compensable under the Worker's Compensation Act.

Mr. Madden also reported on the updated Tort Claim Form that was included in the agenda. He asked each district to approve use of the new form and explained that the BCIP JIF would also be adopting use of the form as well.

Motion by Mr. Verrill, second by Ms. Huder, up approve adoption and use of the revised Tort Claim Form. All in favor. Motion carried.

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pendlings Report – February 2022, the Open Subrogation Report – February, 2022 and the Lessons Learned from Losses-Office Safety. As the winter progresses and cold weather continues to be with us, please make sure that all areas of your buildings are getting air circulated to prevent pipes from freezing.

C. Managed Care Provider

Mr. Roselli reviewed the Managed Care Summary Report as of February 2022, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda.

D. Student Accident Program

Ms. Colaianni provided her report in the agenda packet. She advised that the program will remain with Hartford Insurance Company through BMI for the 2022-23 fund year. The loss data was sent by email to each district. If anyone has any questions, please contact Ms. Colaianni.

E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

**2022-23 Membership Renewals** – Mr. Wilkie advised that five (5) districts are up for membership renewal on July 1, 2022. They are Clementon, Evesham, Haddon Heights, Mount Ephraim and Mount Laurel. He reported that all five districts have renewed.

**Results of Fund Professional Survey** - Mr. Wilkie reviewed the results of the recent survey on the services of the Fund Professionals that were included in the agenda.

**Public School Works** – Mr. Wilkie reported that the SPELL has recently executed a three year agreement that will expand the service offered by Public School Works. These services are provided free to all member districts. If your district is not currently utilizing the services provided by Public School Works you will need to complete a "Member Services Agreement" with Public School Works. Your district attorney should review the contract and understand that this is used for Training Purposes and not as a substitute for the provision of legal advice or guidance. Mr. Wilkie provided a handout that listed the new and enhanced specific Managed Training Program. Ms. Huder is using Public School Works for additional services in her district and thinks it is a useful investment.

**NJSIA Workers' Compensation Conference** – Mr. Wilkie advised that the New Jersey Self-Insurers' Association has rescheduled their spring conference to May 11-13, 2022 at the Hard Rock Hotel in Atlantic City. The SPELL JIF has approved covering the expense for attendance. The conference brochure is attached.

**2022 PRIMA Conference – Last Call!** – Mr. Wilkie stated that the next PRIMA Conference is scheduled to be held from Sunday, June 5 through Wednesday, June 8, 2022 in San Antonio, TX. Please notify the Executive Director's office in writing or via email to Annette Reap at [Annette.Reap@riskprogramadministrators.com](mailto:Annette.Reap@riskprogramadministrators.com) if you are interested in attending as soon as possible.

**2022 Annual Spring Dinner Meeting** - The Annual Spring Dinner Meeting has been scheduled for Tuesday, June 7, 2022 at 5:30 pm at Dock's Restaurant. Transportation to and from the restaurant from the hotel will be provided.

**Proposed Meeting Dates for 2022-23** - Enclosed with the agenda are proposed meeting dates for the 2022-23 Fund Year. Discussion on meeting location is requested. Please review the schedule for any conflicts. We ask for a consensus decision approving the proposed 2022-23 schedule. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

**2022 SPELL Joint Retreat** – Mr. Wilkie advised that the annual SPELL Joint Retreat will be held from Wednesday, September 28 through Friday, September 30, 2022 at The Grand Hotel in Cape May. Mark your calendars!

**Items Updated on SPELLJIF.COM** - The SPELLJIF.COM website currently reflects the 2021-2022 Fund Year information. 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](mailto:Annette.Reap@riskprogramadministrators.com).

**Maintaining Safe Schools** - The February 2022 issue has 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).*

#### **Key Dates**

- SPELL Meeting – Friday, 4/29/2022-10:00 am
- BCIP Reorganization Meeting- 5/11/2022 -1:15 pm
- NJSIA Worker's Compensation Conference – 5/11-13/2022
- 9<sup>th</sup> Annual Mold/Environmental Management Seminar – 7/13/2022
- Cyber Seminar – 7/20/2022

## **2. UNDERWRITING AND FINANCE DIRECTOR**

**District/Fund Incurred Losses Report** - Mr. Wilkie reviewed Mr. Hoffman's report included in the agenda on Fund Year 2021-22 as of February 28, 2022. He stated that the numbers posed no concerns at this stage.

