

# **Burlington County Insurance Pool Joint Insurance Fund**

**Lenape RHS Administration Building  
93 Willow Grove Road  
Shamong, New Jersey 08088**

**Wednesday, September 13, 2017 - 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 the Lenape RHS Administrative Building, 93 Willow Grove Road, Shamong, New Jersey, on Wednesday September 13, 2017 beginning at 2:03 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.

**III. Roll Call**

**A. 2017-18 Trustees answering to roll call were:**

Robert F. Wachter, Mount Laurel Township BOE, President (SPELL Alternate #2)  
Mark Stratton, Haddon Heights BOE, Secretary  
James Hager, Lenape RHSD  
Thomas J. Fanuka, Lumberton (SPELL Vice-Chair, Trustee #1)  
Barbara Godfrey, Southampton Township (SPELL Alternate #1)  
Joanne E. Clement, Clementon BOE  
Kathleen Huder, Lindenwold BOE

**2017-2018 Trustees absent were:**

Cynthia McClain, Voorhees Township BOE, Vice-President  
Richard J. Kaz, Jr., N. Burlington County RS D, President (SPELL Trustee #2)

**2017-2018 Alternate Trustees answering to roll call**

Beth Ann Coleman, Collingswood PS/Oaklyn PSD  
Dennis Nettleton, Ewing Township Public Schools

**2017-2018 Alternate Trustees absent were:**

None

**2017-2018 Delegates answering to roll call were:**

Eloi Richardson, Bordentown RSD  
Marian Smith, Eastampton Township BOE  
Diana Schiraldi, Eastern Camden County  
John Recchinti, Evesham Township; arrived at 1:23 pm  
Jennifer Gauld, Haddon Township  
John Deserable, Haddonfield BOE  
Gregory Gontowski, Magnolia PS, Merchantville BOE/Mt Ephraim BOE/Woodlynne BOE  
Michael Colling, Medford Lakes BOE  
Marie Goodwin, Medford Township Public Schools  
Bernard Biesiada, Millstone BOE  
Joanne D'Angelo, Moorestown Public School District

Amy Lerner, North Hanover Township Public Schools  
Jodi Lennon, Riverside Township BOE, left at 2:35 pm  
Laura Archer, Shamong Township  
Casey DeJoseph, Springfield Township BOE; arrived at 1:20 pm  
Jessica DeWysockie, Tabernacle Township School District  
Tracy McGuire, Westampton Township

**2017-2018 Delegates absent were:**

Raymond Coxe, Burlington City BOE  
James Heiser, Delanco Township BOE  
Tanya Dawson, Mercer County SSSD/Mercer County Area Vocational Technical Schools  
Evon DiGangi, Mount Holly BOE

**District Personnel:**

Steve Burns, Assistant Business Administrator, Haddonfield BOE  
Michael Catalano, Business Office, Haddonfield BOE  
Frank DeBerardinis, Voorhees Twp. Public Schools

**Fund Professionals present were:**

Craig H. Wilkie, Area Vice President — AJGRMS, Inc.  
Scott C. Tennant, Area Vice President — AJGRMS, Inc.  
Annette Reap, Executive Coordinator— AJGRMS, Inc.  
Jennifer Fox, Sr. Account Manager — AJGRMS, Inc.  
John W. Geitz, Safety Coordinator — Risk Assessment Services, LLC  
Louis J. Greco, Esquire — Fund Solicitor  
Chris Roselli, Claims Administrator — Qual-Lynx  
Karen Beatty, Client Service Manager — Qual-Lynx

**Risk Management Consultants present were:**

Bonnie Ridolfino, Hardenbergh Insurance – Collingswood/Eastern Camden County/Haddon Township/Oaklyn, left at 2:43 pm  
Danielle Colaanni, Hardenbergh Insurance  
Steve Walsh, EJA/Capacity-Westampton Township Public Schools

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

A motion was made by Mr. Fanuka, seconded by Ms. Clement to open the voting to all Trustees present 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 2017-16** to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mr. Fanuka, seconded by Ms. Clement to approve resolution 2017-16 Payment Authorization Requests as reviewed in Closed Session. Motion carried by unanimous vote.

