

Burlington County Insurance Pool Joint Insurance Fund

Voorhees Administration Offices

329 Route 73

Voorhees, New Jersey 08043

Wednesday, September 12, 2018 - 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 12, 2018 beginning at 1:46 p.m., Ms. McClain, 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. **2018-19 Trustees answering to roll call were:**

Cynthia McClain, Voorhees Township BOE, President
Kathleen Huder, Lindenwold BOE, Vice-President
Beth Ann Coleman, Collingswood PS/Oaklyn PSD, Secretary
Mark Stratton, Haddon Heights BOE
Joanne E. Clement, Clementon BOE
Joanne D'Angelo, Moorestown Township Public School District
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)

2018-19 Trustees absent were:

Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)
Dennis Nettleton, Ewing Township Public Schools

2018-19 Alternate Trustees answering to roll call were:

Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
Jennifer Gauld, Haddon Township BOE

2018-19 Delegates answering to roll call were:

Eloi Richardson, Bordentown RSD
Patrick Pisano, Chesterfield BOE
James Heiser, Delanco Township BOE
Diana Schiraldi, Eastern Camden County RSD (SPELL Alternate)
John Recchinti, Evesham Township School District
Constance L. Stewart, Lenape Regional HSD
Mark Ritter, Lumberton Township BOE
Michael Colling, Medford Lakes School District (SPELL Alternate)
Marie Goodwin, Medford Township Public Schools
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
Barbara Godfrey, Southampton Township BOE
Pat Austin, Tabernacle Township School District

2018-19 Delegates absent were:

Robert Delengowski, Audubon PS
Raymond Coxe, Burlington City BOE
Marian Smith, Eastampton Township BOE
Steve Burns, Haddonfield BOE
Casey DeJoseph, Springfield Township BOE
Tracy McGuire, Westampton Township Public Schools

District personnel present:

Christina Moskal, Ewing Township Public Schools
Michael Catalano, Business Office, Haddonfield BOE
Frank DeBerardinis, Voorhees Township BOE

B. Fund Professionals answering to roll call were:

Craig H. Wilkie, Area Vice President – Gallagher
Scott C. Tennant, Area Vice President – Gallagher
Bradford Hoffman, Area Vice President – Gallagher
Jennifer Fox, Sr. Account Manager – 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

C. Risk Management Consultants answering to roll call were:

Arthur J. Gallagher - Millstone
Barclay Group - Chesterfield
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 Ms. Coleman, seconded by Mr. Richardson 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. Motion carried by unanimous vote.

V. MOTION REQUESTED - Resolution 2018-16 to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mr. DeBerardinis, seconded by Ms. Schiraldi to approve resolution 2018-16 Payment Authorization Requests as reviewed in Closed Session. Motion carries by unanimous vote.

VI. Approval of Minutes – **ADOPTION**

Motion by Ms. Schiraldi, seconded by Ms. Clement to approve the Minutes of the May 9, 2018 meeting as presented. Motion carried by unanimous vote.

VII. **MOTION REQUESTED** – Adoption of Amended Budget

Motion by Ms. Donnelly, seconded by Mr. Wachter to amend the 2018-2019 budget for the new additions of Audubon and Chesterfield Boards of Education. Motion carried by unanimous vote.

VIII. Professional Reports

A. Attorney

Mr. Greco reviewed his report and went over the assignment of duties. He also reviewed the recent JANUS decision with all present.

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pending Report (as of 8/31/18), the Emergency PAR Stewardship Reports, the Open Subrogation Report (as of 8/31/18) and the Lessons Learned from Losses-Safe Lifting. Mr. Wilkie noted that at the districts safety meetings, it's good to give the committee a snapshot of where the district stands to help everyone understand how everything ties together.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Reports 2017-18 Year End, the Managed Care Summary as of 8/31/18 and the Average Days to Report as of 8/31/18. Ms. Beatty also reminded all that the urgent care list is frequently updated on the BCIP website for reference.

D. Student Accident Program

Status Report was distributed in the packet to all Fund Delegates

E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **Welcome New Members/Delegates**

Mr. Wilkie welcomed the newest members of the BCIP JIF:
Robert Delengowski – Audubon Public Schools
Patrick Pisano – Chesterfield BOE

b. **2018 Spring AGRIP Conference Reports**

Included in the agenda packet are reports from AGRIP attendees from Barbara Godfrey and Rich Kaz.

c. **2018 Annual NJASBO Spring Dinner Meeting – June 6, 2018**

Mr. Wilkie noted that the Annual Spring Dinner Meeting was held on Wednesday, June 6, 2018 at Buddakan Restaurant in Atlantic City. Attached are the survey results from those who attended. Mr. Wilkie also was looking for recommendations on a location for the dinner this year, discussion ensued. Mr. Wilkie will look to make arrangements at the Buddakan again this year.

d. **Environmental Management Seminar Held on July 18, 2018**

Mr. Wilkie reviewed the 6th Annual Environmental Management Seminar “Mold and IAQ in our Schools” which was held on July 18, 2018 at the DoubleTree in Mount Laurel. There were