**Financial Audit – June 30, 2021 – MOTION REQUESTED** - Mr. Wilkie referred to the financial audit attached to the agenda as an Addendum. He advised that the Finance Committee has reviewed the Audit and recommends acceptance.

Motion by Mr. Burns, second by Mr. Wachter, to accept the June 30, 2021 Financial Audit as prepared by Jim Miles of Bowman & Company. All in favor. Motion carried.

**Resolution 2021-24 Surplus Release – MOTION REQUESTED** – Mr. Wilkie asked for a motion to accept the Finance Committee’s recommendation for a surplus release of \$1,000,000 from the 2013-2014, 2015-2016, 2016-2017 and 2018-2019 Fund Years.

Motion by Mr. Verrill, second by Mr. Wachter, to approve Resolution 2021-24 as presented. All in favor. Motion carried.

**2022-2023 Exposure Renewal and Budget Process** – Ms. Fox reported that all information has been received from the districts. She asked that members send their audits when available.

**2022-2023 Cyber Renewal** – Ms. Fox reported that the cyber renewal process has been stressful this year and thanked all members for their patience and diligence in the process. Her office wants to ensure that every member has a cyber-product that will benefit them in event of a claim. As you know we are working diligently with our proven partner STARR Insurance Company for a favorable renewal. That has required two applications and an explanatory webinar which can be viewed on the SPELL JIF website, on the member only side. The second application was due to the Executive Director’s office on March 9, 2022. There are still six districts outstanding. The recent cyber application webinar and related materials, can be found on the SPELL JIF website. Members can search for answers to specific questions to help them complete the application. To cover the risk that any member might not be offered a renewal under the STARR policy we have asked that all of you complete a third application for an individual policy through Cowbell Insurance Company as a back-up to obtaining coverage.

**RMC Resolutions and Agreements** – Ms. Fox reminded the members that RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on March 2, 2022. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2022-2023 fund year and forward the Resolution and Agreement to the Executive Director’s office to the attention of Jennifer Fox by May 6, 2022.

**Safety Incentive Program Winners – Reimbursement Procedure** - A Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2020-2021 program year. Reimbursement requests are due by June 30, 2022. 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.

**Certificates of Insurance Report** from 1/1/22 – 2/28/22 was included in the agenda.

- F. Safety Coordinator/Right to Know Coordinator  
Mr. Geitz reviewed the January/February Activities and March Agenda and the Safety Incentive Program Status 2021-22. Mr. Geitz noted that as activities are completed for the Safety Incentive Program, they can be sent to his office or provided at the end of the year, either is fine. He also reported on his recent Safety Notice on the rising theft of catalytic converters from vehicles.
  
- G. Treasurer - **MOTION REQUESTED**  
Motion by Ms. Huder, second by Ms. Wachter, to approve the February Approval Memo and Bill List, the March Bill List and the Treasurer’s Reports for December 2021 and January 2022. All in favor. Motion carried by unanimous vote.
  
- H. Committee Meetings
  - 1. Finance – 2/18/22 – Mr. Wilkie reviewed the minutes included in the agenda from the February 18, 2022 meeting.

2. Safety – 3/2/22 – Mr. Wilkie referred to the meeting minutes included in the agenda from the March 2, 2022 committee meeting. He highlighted the development of Enterprise Risk Management Reports that can be accessed through the member’s side of the website that provides information on district claims. These reports are different from the monthly reports received from Qual-Lynx on claims experience for all claims/all years. Mr. Wilkie asked for feedback on these reports in order to make them more relevant for member districts.

- IX. Budget Hearing – **MOTION REQUESTED** – Motion by Mr. Wachter, second by Mr. Verrill to adopt Preliminary Budget 2022-2023. All in favor. Motion carried by unanimous vote.
  - X. **MOTION REQUESTED** – Motion by Ms. Donnelly, second by Ms. Huder, to adopt Resolution 2021-26 to meet in Closed Session on May 11, 2022 at 1:15 pm at the Voorhees Administration Offices. All in favor. Motion carried by unanimous vote.
  - XI. Miscellaneous Business and Public Comment - None
  - XII. **MOTION REQUESTED** – Motion by Ms. DeJoseph, second by Mr. Burns to Adjourn at 2:30 p.m. All in favor. Motion carried by unanimous vote.
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