

Burlington County Insurance Pool Joint Insurance Fund
Lenape Regional High School Administration Building
Conference Training Room
93 Willow Grove Road
Shamong Two., NJ 08088

Wednesday, September 14, 2016

OPEN SESSION MEETING MINUTES

I. MEETING CALLED TO ORDER

A meeting of the Burlington County Insurance Pool Joint Insurance Fund (BCIP JIF) was held at the Lenape Regional High School Administration Building, 93 Willow Grove Road, Shamong Twp., New Jersey, on Wednesday, September 14, 2016 beginning 1:40 p.m., Mr. Wachter President, presiding.

II. STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Notice of this meeting was given by sending sufficient notice herewith to the Burlington County times, filing advance written notice of this meeting with each member district; and posting notice on the public bulletin boards of all municipalities served by members of the Burlington County insurance pool Joint Insurance Fund.

III. 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 Vice-Chair, Trustee #1)

Barbara Godfrey, Southampton Township (SPELL Alternate #1)

Joanne E. Clement, Clementon BOE

Kathleen Huder, Lindenwold BOE

2016-2017 Trustees absent were:

Richard J. Kaz, Jr., N. Burlington County RSD (SPELL Trustee #2)

2016-2017 Alternate Trustees answering to roll call

Beth Ann Coleman, Collingswood PS/Oaklyn PSD

2015-2016 Alternate Trustees absent were:

Dennis Nettleton, Ewing Township Public Schools

2016-2017 Delegates answering to roll call were:

Raymond Coxe, Burlington City BOE

Joanne D'Angelo, Delanco Township BOE

Diana Schiraldi, Eastern Camden County

Jennifer Gauld, Haddon Township

Gregory Gontowski, Magnolia/Woodlynne

Michael Colling, Medford Lakes BOE

Marie Goodwin, Medford Township

Tanya Dawson, Mercer County SSD/Vocational School
Paul Whitman, Moorestown Township Public School District
Evon DiGangi, Mount Holly BOE – left at 2:10 pm
Amy Lerner, North Hanover Township School District
Jodi Lennon, Riverside Township BOE
Laura Archer, Shamong Township

2016-2017 Delegates absent were:

Marian Smith, Eastampton Township BOE
John Recchinti, Evesham Township
John Deserable, Haddonfield BOE
William Gerson, Mount Ephraim BOE
Bruce Benedetti, Springfield Township BOE
Judy Jackson, Tabernacle Township BOE
Tracy McGuire, Westampton Township

District Personnel:

Jessica DeWysockie, Ewing Township Public School
Frank DeBerardinis, Voorhees Township BOE

Fund Professionals present were:

Craig H. Wilkie, Area Vice President — AJGRMS, Inc.
Scott C. Tennant, Area Vice President — AJGRMS, Inc.
Bradford Hoffman, Area Vice President - AJGRMS, Inc.
Melissa Ollendike, Marketing Specialist - AJGRMS, Inc.
Annette Reap, Executive Coordinator— AJGRMS, Inc.
Jennifer Fox, Sr. Account Manager – AJGRMS, Inc.
John W. Geitz, Safety Coordinator — Risk Assessment Services, LLC
Jim Weber, Safety Coordinator - Risk Assessment Services, LLC
Louis J. Greco, Esquire — Fund Solicitor (left at 1:50 pm)
Kathleen Kissane, Claims Administrator — Qual-Lynx
Karen Beatty, Client Service Manager — Qual-Lynx

Risk Management Consultants present were:

John McCrudden, Hardenbergh Insurance
Steve Walsh, EJA/Capacity-Westampton Township Public Schools

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

Motion made by Mr. Fanuka, seconded by Ms. Clement, to open the voting to all Trustees present and that the business of the Fund at this monthly 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 2016-16 to approve Payment Authorization Request(s) as presented with modifications in Closed Session.

Motion by Ms. Godfrey, seconded by Mr. Fanuka, to approve Resolution 2016-16 Payment Authorization Requests as presented in Closed Session. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES

Motion made by Mr. Fanuka, seconded by Ms. Godfrey, to approve the May 11, 2016 meeting minutes. Motion carried by unanimous vote.