VI. Approval of Minutes – **ADOPTION**

Motion by Mr. Fanuka, seconded by Ms. McGuire to approve the minutes of the May 10, 2017 minutes as presented. Motion carried by unanimous vote.

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

Motion by Ms. Schiraldi, seconded by Mr. Fanuka to approve the Adoption of the Amended 2017-2018 Budget as presented. Motion carried by unanimous vote.

VIII. Professional Reports

A. Student Accident Programs

Ms. Ridolfino reviewed the new Student Accident Insurance with the group. She welcomed the new Districts that are participating in the program.

B. Attorney

Mr. Greco reviewed his report and reviewed that in a civil suit, anything short of a criminal conviction and no admission of guilt, the District must reimburse the staff member for the action. Discussion ensued. Mr. Fanuka questioned if a staff member wished to use a specific attorney, are we responsible for those fees? Mr. Greco noted that we are not, only if the staff member uses who the District chooses as an attorney.

C. Claims Administrator

Mr. Roselli reviewed his report and the Lessons Learned from Losses. He also provided updates on a few staffing changes.

D. Managed Care Provider

Ms. Beatty reviewed the Managed Care Report. She noted that the reports now include occupational exposure claims and that Report Only claims are broken out separately from the Medical Only and Indemnity claims.

D. Executive Director/Underwriting & Finance Director Report

1. **EXECUTIVE DIRECTOR**

a. **Welcome New Members/Delegates**

Mr. Wilkie welcomed the newest members of the BCIP JIF: Eloi Richardson - Bordentown RSD and Bernie Biesiada - Millstone BOE.

b. **2017 PRIMA Conference Reports**

Included in the agenda packet are reports from PRIMA attendees from Folsom (ACCASBO), Haddonfield (BCIP) and Riverside (BCIP).

c. **2017 Annual NJASBO Spring Dinner Meeting – June 7, 2017**

The Annual Spring Dinner Meeting was held on Wednesday, June 7, 2017 at Buddakan Restaurant in Atlantic City. Mr. Wilkie noted that we will be looking to have the Spring 2018 dinner at the Buddakan again. All were in agreement.

d. **SPELL HR Helpline**

Attached is the Client Engagement Summary Report from Enquiron for fund year 2016-17, as well as the most recent Contact List. Please review the staff members from your districts who have access and update any information, if necessary, by contacting Annette Reap at the Fund Administrator's office at Annette\_Reap@ajg.com.

e. **Environmental Management Seminar Held on July 19, 2017**

The 5th Annual Environmental Management Seminar "Mold and IAQ in our Schools" was held on July 19, 2017 at the DoubleTree in Mount Laurel. There were 70 attendees from 39 School

Districts (10 ACCASBO, 19 BCIP, 7 GCSSD and 3 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 were also able to secure CEU's for the Facilities Managers for the first time. We look forward for any suggestions about next year's program.

f. **Boiler Operator Refresher Training Held on August 9, 2017**

Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 9<sup>th</sup> at Lenape High School in Medford. 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. Only 10 member districts took the opportunity to participate in this training, about 157 people total. Mr. Wilkie noted that the seminar was a success again this year and recommended that more districts take advantage of this training opportunity in the future.

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

Mr. Wilkie noted that the Joint Retreat will be held on September 27<sup>th</sup> (Wed) through September 29<sup>th</sup> (Fri), 2017 at Congress Hall in Cape May. We are expecting 33 of the 76 SPELL districts to be in attendance; 18 from BCIP.

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

Wednesday - "A Day with the Lawyers" - Four of our JIF attorneys, along with Enquiron (HR Helpline), will address issues that are facing districts regarding personnel matters.

