

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

Wednesday, May 10, 2017

OPEN SESSION 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 at the Voorhees Township BOE Administrative Building, 329 Route 73, Voorhees, New Jersey, on Wednesday, May 10, 2017 beginning 2:01 p.m., Mr. Wachter 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 mailing advance written notice to the clerk of each municipality located within the boundaries of all Burlington County Insurance Pool Joint Insurance Fund members.

II. ROLL CALL

2016-2017 Trustees answering to roll call were:

Robert F. Wachter, Mount Laurel Township BOE, President (SPELL Alternate #2)
Cynthia McClain, Voorhees Township BOE, Vice-President
Mark Stratton, Haddon Heights BOE, Secretary
James H. Hager, Lenape RHSD
Thomas J. Fanuka, Lumberton (SPELL Chair)
Kathleen Huder, Lindenwold BOE
Richard J. Kaz, Jr., N. Burlington County RSD (SPELL Trustee #2)

2016-2017 Trustees absent:

Barbara Godfrey, Southampton Township (SPELL Alternate #1)
Joanne E. Clement, Clementon BOE

2016-17 Alternate Trustees answering to roll call were:

Beth Ann Coleman, Collingswood Public Schools/Oaklyn Public School District
Dennis Nettleton, Ewing Township Public Schools

2016-17 Alternate Trustees absent were:

None

2016-17 Delegates answering to roll call were:

James Heiser, Delanco Township BOE
Diana Schiraldi, Eastern Camden County RSD
John Recchinti, Evesham Township School District
Jennifer Gauld, Haddon Township BOE
John Deserable, Haddonfield BOE
Greg Gontowski, Magnolia Public School/Merchantville BOE/Woodlynne BOE
Michael Colling, Medford Lakes School District

Tanya Dawson, Mercer County SSSD/Mercer County Area Vocational Technical Schools
Joanne D'Angelo, Moorestown Township Public School District
William Gerson, Mount Ephraim BOE
Amy Lerner, North Hanover Township School District
Jodi Lennon, Riverside Township BOE
Laura Archer, Shamong Township School District
Casey DeJoseph, Springfield Township BOE
Jessica DeWysockie, Tabernacle Township School District

2016-2017 Delegates absent were:

Raymond Coxe, Burlington City BOE
Marian Smith, Eastampton Township BOE
Marie Goodwin, Medford Township Public Schools
Evon DiGangi, Mount Holly Township Public Schools
Tracy McGuire, Westampton Township Public Schools

District Personnel:

Rose Wang, Assistant Business Administrator, Haddonfield BOE
John Gallagher, Facilities Director, Medford Township Public Schools
Frank DeBerardinis, Voorhees School District

Fund Professionals present were:

Craig H. Wilkie, Area Vice President – AJGRMS, Inc.
Scott C. Tennant, Area Vice President – AJGRMS, Inc., arrived at 1:26 pm
Bradford Hoffman, Area Vice President – AJGRMS, Inc.
Jennifer Fox, Sr. Account Manager – AJGRMS, Inc.
Annette Reap, Executive Coordinator – AJGRMS, Inc.
John W. Geitz, Safety Coordinator – Risk Assessment Services, LLC
James D. Weber, Assistant Safety Coordinator – Risk Assessment Services, LLC
Louis J. Greco, Esq. – Fund Solicitor
Claudia Acosta, Account Manager, Qual-Lynx, Inc.
Chris Roselli, Claims Administrator – Qual-Lynx, Inc.
Karen Beatty, Client Service Manager – Qual-Lynx, Inc.

Fund Professional absent were:

None

Risk Management Consultants present were:

John McCrudden, Hardenbergh Insurance Group, Inc. – Collingswood Public Schools/Eastern Camden County RSD/
Haddon Township BOE/Oaklyn Public School District
Steve Walsh, EJA/Capacity – North Hanover Township BOE/Westampton Township Public Schools

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

Motion made by Mr. Fanuka, seconded by Mr. Kaz to open the voting to all Trustees present and 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 2016-27 to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mr. Fanuka, seconded by Mr. Kaz, to approve Resolution 2016-27 Payment Authorization Requests as revised in Closed Session and disapproving loss line on page 12 of the PAR's. Motion carried by unanimous vote.