118 attendees from 53 School Districts (11 ACCASBO, 27 BCIP, 7 GCSSD and 8 Non-member Districts). The response was very positive from attendees regarding the presentations. Included are the results of the attendee survey, along with a copy of the agenda. We look forward for any suggestions about next year's program.

e. **Boiler Operator Refresher Training Held on August 15, 2018**

Mr. Wilkie reviewed the Boiler Operator Refresher training that was conducted by Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 15th at Collingswood High School in Collingswood. 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. 24 member districts took the opportunity to participate, training approximately 200 people total.

f. **SPELL JIF Joint Retreat – September 26-28, 2018**

Mr. Wilkie noted that we are looking forward to the Joint Retreat to be held on **September 26th (Wed) through September 28th (Fri), 2017 at Congress Hall in Cape May.** We are expecting 39 of the 85 SPELL districts to be in attendance; 20 from BCIP.

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

- Wednesday - Workers' Compensation
- Thursday – Third Party Contracts
- Friday – School Security – Hardening the School Facility

Mr. Wilkie noted asked all in attendance to make every effort to attend, as past retreats have been very beneficial to those in attendance.

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

The SPELL JIF will have an Exhibit Booth at the Fall Conference on October 23-24, 2018 in Atlantic City. The Booth Location is #478, the same as last year.

h. **State of the Fund Dinner**

Mr. Wilkie reminded all present about the annual dinner has been scheduled for **Wednesday, December 5, 2018 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.

i. **Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website has been updated to reflect the 2018-2019 Fund Year information. 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 Member Login section of the site has been transitioned to a new design and platform.

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@ajg.com.

j. 2019-20 Membership Renewals

Seven (7) districts are up for membership renewal on July 1, 2019. They include **Clementon, Evesham Township, Haddon Heights, Mercer County Vo-Tech, Mount Ephraim, Mount Laurel and Riverside.**

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. In August, 2018, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

k. Maintaining Safe Schools

The May through September 2018 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).

l. Key Dates

- SPELL JIF Joint Retreat – 9/26-28/18 @ Congress Hall in Cape May
- SPELL Meeting – Friday, 10/12/18 – 10:00 a.m. at the Gallagher office in Marlton
- Next BCIP JIF Meeting: 11/14/18 @ the Voorhees Township BOE Administration Building
- BCIP State of the Fund Dinner – Wednesday, 12/5/18 - 6:00 pm at The Mansion in Voorhees

2. UNDERWRITING AND FINANCE DIRECTOR

a. District/Fund Incurred Losses Report

Mr. Hoffman updated and reviewed Fund Year 2017-2018 as of August 31, 2018 with all present. Mr. Hoffman noted that there are several districts that have over 100% loss ratios but that there are heavy reserves in some of these districts and that these are not the final numbers for the fund year.

b. 2018-2019 Plan of Risk Management

The 2018-2019 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

c. 2019-2020 Exposure Renewal and Budget Process

Mr. Wilkie noted that just as we are expecting renewal numbers from the Fund as soon as possible during our Budget process, it is vital for the Fund to get the requested information from districts in a timely manner so that these numbers can be prepared. He 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, 2018 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, 2018 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, 2018, 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 Monday, August 6, 2018. 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 31, 2018; there are still eight (8) 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: Haddonfield BOE, Moorestown Township Public Schools, Mount Laurel Township BOE & Chesterfield BOE. Other site visits may be scheduled after the questionnaires are received.

e. **NJ DOL Compliance Enforcement Cross Match**

A letter regarding the cross match program was sent on July 26, 2018. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 85 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. 2017-2018 & 2018-2019 Administrative Matter Defense Reimbursement

Ms. Fox reminded each district that they are 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, 2018 for the 2017-2018 Fund Year and September 30, 2019 for the 2018-2019 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 reviewed the certificates of insurance for the period of 5/01/18 – 8 /31/18 which were enclosed in the packets.

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the May/June/July/August Activities Report and the September/October Agenda and Safety Notices. Mr. Wilkie noted to all present that these safety notices are a good item to share with your administrative teams.

G. Treasurer - MOTION REQUESTED

Motion by Mr. Wachter, seconded by Mr. DeBerardinis, to approve the June/July/August Approval Memos and Bill Lists, the September Bill List and the Treasurer's Reports for the months of April 2018 thru July 2018. Motion carried by unanimous vote.

Motion by Ms. Clement, seconded by Mr. Wachter, to approve the Investment Policy Statement. Motion carried by unanimous vote.

H. Committee Meetings

1. None.


IX. MOTION REQUESTED - Resolution 2018-17

Motion by Mr. Wachter, seconded by Ms. Schiraldi, to meet in Closed Session on November 14, 2018 at the Voorhees Administration Offices, 329 Route 73, Voorhees, New Jersey, 08043. Motion carried by unanimous vote.

X. Miscellaneous Business and Public Comment -

XI. MOTION REQUESTED – To Adjourn

Motion by Ms. Schiraldi, seconded by Ms. Clement, to adjourn the meeting at 2:23 pm. Motion carried by unanimous vote.


Fund Secretary