Thursday – "A Day of Cyber/Technology" - Rick Hillman, Director of Facilities and IT, from Mercer County Special Services/Vocational School, along with personnel from K2Intelligence, who performed the two SPELL technology audits, will present on the biggest district challenges to safeguard data, offering a proactive approach to addressing cyber security and solutions to put policies and procedures in place.

Friday – A review of the "Annual JIF Calendar" from July through June, addressing the areas that districts should be focusing on and how it relates to your JIF, as well as panel discussion from JIF Fund Professionals and Certificate of Insurance review. Mr. Wilkie recommended that all districts plan to take advantage of the great training opportunity next year as the information that is presented is a benefit to the entire group.

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

Mr. Wilkie noted that the SPELL JIF will have an Exhibit Booth at the Fall Conference on October 24-25, 2017 in Atlantic City. The Booth Location is #478, the same as last year. The giveaway this year will be a pair of earbuds.

i. **State of the Fund Dinner**

Mr. Wilkie noted that the annual dinner has been scheduled for Wednesday, December 6, 2017. The location has changed to 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.

j. **Arthur J. Gallagher Publications**

Mr. Wilkie noted the publications that are included in the packet for review and the importance of reviewing the information.

k. **Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website has been updated to reflect the 2017-2018 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.

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.

l. **2018-19 Membership Renewals**

Fifteen (15) districts are up for membership renewal on July 1, 2018. **They include Burlington City, Collingswood, Ewing Township, Haddonfield, Lenape Regional, Lumberton, Magnolia, Medford Township, Mount Holly, North Hanover, Northern Burlington, Oaklyn, Springfield Township, Tabernacle Township and Voorhees Township.**

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. In August, 2017, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

m. **Maintaining Safe Schools**

*The June through August 2017 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).*

n. **Key Dates**

Mr. Wilkie reviewed important upcoming dates and events with those in attendance

- SPELL JIF Joint Retreat – 9/27-29/17 @ Congress Hall in Cape May
- SPELL Meeting – Friday, 10/13/17 - 9:30 a.m. at the Gallagher office in Marlton
- Next BCIP Meeting – Wednesday, 11/8/17 – 1:15 pm at Lenape Administration Offices
- BCIP State of the Fund Dinner – Wednesday, 12/6/17 - 6:00 pm at The Mansion in Voorhees

**2. UNDERWRITING AND FINANCE DIRECTOR**

Mr. Tennant reviewed the Underwriters report with the group.

a. **Retrospective Addition of General Liability Coverage**

*Legal expense reimbursement coverage is being added back into the SPELL JIF General Liability Policies beginning July 1, 2007 though the current year policy for Legal Reimbursement fees required by statute and otherwise subject to coverage. The language will appear as shown below in the general liability coverage document section III. SUPPLEMENTARY PAYMENTS, subsection a. number 7 as follows:*

(7) TITLE 18A:12-20; 18A:16.6 & 16.6.1 Extension

Coverage is extended to include liability imposed upon an Insured by Sections 18A-16-6, 18A: 16-6.1 and 18A: 12-20, laws 1967 of New Jersey and any changes and additions to those sections. If any of this Coverage Part's liability provisions, except coverage limits, conflict with the above laws the provisions are changed to agree with the laws.

**CRIMINAL ACTION**

In any criminal action under the above laws, this Coverage Part will not provide defense to an Insured, pay the costs of defending an Insured, or settle any claim or lawsuit as a part of an Insured's liability protection until after an Insured has been acquitted in a court of competent jurisdiction. After such acquittal, this Coverage Part shall only be liable if the claim, occurrence, or wrongful act giving rise to the criminal action is covered under the terms and conditions of the Coverage Document.