VI. Approval of Minutes

Motion made by Mr. Fanuka, seconded by Ms. Schiraldi, to approve the March 8, 2017 meeting minutes. Motion carried by unanimous vote

VII. Budget Hearing – Motion Requested

- A. Motion by Mr. Fanuka, seconded by Ms. Lerner to open the Budget Hearing to the public. Motion carried by unanimous vote. Mr. Wilkie reviewed the budget.
- B. Motion by Mr. Fanuka, seconded by Ms. Schiraldi to close the public hearing on the Budget. Motion carried by unanimous vote.
- C. Motion by Ms. Schiraldi, seconded by Mr. Nettleton to adopt the 2017-2018 Budget as presented. Motion carried by unanimous vote.

VIII. Election of Trustees, Alternates, SPELL Delegates

- A. Motion by Mr. Kaz, seconded by Mr. Fanuka to accept other nominations besides those of the Nominating Committee. Motion carried by unanimous vote. Mr. Wilkie reviewed the nominating process.
- B. Motion by Mr. Kaz, seconded by Mr. Fanuka to close the floor to nominations. Motion carried by unanimous vote.
- C. Motion by Mr. Kaz, seconded by Mr. Fanuka 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. Kaz, seconded by Mr. Fanuka to elect the following Officers:

President – Robert J. Wachter, Jr., Mt. Laurel Township BOE

Vice President – Cynthia McClain, Voorhees Township BOE

Secretary – Mark Stratton, Haddon Heights BOE

Motion carried by unanimous vote.

X. Professional Reports

Attorney – Mr. Greco reviewed the use of seniority when letting staff go due to low enrollment or tight budgets. He noted that when you use seniority, no one can sue the district for wrongful termination, discrimination or whistle blowing because you used an objective measure as required by law.

Claims Administrator

Mr. Roselli reviewed the Adjuster Pending and Open Subrogation Reports, as well as Lessons from Losses on surveillance and the Notice of Subrogation Abandonment Report.

Managed Care Provider

Ms. Beatty reviewed the Managed Care reports included in the agenda.

Student Accident Program

No report at this time.

EXECUTIVE DIRECTOR

a. 2017-18 Membership Renewals – MOTION REQUESTED

Resolutions have been received from thirteen (13) districts up for membership renewal on July 1, 2017. Motion is requested to accept and approve the membership renewal Resolutions received from the following districts: Delanco, Eastampton, Eastern Camden County, Haddon Township, Lindenwold, Medford Lakes, Mercer County SSSD, Merchantville, Moorestown, Shamong, Southampton, Westampton and Woodlynne. Motion by Mr. Fanuka, seconded by Mr. Kaz to accept the membership resolutions from all districts that have renewed membership. Motion carried by unanimous vote.

b. NJSIA Workers' Compensation Conference

New Jersey Self-Insurers' held their conference in Atlantic City on May 4-5, 2017. We were pleased to be joined by 26 Claim Coordinators and School Business Administrators from our SPELL JIF members: 7 from ACCASBO, 15 from BCIP and 4 from GCSSD.

c. 2017 PRIMA Conference

The PRIMA Conference is being held from Sunday, June 4 through Wednesday, June 7, 2017 in Phoenix, Arizona. BCIP members attending are Jodi Lennon, Amy Lerner and Rose Wang.

d. 2017 Annual NJASBO Spring Dinner Meeting – June 7, 2017

The Annual Spring Dinner Meeting is scheduled for 6:00 – 9:00 p.m. on Wednesday, June 7, 2017 at Buddakan in Atlantic City. Everyone is reminded that they are welcome to invite one guest to the dinner meeting. VIA Bus will provide transportation to/from the restaurant, departing from the Borgata at 5:30 p.m. An email invitation was sent to all members on May 8, 2017. Responses are due to Annette Reap (Annette_Reap@ajg.com) by May 31, 2017. Mr. Wilkie noted that the invitation and menu were distributed and to please reply as soon as possible.

e. Mold, Environmental and IAQ Best Practices – July 19, 2017

This one day seminar will be held on **Wednesday, July 19, 2017 from 8:00 am until noon at the DoubleTree in Mount Laurel**. Invitations were emailed to all districts on April 25, 2017. We have applied for CEUs from the New Jersey Building & Grounds Association. We are awaiting their response. Mr. Wilkie noted the new location as the Indian Springs Country Club will be under renovation during the seminar this year.

f. Boiler Operator Refresher Training – August 9, 2017

Traveler's Insurance, the JIF's boiler and machinery carrier, will hold 2 refresher training sessions for Black Seal Boiler Operators. Each three-hour session is identical. One will be held from 8-11 am and the second from Noon – 3 pm. 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. **This training will be held on Wednesday, August 9th at Lenape Regional High School, 235 Medford Road in Medford.** Invitations will be emailed to all districts in May. Mr. Wilkie reminded everyone that this is refresher training and not an initial training.

