

Burlington County Insurance Pool Joint Insurance Fund

Voorhees Administration Offices

329 Route 73

Voorhees, New Jersey 08043

Wednesday, September 11, 2019 - 1:15 PM

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 Voorhees Township BOE_ Administrative Offices, 329 Route 73, Voorhees, New Jersey, on Wednesday September 11, 2019 beginning at 2:02 p.m., Ms. Huder, 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.

III. Roll Call

A. 2019-20 Trustees

Kathleen Huder, Lindenwold BOE, **President**
Beth Ann Coleman, Collingswood PS/Oaklyn PSD, **Vice President**
Dennis Nettleton, Ewing Township Public Schools, **Secretary**
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
Joanne D'Angelo, Moorestown Township Public School District (left at 2:46 pm)
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
Jennifer Gauld, Haddon Township BOE
John Recchinti, Evesham Township School District

2019-20 Trustees absent were:

Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)

2019-20 Alternate Trustees

Michael Colling, Medford Lakes School District (SPELL Alternate)
Marie Goodwin, Medford Township Public Schools

2019-20 Alternates Absent were:

None

2019-20 Delegates

Deborah Roncace, Audubon PS
Eloi Richardson, Bordentown RSD
Pat Austin, Interim, Chesterfield BOE
Valerie Carmody, Interim, Clementon BOE
James Heiser, Delanco Township BOE
Diana Schiraldi, Eastern Camden County RSD (SPELL Alternate)
Steve Burns, Haddon Heights BOE
Michael Catalano, Assistant BA, Haddonfield BOE

Constance L. Stewart, Lenape Regional HSD
Mark Leung, Lumberton Township BOE
Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools
Bernard Biesiada, Millstone BOE
Christopher Eberly, Mount Ephraim BOE
Amy Lerner, North Hanover Township School District
Jodi Lennon, Riverside Township BOE
Laura Archer, Shamong Township School District
Casey DeJoseph, Southampton Township BOE
Dave Gorski, Springfield Township BOE
Jessica DeWysockie, Tabernacle Township School District
Helen Haley, Voorhees Township BOE
Karen Greer, Westampton Township Public Schools

2019-20 Delegates absent were:

Raymond Coxe, Burlington City BOE
Marian Smith, Eastampton Township BOE

District Personnel present:

Kevin Byrnes, Assistant BA, Millstone BOE

B. Fund Professionals

Craig H. Wilkie, 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, Executive Coordinator - RPA, a division of Gallagher
Louis J. Greco, Esquire – Fund Solicitor
Chris Roselli, Claims Administrator – Qual-Lynx
Karen Beatty, Client Service Manager – Qual-Lynx, Inc.
John W. Geitz, Safety Coordinator – Risk Assessment Services, LLC
James D. Weber, Assistant Safety Coordinator – Risk Assessment Services. LLC
Danielle Colaianni, Student Accident Program - Hardenbergh

C. Risk Management Consultants

Barclay Group - Chesterfield
EJA Capacity – Bordentown/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. Biesiada, seconded by Ms. DeJoseph, to open the voting 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.

V. MOTION REQUESTED - Resolution 2019-16 to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Ms. DeJoseph, seconded by Ms. DeWysockie, to approve resolution 2019-16 Payment Authorization Requests as presented in Closed Session. Motion carries by unanimous vote.

VI. Approval of Minutes – **ADOPTION**

Motion by Mr. Eberly, seconded by Ms. DeJoseph, to approve the minutes of the May 8, 2019 meeting as presented. Motion carries by unanimous vote.

VII. Professional Reports

A. Attorney

Mr. Greco reviewed a Sports Injury Claim that was recently ruled upon in the state of New Jersey, Superior Court Appellate Division. The new ruling states that a student participating in a student/faculty sporting event is considered to have occurred during the “ordinary course of class” and, therefore, liability is not with the school district.

A second case reviewed by Mr. Greco was regarding association officers getting more release time than other faculty. This is against public policy and illegal to have release time to support anything other than the activities of the district.

The last case reviewed by Mr. Greco was involving the Newark Board of education and the release of their attendance officer. Mr. Greco noted that a district must have an attendance officer as law states that a district must have someone monitoring this.

