

Burlington County Insurance Pool Joint Insurance Fund

Teleconferencing meeting via Zoom

Wednesday, September 8, 2021 - 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 8, 2021 beginning at 1:55 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. **2021-22 Trustees answering to roll call were:**

Beth Ann Coleman, Collingswood PS/Oaklyn PSD, **President**
Jennifer Gauld, Haddon Township BOE, **Secretary**
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
Michael Colling, Medford Lakes School District (SPELL Alternate)
Kathleen Huder, Lindenwold BOE (SPELL Alternate)

2021-22 Trustees absent were:

Dennis Nettleton, Ewing Township Public Schools, **Vice President**
John Recchinti, Evesham Township School District

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:

Andrew Polo, Chesterfield BOE
Stephen Burns, Delanco Township BOE
Paul Todd, East Windsor RSD
Kenneth Verrill, Eastern Camden County RSD
Teri Weeks, Gloucester City BOE
Robert Delengowski, Interim, Haddon Heights BOE
Michael Catalano Haddonfield BOE
Constance L. Stewart, Lenape Regional HSD
Mark Leung, Lumberton Township BOE

Debbie Donnelly, Mercer County SSD/Area Vocational Technical Schools
Bernard Biesiada, Millstone BOE/New Hanover
James Heiser, Moorestown Township Public School District
Christopher Eberly, Mount Ephraim BOE
Robert O'Brien, Riverside Township BOE
Laura Archer, Shamong Township School District
Meghann Risell, Springfield Township BOE
Patricia Palmieri, Tabernacle Township School District
Helen Haley, Voorhees Township BOE

Other District Personnel Present were:

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

2021-22 Delegates absent were:

Deborah Roncace, Audubon PS
Chifonda Henry, Bordentown RSD
Ingrid Walsh, Burlington City BOE
Donna Phillips, Clementon BOE
Pat Austin, Interim, Eastampton Township BOE
Casey DeJoseph, Southampton Township BOE
Karen Greer, Westampton Township Public Schools

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
Jennifer Fox, Sr. Account Manager – RPA, a division of Gallagher
Annette Reap, Account Manager – RPA, a division of Gallagher
Megan Matro, RPA, a division of Gallagher
Louis J. Greco, Esquire – Fund Solicitor
Chris Roselli, Claims Administrator – Qual-Lynx
Karen Beatty, Client Service Manager – 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

Vicky Sjulander, Alliant Insurance Services – New Hanover
Michael McCarthy, Barclay Group – Chesterfield
Al Kirk, Conner Strong & Buckelew – Gloucester City
Steve Walsh, EJA Capacity – Bordentown/North Hanover
Danielle Colaianni, Hardenbergh Insurance Group – Audubon/Collingswood/Eastern Camden
County/Haddon Township/Haddon Heights/Lindenwood/Magnolia/Merchantville/Oaklyn
Tim Irons, T.C. Irons Agency – Medford Township

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

Motion by Mr. Wachter, 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 passed by unanimous vote.

V. **MOTION REQUESTED - Resolution 2021-16**

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

VI. Approval of Minutes – **ADOPTION**

Motion by Ms. Huder, seconded by Mr. Kaz, to approve the minutes of the May 12, 2021 Meeting as presented. Motion passed by unanimous vote.

VII. Budget Hearing – **MOTION REQUESTED**

Motion by Mr. Verrill, seconded by Ms. Donnelly, to Adopt Amended Budget 2021-2022. Mr. Wilkie reviewed the changes with those present noting that the Amended Budget for 2021-2022 now includes four additional Districts that have joined the Fund since the Budget was initially adopted. Motion passed by unanimous vote.

VIII. Professional Reports

A. Solicitor – Mr. Greco reported on a recent ruling regarding a Charter School IEP Requiring Private School Placement and the District of Residence was unaware of the IEP and then was held fiscally responsible for the tuition.

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pending Report – August 2021, the Emergency PAR Stewardship Report, the Open Subrogation Report – August 2020, the Lessons Learned from Losses-Safe Listing and the QANI Announcement.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Reports 2020-21 Year End, the Managed Care Summary – August 2021, the Average Days to Report - August 2021, and the Transitional Duty Days – August 2021.

D. Student Accident Program
No Report

E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **Welcome New Delegates/Members**

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

- Ingrid Walsh – Burlington City BOE
- Stephen Burns – Delanco Twp BOE
- Paul Todd – East Windsor RSD
- Teri Weeks – Gloucester City BOE
- Robert Delengowski, Interim; Michael Sloan starts 9/14/21 – Haddon Heights BOE
- Bernie Biesiada – New Hanover Twp BOE
- Robert O’Brien – Riverside Twp BOE
- Laura Archer – Woodland Twp BOE

b. **2022-23 Membership Renewals**

Mr. Wilkie noted that there are five (5) districts are up for membership renewal on July 1, 2022. They are Clementon, Evesham, Haddon Heights, Mount Ephraim and Mount Laurel.