g. SPELL JIF Joint Retreat – September 27-29, 2017

We are in the planning stages for a Joint Retreat to be held on **September 27th (Wed) through September 29th (Fri), 2017 at Congress Hall in Cape May**. Further information will be provided in the coming months. Mr. Wilkie reminded everyone to please mark their calendar and attend this informative training opportunity.

h. State of the JIF Dinner Update

The annual dinner will be held at The Mansion in Voorhees, on **Wednesday, December 6, 2017**. Please save the date. An update will be provided on the search for a new venue. Mr. Wilkie noted the banquet facilities that he has researched.

i. SPELL JIF HR Hotline

Attached is the Client Engagement Summary Report from Enquiron for fund year 2016-17 as of March 31, 2016, as well as a Member Usage Detail Report.

j. STOPiT Update

We are pleased to note that ten SPELL JIF affiliated districts are now using STOPiT to help them identify and immediately manage student issues very early in their genesis. The STOPiT districts are: Folsom, Greater Egg Harbor Regional, Somers Point and Weymouth from ACCASBO JIF; Delanco, Lumberton, Mercer County Area Vocational Technical School and Westampton Township from BCIP JIF; and Penns Grove – Carneys Point and Upper Deerfield from GCSSD JIF. STOPiT is 100% funded from SPELL JIF and our Reinsurance Partner the Great American Insurance Company. Any member need only call STOPiT at 855.999.0932 and make certain you mention that you are a SPELL JIF member school district.

k. Service Animals on Campus (Dogs)

We have are observing an increase in the number of members across ACCASBO, BCIP and GCSSD JIFs who are incorporating service dogs into their programs. Having animals within crowded human populations is always a risk and always will be. The risk can only be reduced through training for the animal and handler and education within the organization. There is a very good reason why the drug sniffing dogs at the airport security line where a sign that says; "Don't pet the dog." Addendum A is a series of blogs, advices and resources for you files in the event you need to consider a service animal or presently have one or more. You have coverage for the risk.

l. Lead Matters

Lead is a current issue in drinking water and rubber flooring. It is a toxic volatile pollutant. Take all matters about lead very seriously as there is no coverage in any of your policies for third party liability or property damage associated with lead. Mr. Tennant reviewed the lead coverage and also added Mercury and that it could be covered under an environmental claim as long as we file a pollution claim. He encouraged everyone who has a rubber floor to file a mercury claim.

m. Items Updated on SPELLJIF.COM

All contact lists will be updated in July, after the 2017-18 Fund Year begins.

You can access all the current directories, lists, meeting information, and claims information. Please visit the website often for the most up-to-date information. The content of the Member Login section of the site has been reorganized with broader categories.

Please notify our office if you would like to change or add a user for the website; please contact Annette Reap at the Executive Director's office, via email at Annette_Reap@ajg.com.

n. Maintaining Safe Schools

The May 2017 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).

o. Key Dates

- SPELL JIF Reorg Meeting – 5/25/17 – 9:30 am @ AJG Offices/Marlton
- No JIF Meetings in June, July or August
- PRIMA Conference – 6/5-8/17 in Phoenix, AZ
- Annual Spring Dinner Meeting – 6/7/17 @ Buddakan Restaurant

- Annual Mold/Environmental Management Seminar – 7/19/17 @ the Double Tree/Mt Laurel
- Boiler Operator Refresher Training Sessions – 8/9/17 @ Lenape RHSD, Medford
- Next BCIP JIF Meeting: 9/13/17 @ the Lenape RHS Administration Building
- SPELL JIF Joint Retreat – 9/27-29/17 @ Congress Hall in Cape May

2. UNDERWRITING AND FINANCE DIRECTOR

a. District/Fund Status

Mr. Hoffman provided an update on Fund Year 2016-2017 as of April 30, 2017.

b. 2017-2018 Renewal

Mr. Hoffman gave an update and stated the SPELL Trustees would be meeting on May 25, 2017 to approve all coverage placements for 2017-18.

c. SPELL Meeting Minutes

The minutes from the SPELL meeting held on February 3, 2017 are provided for your information.

d. RMC Resolutions and Agreements

RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on April 6, 2017 with a May 15, 2017 due date. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2017-2018 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox.

e. 2017-2018 Contribution Notices

Premium billings for the 2017-2018 fund year will be emailed to all districts by June 1, 2017. All premium contributions are due by July 15, 2017 to the Fund Treasurer, Jodi Lennon.

f. Surplus Return Resolutions

Surplus return resolutions will be sent to eligible current and former members by June 1, 2017. Please forward executed resolutions to the Executive Director's Office, attention Jodi Palmeri no later than June 30, 2017.