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pending Reports (as of 8/31/19), the Emergency PAR Stewardship Reports, the Open Subrogation Report (as of 8/31/19) provided as handouts. He referred to Lessons Learned from Losses which demonstrates safe lifting practices. Mr. Roselli and Ms. Beatty reported on a serious claim involving a tick bite. They asked all present to be aware and exercise caution and to contact their office immediately if a tick bite occurs.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Reports for 2018-19 Year End, the Managed Care Summary as of 8/28/19, the Average Days to Report as of 8/28/18. She also provided a revised Transitional Duty Report as of 8/28/19.

D. Student Accident Program

A Status Report was presented to the Trustees by Ms. Colaianni on the student accident program for 2019-20. She noted the correct address for the claims form and asked the members to confirm that this was currently being used to avoid delays in processing. Finally, Ms. Colaianni advised that Bollinger has provided districts with their claims experience for the last five years. Members should review to make sure that all students listed are in their districts.

E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **Welcome New Members/Delegates**

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

Pat Austin, Interim – Chesterfield BOE

Valerie Carmody, Interim – Clementon BOE

Dr. Brian Falkowski, Interim – Haddonfield BOE

Dave Gorski – Springfield Twp BOE

Karen Greer, Board Secretary – Westampton Twp PS

b. 2020-21 Membership Renewals

Mr. Wilkie reported that seventeen (17) districts are up for membership renewal on July 1, 2020. They include Audubon, Bordentown, Delanco, Eastampton, Eastern, Haddon Township, Lindenwold, Medford Lakes, Mercer County SSSD, Mercer County Vo-Tech, Merchantville, Millstone, Moorestown, Shamong, Southampton, Westampton and Woodlynne.

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. In August, 2019, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

c. NJSIA WC Conference – May 8-10, 2019

Mr. Wilkie noted that the results of a post-conference survey sent to the attendees and that they are included in the agenda. Mr. Wilkie also noted that SPELL approval for this conference in 2020 will be sought at the October SPELL meeting.

d. 2019 PRIMA Conference Reports

Included in the agenda packet are reports from the attendees of the PRIMA Conference, Chris Veneziani, Folsom (ACCASBO) and Cherie Bratty, Upper Deerfield (GCSSD). Mr. Wilkie noted that the conference in 2020 will be in Nashville, Tennessee.

e. 2019 Annual NJASBO Spring Dinner Meeting – June 5, 2019

Mr. Wilkie noted that the Annual Spring Dinner Meeting was held on June 5, 2019 at Dock's Oyster House in Atlantic City. Attached are the survey results from those who attended. Discussion ensued regarding the event as attendance was down this year.

A motion was made by Ms. Coleman, seconded by Ms. DeWysockie, to return to the Oyster House in 2020. Motion carries by unanimous vote.

f. Environmental Management Seminar Held on July 17, 2019

The 7th Annual Environmental Management Seminar was held on Wednesday, July 17, 2019 from 8:00 am until noon at the DoubleTree in Mount Laurel. There were approximately 198 attendees from 77 School Districts (16 ACCASBO, 27 BCIP, 11 GCSSD and 23 Non-member Districts). The response was very positive from attendees regarding the presentations. Included is a summary of the attendee survey, along with a copy of the agenda. We look forward for any suggestions about next year's program.

g. 2019 Mold Seminar Follow up Survey for Environmental Hazard Risk Identification Program (EHRIP) Services

Mr. Wilkie noted that a survey was sent to all members on July 19, 2019. In total, 23 School Districts responded. The EHRIP was created to help reduce environmental risk among member school districts by providing a qualified consultant's third party evaluation and examination of the members' physical plant, HVAC systems and operational capacity to respond to mold concerns. The results of the survey will be utilized to identify trends within the SPELL JIF and how best we can address the issues. Participation in the program is 100% voluntary, and will be initially funded by the SPELL JIF. Mr. Wilkie noted that if you are still interested in participating in this program, please reach out to his office.