The SPELL JIF Trustees approved this at their April 17, 2015 meeting. We were supposed to add the coverage back into our GL form retroactive to July 1, 2007 and in reviewing the form this week I realized we hadn't attended to it. The coverage does not expand the limits of liability and is exceptionally rare. As you know, these can be very difficult claim scenarios when they occur like sexual abuse/harassment allegations and we weigh in right away to ascertain the wisdom of defending or not defending. But, at the end of the day whether or not we defend, if the case is dropped for whatever reason or the person is exonerated in a legal proceeding the member is required to reimburse the employee and it has always been our intent to consider that cost as a part of the original claim.

**b. 2017-2018 Plan of Risk Management**

The 2017-2018 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section shortly.

**c. 2018-2019 Renewal and Budget Process**

Mr. Wilkie reminded the group to get all information to the JIF in a timely fashion. This will enable the underwriting team to get renewal information to us for our budgets.

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, 2017 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, 2017 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](mailto: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, 2017, or as soon as available, to Jennifer Fox, SPELL JIF, PO Box 449, Marlton, NJ 08053 or email to [jennifer.fox@ajg.com](mailto: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: American Appraisal Associates is conducting building value appraisals. A property value renewal questionnaire will be sent to all districts in the Fall 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 (formerly American Appraisal) Questionnaire***

Ms. Fox advised that a questionnaire from Duff & Phelps was emailed to all members on Monday, July 13, 2017. 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 September 1, 2017; there are still five (5) 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: Collingswood Public Schools, Eastampton Twp. BOE, Eastern Camden County RSD, Evesham Twp. BOE, Magnolia Public Schools, Medford Township BOE, Mount Ephraim BOE, Riverside Township BOE, Shamong Twp. BOE, Bordentown Regional SD and Millstone BOE. Other site visits may be scheduled after the questionnaires are received.

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

Ms. Fox reported that a letter regarding the cross match program was sent on September 7, 2017. The letter from Ms. Fox to Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 76 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. Letter to Division of Workers Compensation with Campus Information***

A letter from Ms. Fox to Mr. Crider, Assistant Director at the Division of Workers Compensation with a listing of campuses for all 76 districts of SPELL was sent on September 7, 2017. This letter was sent as a result of requests that many districts received requesting district locations by address and name.

***g. 2016-2017 & 2017-2018 Administrative Matter Defense Reimbursement***

Ms. Fox explained that 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, 2017 for the 2016-2017 Fund Year and September 30, 2018 for the 2017-2018 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.

*h. **Certificates of Insurance Report** from 5/01/17 – 8 /31/17-enclosed*

E. **Safety Coordinator/Right to Know Coordinator**

Mr. Geitz reviewed his safety report with the group. He also noted that the Environmental Protection Agency (EPA) revised their underground fuel tank regulations. Any district that has an underground fuel tank needs to have a licensed operator on site. Mr. Geitz believes that the EPA is trying to eliminate underground storage tanks. He also noted the carbon monoxide detector rules have been updated. Districts are now allowed to have detectors that either plug in or are battery operated.

G. **Treasurer**

**Motion** made by Mr. Fanuka, seconded by Ms. Godfrey, to approve the June/July/August memos and Bills List, the September Bill List and the Treasurer Reports for April 2017/July 2017 as presented. Motion carried by unanimous vote.

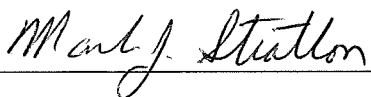
H. **Committee Meetings**

No Committee reports.

IX. **Motion** by Mr. Fanuka, seconded by Ms. Godfrey approving **Resolution 2017-17** to meet in Closed Session on November 8, 2017 at the Lenape Regional High School Administration Building, Conference Training Room, 93 Willow Grove Road in Shamong Township, New Jersey, 08088. Motion carried by unanimous vote.

X. Miscellaneous Business and Public Comment – None.

XI. **Motion** by Mr. Fanuka, seconded by Ms. Godfrey, to adjourn the meeting at 2:45 pm. Motion carried by unanimous vote.

  
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Mark Stratton, Fund Secretary