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. 2016-2017 Administrative Matter Defense Reimbursement

Each district is eligible for up to \$1,500 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 2016-2017 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. **Reimbursement requests are due by September 30, 2017.**

h. Certificates of Insurance

An email will be sent to each district with a Certificate of Insurance Report listing all of the annual certificates that were processed for the 2016-2017 Fund Year. In order to prepare for the 2017-2018 Fund Year we ask that you review the report and check all certificates that are needed for the July 1, 2017 Renewal Date.

Please forward these reports to the Executive Director's office attention Jennifer Fox by June 30, 2017 to ensure adequate timing to prepare the new certificates.

i. Auto ID Cards

Auto ID Cards will be mailed to all districts by the end of June for the 2017-2018 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.

j. Safety Incentive Program Winners- Reimbursement Procedure

A Safety Incentive Program Winner Reimbursement Procedure notice was sent to all districts that have qualified for an award in the 2015-2016 program. Reimbursement requests are due before May 31, 2017. 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.

k. Certificates of Insurance Report from 3/01/17-4/30/17-enclosed.

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed his safety reports that were included in the agenda packet.

G. Treasurer - MOTION REQUESTED

The April Approval Memo and Bill List can be found on pages 55-56. The May Bill List can be found on page 57. The Treasurer's Reports for the months ending February 28, 2017 and March 31, 2017 can be found on pages 58-69.

Motion made by Mr. Fanuka, seconded by Mr. Gerson, to approve the April/May 2017 Bill Lists and February/March 2017 Treasurer's Reports, as presented. Motion carried by unanimous vote.

H. Committee Meetings

Mr. Wilkie reviewed the minutes of the April 25, 2017 Finance Committee Meeting.

XI. ROLL CALL

2017-2018 Trustees answering to roll call were:

Robert F. Wachter, Mount Laurel Township BOE, President (SPELL Alternate #2)

Cynthia McClain, Voorhees Township BOE, Vice-President

Mark Stratton, Haddon Heights BOE, Secretary

James H. Hager, Lenape RHSD

Thomas J. Fanuka, Lumberton (SPELL Chair)

Kathleen Huder, Lindenwold BOE

Richard J. Kaz, Jr., N. Burlington County RSD (SPELL Trustee #2), arrived at 1:29 pm

2017-2018 Trustees absent:

Barbara Godfrey, Southampton Township (SPELL Alternate #1)

Joanne E. Clement, Clementon BOE

2017-18 Alternate Trustees answering to roll call were:

Beth Ann Coleman, Collingswood Public Schools/Oaklyn Public School District

Dennis Nettleton, Ewing Township Public Schools

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Marian Smith, Eastampton Township BOE
Marie Goodwin, Medford Township Public Schools
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Tracy McGuire, Westampton Township Public Schools

District Personnel:

Rose Wang, Assistant Business Administrator, Haddonfield BOE
John Gallagher, Facilities Director, Medford Township Public Schools
Frank DeBerardinis, Voorhees School District

XII. 2017-18 Oaths of Office

A. The Oaths of Office were handed out. Mr. Wilkie asked the Trustees to please sign and return to Ms. Fox at the end of the meeting.

XIII. 2017-2018 Reorganization Resolutions - ADOPTION

A. Reorganization Resolutions

Motion by Mr. Fanuka, second by Mr. Nettleton, to adopt Resolutions 2017-01 thru 2017-14. Motion carried by unanimous vote.

B. Committee Appointments

2017-18 Committee appointments will be finalized over the summer months.

XIV. Motion to Adjourn the Reorganization Meeting

Motion by Mr. Fanuka and seconded by Mrs. Lennon, to adjourn the reorganization meeting at 2:40 pm.
Motion carried by unanimous vote.

XV. Motion by Mr. Fanuka and seconded by Mr. Kaz approving Resolution 2017-15 to meet in Closed Session on September 13, 2017 at Lenape Regional High School Administration Building, Conference Training Room, 93 Willow Grove Road in Shamong Township, New Jersey 08088.

XVI. Miscellaneous Business and Public Comment – NONE

XVII. Motion by Mrs. Coleman and seconded by Mr. Fanuka, to adjourn the meeting at 2:40 pm. Motion carried by unanimous vote.



Mark Stratton, Fund Secretary