h. Mold Claim Reporting Update

Mr. Wilkie noted that as of 08-29-2019, there have been eleven (11) mold claims reported to Beazley Insurance, the Environmental Carrier to SPELL JIF members. Mistakes in reporting continue to be made jeopardizing coverage. First mistake is: we can handle this, so let's not report. Wrong! Here is the rule: see mold report mold. Mold reported a week late jeopardizes coverage. The policy requires consent from Beazley on the choice of CIH and on the authorization to pursue a scope of services written by the agreed upon CIH. Not getting

consent jeopardizes coverage. All you need to know is found on the SPELL website at: <http://www.spelljif.com/pollution-mold-information>. Here is the process to follow: See mold, report mold and include a stated request for consent to use your CIH on the claim report form. Once you receive an acknowledgment, call the Beazley claims adjuster and seek consent for your CIH and at the same time pin the adjuster down on the timing of consent associated with the anticipated Scope of Services to remediate. Chase the Beazley adjuster until you get what you need. Don't be victim to the process speed, speed it up. Tips: 1) Using any one of the three recommended CIH firms who are listed on the claim reporting form will speed the process. 2) Any other CIH may require Beazley to spend time vetting the firm and that will slow the process. 3) The actual inspection must be done by a CIH and can't be a survey done by an environmental consultant and signed off on by a CIH who was not present. Mr. Wilkie reviewed this important coverage and noted that the deductible that a district has will be dependent on the type of building that district has. He also reminded all districts to please report these claims as possible.

i. **Cyber Security Symposium – July 24, 2019**

Mr. Wilkie noted that the SPELL JIF IT/Cyber Risk Management Committee held its first risk management symposium focused on managing cyber security risk in school districts at the DoubleTree Suites in Mount Laurel. There were over 100 attendees: 28 from ACCASBO, 70 from BCIP and 5 from GCSSD. Attached are the results of the attendee survey.

j. **Technology Risk Management Services Proposal by CyZen LLC**

Surveys were distributed to all members on June 12, 2019. In total, 34 School Districts responded and each received an individual proposal from CyZen. These proposals contained pricing for (1) Employee Cyber Security Awareness Training and (2) Vulnerability Testing of member district's systems. While the SPELL is not paying for the services, we wanted members to be aware of the cost. There is no obligation to use CyZen, but given our history with them, we are confident in their capabilities and believe their pricing to be competitive. Our research shows that employee training and vulnerability testing are vital to reducing the risk of a cyber-related event, and we recommend all members budget for such services. Mr. Wilke reminded the group that there is not push to use CyZen and that it's at the districts expense.

k. **STOPit/WeTip Reminder**

Mr. Wilkie reminded the group that this is free coverage to the districts and that it's a service to help us. Mr. Wilkie noted that the SPELL JIF provides every member who elects to use it, the STOPit/WeTip programs. They are now combined and provide 24/7/365 anonymous reporting of all issues that are impacting students. To learn more and access the program go to: <http://www.spelljif.com/stopt>. Discussion ensued regarding Superintendents not wanting to use this service over several concerns.

l. **Drone Coverage Reminder**

As expected, all organizations are finding useful purpose for drones. For schools, a good risk management use is for roof top inspections where setting a ladder, climbing up and down and walking around inspecting roofs is dangerous work that can be done by training facilities staff and getting them licensed for drone use and buying a drone for them to conduct such inspections. Your coverage document provides coverage, but only for licensed operators and federally registered drones, and only after evidence of licensing and registration has been provided to the Administrator's office. This risk management requirement is in lock step with FAA regulations and ensures a knowledgeable user and safe activity. Go to the SPELL website for further information: <http://www.spelljif.com/drone-update-form>.

m. **November Professional Development**

Mr. Wilkie noted that there will be an elective Professional Development following the November meeting on the impact of the change to the Statute Of Limitations related to Sexual Abuse and Molestation claims. This is a very serious issue potentially impacting every member in explosive ways and we encourage all members to be present. We have already met with our reinsurer, claims team, JIF solicitor and actuary to define the many issues surrounding this change and begin building a best practices claim management response.

n. **Boiler Operator Refresher Training Held on August 6, 2019**

Mr. Wilkie and Mr. Geitz reported that Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 6th at Washington Township High School in Sewell. The training was 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 wanted to refresh their skills. Twenty-six (26) member districts took the opportunity to participate, training approximately 230 people total. Mr. Wilkie and Mr. Geitz noted that the training this summer was not up to par and that Mr. Geitz would be looking to put a program together for next summer.

o. **SPELL JIF Joint Retreat – September 25-27, 2019**

Mr. Wilkie noted that we are looking forward to the Joint Retreat to be held on **September 25th (Wed) through September 27th (Fri), 2019 at Congress Hall in Cape May**. We are expecting 40 of the 86 SPELL districts to be in attendance; 18 from BCIP. A copy of the agenda is included in the agenda packet.