Mr. Wilkie noted that 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.

c. **Environmental Management Seminar Held on July 14, 2021**

Mr. Wilkie noted that the 9th Annual Environmental Management Seminar was held on Wednesday, July 14, 2021 from 8:00 am until noon via Zoom. He noted that it was our largest participation ever with approximately 278 attendees. He noted that this seminar was open to members and non-members and that approximately half of the attendees were non-members. The New Jersey School Buildings and Grounds Association approved 3 CEUs for the program and certificates have been distributed. Per the attached survey, responses were all positive and appreciative of the program.

d. **Boiler Operator Webinar Held on August 10, 2021**

Mr. Wilkie noted that the annual Boiler Operator refresher training was held on August 10, 2021 via Zoom and was handled in-house by Mr. Geitz. We were excited to present a new, revamped program with new content provided directly by the JIF. The program was attended by 285 Attendees. Certificates have been distributed to all attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program. Per the attached survey, the response from Facilities Directors was that it was a much improved program and were appreciative of the program.

e. **Cyber Security Symposium**

Mr. Wilkie noted that the SPELL JIF IT/Cyber Risk Management Committee did not hold a cyber webinar this year due to the pandemic, but will be producing a series of short presentations over the fall for member review and referral. More information to follow.

f. **STOPiT Relearn and Relaunch Webinars**

Mr. Wilkie noted that our partner in anonymous reporting and school safety, STOPiT, is hosting a Relearn and Relaunch Webinar Series, running every Tuesday and Thursday, from now through October. Mr. Wilkie noted that these are free webinars and that STOP iT is funded free to members by the JIF. Mr. Wilkie noted that STOPiT has added numerous enhancements to their anonymous reporting system, including new features and trainings for both students and administrators, which will be explained in detail on the webinars. All members listed within STOPiT Administration should have received their first email with the [webinar link](#) on August 5th. Reminder emails were also sent out from August 6th- August 20th. Staff can choose from the drop down menu the date and time that works best for their teams (we encourage all team members to attend 😊). All registrants will receive a recording after the webinar.

The webinars run on Tuesdays at 9:30 am & 3 pm EST and Thursdays at 12:00 pm & 6:00 pm EST.

Please reach out to your dedicated STOPiT Contact or Customer Experience Manager for any questions.

g. **Public School Works**

Mr. Wilkie noted that the SPELL agreed to expand the services being offered by Public School Works. This will include the ability to distribute Board Policies, etc., and have the employee sign off of their acceptance.

We are still finalizing the contract language but need to make sure you are aware that, "After extensive negotiations, we have been unable to obtain adequate insurance certificates from the purveyors of the web service Public School Works. The amount of liability coverage that they have, coupled with the limitations in their warranty, make the level of their financial responsibility for errors inadequate. That being said, the engagement is nonetheless presented for approval with the proviso that it should be used only for training compliance

and not as a source for definitive and reliable solutions to difficult management decisions you may be facing. In those cases, you should always engage your Solicitor for legal advice.”

h. **SPELL JIF HR Helpline**

Mr. Wilkie noted that in April, 2021, Enquiron was acquired by Zywave, a leader in the insurtech industry. You should see no change in services. Also, please note that you are now offered unlimited member access to the services. Previously, it was restricted to only two members in the district. Please contact the Fund Administrator’s office if you have any questions. Attached is the Engagement Summary for the HR Helpline for the past year.

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

Mr. Wilkie noted that the SPELL JIF would have an Exhibit Booth at the virtual Fall Conference on October 26-28, 2021.

j. **State of the Fund Dinner**

Mr. Wilkie noted that the leadership meet last week and decided to go forward with the annual dinner. It is scheduled for Wednesday, December 1, 2021 at The Mansion in Voorhees. Mr. Wilkie noted that the JIF would keep an eye on Covid cases and make a final decision, as we get closer to the event.

k. **NJSIA WC Conference – November 3-5, 2021**

Mr. Wilkie noted that the New Jersey Self-Insurers’ Association has rescheduled their spring conference to November 3-5, 2021 at The Hard Rock in Atlantic City. He noted that information was just received and will be sent out to members in the next week or so to determine interest in attending. All were reminded that attendance fees would be covered by the JIF for member districts. Mr. Wilkie noted that it may be difficult to get attendees this year as the dates coincide with the NJEA convention, also in Atlantic City.