A comprehensive Program has been put in place for the three day retreat.

- Wednesday afternoon's session, presented by Andras Tilcsik and Chris Clearfield, will lead us through a discussion of purpose and best practices to help guide and inform the future of the SPELL JIF and its members.
- Thursday is Capehart Day! John Geaney and Carmen Saginario will discuss Workers' Compensation issues, Medical Marijuana and Employees Rights.
- Friday's program will address Third Party Management, as well as review the recommended changes in the Certificate of Insurance Guidelines and implementing a COI Diary system for your district.

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

Mr. Wilkie reminded the group that the SPELL JIF will have an Exhibit Booth at the Fall Conference on October 22-23, 2019 in Atlantic City. The Booth Location is #478, the same as last year.

q. **State of the Fund Dinner**

Mr. Wilkie reminded the Trustees that the annual dinner will be held on Wednesday, December 4, 2019 at The Mansion in Voorhees. An invitation will be sent out electronically in early October. Mark the date on your calendars!

We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well. Remember to nominate personnel from your district who have gone above and beyond in their service in the past year for the "Safety Star" of the year to the Safety Coordinator's office.

r. **Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website is currently being updated to reflect the 2019-2020 Fund Year information. Policy information is being updated as it is received. 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.

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.

s. **Maintaining Safe Schools**

The May through August 2019 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).

t. **Key Dates**

- SPELL JIF Joint Retreat – 9/25-27/19 @ Congress Hall in Cape May
- SPELL Meeting – Friday, 10/4/19 – 10:00 a.m. at the Gallagher office in Marlton
- BCIP Claims Committee – Monday, 10/7/19 – 1:00 pm @ Voorhees BOE Admin
- Next BCIP JIF Meeting - 11/13/19 – 1:15 pm @ the Voorhees Township BOE Administration Building
- BCIP State of the Fund Dinner – Wednesday, 12/4/19 - 6:00 pm at The Mansion in Voorhees

2. UNDERWRITING AND FINANCE DIRECTOR

a. **District/Fund Incurred Losses Report (Handout)**

Mr. Hoffman provided an update on Fund Year 2018-2019 as of August 31, 2019.

b. **2019-2020 Plan of Risk Management**

The 2019-2020 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

c. **2020-2021 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, 2019 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, 2019 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, 2019, 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: Duff & Phelps 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. Duff & Phelps Questionnaire

A questionnaire from Duff & Phelps was emailed to all members on Friday, July 12, 2019. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires were due August 30, 2019; there are still 7 districts that have not completed and returned the questionnaire. We ask that if you have not completed the questionnaire to please do so 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 Duff & Phelps to schedule that visit. The districts scheduled for this year are: Clementon BOE, Haddon Heights BOE, Haddon Township BOE, Lenape RHSD, Medford Lakes SD, Mercer County Special Services SD, North Hanover Township SD, Tabernacle Township SD and Woodlynne 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 August 30, 2019. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 86 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. 2018-2019 & 2019-2020 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. Reimbursement requests are due by September 30, 2019 for the 2018-2019 Fund Year and September 30, 2020 for the 2019-2020 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 from 5/01/19 – 8/31/19-enclosed

- F. Safety Coordinator/Right to Know Coordinator
Mr. Geitz reviewed the May/June/July/August Activities and September/October Agenda, the Safety Incentive Program Update 2018-19 and the Back to School Safety Notice. Mr. Geitz also noted that he and Mr. Weber have developed a program that can be used for bus drivers and aides, twice a year, as required by the new law.
- G. Treasurer - **MOTION REQUESTED**
Motion by Mr. Wachter, seconded by Mr. Biesiada, to approve the June/July/August Approval Memos and Bill Lists, the September Bill List and the Treasurer's Reports (April 2019 thru June 2019). Motion carries by unanimous vote.
- H. Committee Meetings
1. Mr. Wilkie noted that the list of 2019-20 Committee Appointments was included in the agenda.
 2. Mr. Wilkie reported that the Strategic Planning Committee met prior to the JIF meeting today to review any items that need to be addressed over the coming year.
- IX. **MOTION REQUESTED - Resolution 2019-17** Motion by Ms. Lennon, seconded by Ms. Schiraldi, to meet in Closed Session on November 13, 2019 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. Eberly, seconded by Ms. DeJoseph, to adjourn the meeting at 2:53 pm. Motion carried by unanimous vote.