l. **Executive Director’s Office Outlook Email Issues**

Mr. Wilkie noted that in mid-July, the RPA team migrated to MS Office 365. Since that time, a portion of our members have not received email from our staff. Although inconsistent, we want you to be aware and ask that you regularly check your Spam or Junk folder. If you notice our emails (with the domain @riskprogramadministrators) are sent to your Junk folder, you may need to contact your IT department to “whitelist” our email domain. Domains added to a whitelist will bypass spam filters and do not move emails to the Junk folder. Also keep in mind if you have not received ANY of our standard emails with quorum checks and agenda information prior to your JIF meetings, please let us know, and check in with your IT department as well.

m. **Items Updated on SPELLJIF.COM**

Mr. Wilkie noted that the SPELLJIF.COM website is currently being updated to reflect the 2021-2022 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.

n. **Maintaining Safe Schools**

The June through September 2021 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).

o. **Key Dates**

- Spell Joint Retreat – 9/22-24/21 @ The Grand in Cape May
- SPELL Meeting – Friday, 10/1/21 – 10:00 am
- Next BCIP JIF Meeting - 11/10/21 – 1:15 pm @ Voorhees Admin Offices
- BCIP State of the Fund Dinner – Wednesday, 12/1/21 - 6:00 pm at The Mansion in Voorhees

2. UNDERWRITING AND FINANCE DIRECTOR

a. District/Fund Incurred Losses Report

Mr. Hoffman provided an update on Fund Year 2020-2021 as of August 31, 2021.

b. 2021-2022 Plan of Risk Management

Mr. Hoffman noted that the 2021-2022 Plan of Risk Management would be posted to the SPELL JIF website under the Budget and Operating Documents section.

c. 2022-2023 Exposure Renewal and Budget Process

Ms. Fox noted 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, 2021 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, 2021 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, 2021, 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: Gallagher Bassett 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

Ms. Fox noted that a questionnaire from Gallagher Bassett was emailed to all members on July 30, 2021. The questionnaire 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 15, 2021 so we ask that if you have not already done so please complete and return to Erin Fischer as soon as possible in order to keep the appraisal process running smoothly. Those districts that are up for a site visit this year should have been contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: Lindenwold BOE, Merchantville BOE, Voorhees Twp. BOE, East Windsor Regional SD, Gloucester City BOE, New Hanover Twp. BOE and Woodland Twp. BOE. Other site visits may be scheduled after the questionnaires are received.

e. NJ DOL Compliance Enforcement Cross Match

Ms. Fox noted that a letter regarding the cross match program was sent on September 1, 2021 to Melpomene Kotsines, Esq. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 95 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. 2020-2021 & 2021-2022 Administrative Matter Defense Reimbursement

Ms. Fox noted that an email was sent to all members on September 2, 2021 with the memo and voucher to submit for your Administrative Matter Defense Reimbursement. Each district is eligible annually for an expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. Beginning with the 2021-2022 Fund Year the amount of reimbursement has increased to \$2,500. 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, 2021 for the 2021-2022 Fund Year and September 30, 2022 for the 2021-2022 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 Ms. Fox noted that the Certificates of Insurance for the period of 5/01/21 – 8 /31/21 are enclosed for reference.

- F. Safety Coordinator/Right to Know Coordinator
Mr. Geitz reported on the May thru August Activities and September/October, the Safety Incentive Program Criteria 2021-22, reviewed the Safety Notice – Back to School and also the Safety Notice – COVID-19 Emergency Temporary Standard.

- G. Treasurer - **MOTION REQUESTED**
Motion by Mr. Kaz, seconded by Mr. Wachter, to approve the June-August Approval Memos and Bill Lists, the September Bill List and the Treasurer’s Reports for May and June 2021. Motion carried by unanimous vote.

- H. Committee Meetings
Ms. Coleman reminded all Delegates to review the Committee Appointments 2021-22 list to see where they have been appointed.

- IX. **MOTION REQUESTED** – Motion by Ms. Palmieri, seconded by Ms. Donnelly, to adopt Resolution 2021-17 to meet remotely in Closed Session on November 10, 2021 at 1:15 pm at the Voorhees Administration Offices, 329 Route 73, Voorhees, New Jersey, 08043. Motion carried by unanimous vote.

- X. Miscellaneous Business and Public Comment - NONE

- XI. **MOTION REQUESTED** – Motion by Mr. Kaz, seconded by Mr. Verrill, to adjourn the meeting at 2:32 pm. Motion carried by unanimous vote.

Vice President or Secretary