VII. Professional Reports

- **Attorney**

Mr. Greco reported on two favorable outcomes that were handed down over the summer. In S.D. v. Haddon Heights BOE a ruling was handed down that you cannot sue in federal court until you have gone entirely through due process. In Rachel A. Parsons v. Mullica Twp. BOE the ruling handed down that neither a public entity nor a public employee is liable for injury caused by the failure to make a physical or mental examination. Both are significant favorable outcomes.

- **Claims Administrator**

Ms. Kissane reviewed the Subrogation Report as of September 2016, which is found in the agenda packet, as well as the Adjuster Pending report. Subrogation Abandonment Stewardship Report was also reviewed.

- **Managed Care Provider**

Ms. Beatty reviewed the Managed Care Summary Reports included in the agenda, as well as Lessons Learned from Losses regarding Lifting Safety. Ms. Beatty also provided an example of significant savings by sending employees to an urgent care facility vs. the hospital emergency room. She urged the members to use an urgent care facility when possible.

- **Student Accident Program**

Mr. McCrudden reviewed the changes to the Student Accident Form in that it is now asking if the parents have any form of government funded healthcare plans. Mr. McCrudden reviewed the claims experience with the group.

- **Executive Director/Underwriting Manager Summary**

EXECUTIVE DIRECTOR

Mr. Wilkie welcomed everyone back. He also wished a warm welcome to Laura Archer with Shamong Township BOE, Paul Whitman Interim at Mooresetown Township Public Schools, Greg Gontowski who added Merchantville to his other 2 districts, welcome back to John Deserable at Haddonfield BOE, Jessica DeWysockie, the current assistant in Ewing who will be joining Tabernacle in November.

Program Enhancements

Mr. Wilkie reviewed the current enhancements and additions to our coverage limits.

Resolution 2016-17 Panel Physicians – MOTION REQUESTED

Mr. Wilkie requested a motion to approve Resolution 2016-17 which replaces Resolution 2016-08, to include additions to the list made at the request of Qual-Lynx.

Motion made by Mr. Fanuka, seconded by Ms. Schiraldi, to approve Resolution 2016-17. Motion carried by unanimous vote.

Safety Incentive Program – Rollover of Award Monies

Mr. Wilke requested a motion to allow Districts to rollover their Safety Award from one year to the next to enable a larger safety purchase.

Motion made by Ms. Godfrey, seconded by Ms. D'Angelo to approve. Motion carried by unanimous vote.

Annual Spring Dinner Meeting

Mr. Wilke reviewed the Annual Spring Dinner and concerns with having the dinner at various locations. Discussion ensued regarding a location. The Borgata is not able to host our dinner as there is only one restaurant and it is a \$100 minimum per person. In addition, many of the restaurants at the Borgata are changing ownership. A survey will go out to get the membership to get ideas for future locations.

2016 PRIMA Conference Report

Included in the agenda packet is a report from PRIMA attendee, Joanne Clement, Clemonton School District.

SPELL HR Helpline

Mr. Wilke reminded the group that each district has 2 users for the helpline and that by utilizing this service, you will get a written response from a lawyer in 24 hours.

Environmental Management Seminar held on July 20, 2016

The program was again well attended and we plan to offer it again next year. Included in the packet are the results of the attendee survey, along with a copy of the agenda. We would like to hear from our members with their thoughts for next year's program. The JIF will also be looking to get approval from the state for building and grounds personnel for their continuing education credits for next year's seminar.

Mr. Fanuka inquired about lead testing and coverage that the JIF has. Mr. Tennant replied that there is no carrier in the country that is currently offering coverage for lead in the water. The JIF did put our former carrier on notice that claims may be coming but that's the best that we can do at this point.

Boiler Operator Refresher Training held on August 11, 2016

Mr. Wilkie reported that Traveler's Insurance, the JIF's boiler and machinery carrier, held two refresher-training sessions for Black Seal Boiler Operators on August 11th at Cedar Creek High School in Egg Harbor City. 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 would like to refresh their skills. About 70 people attended.

SPELL JIF Joint Retreat – September 28-30, 2016

The SPELL JIF retreat will be held on September 28-30, 2016 at Congress Hall in Cape May. Approximately 35 of the 73 SPELL districts to be in attendance; 17 from BCIP. A preliminary program has been included in the agenda packet for your reference.

NJSBA/NJASBO/NJASA Fall Conference

The SPELL JIF will have an exhibit booth at the Fall Conference on October 25-27, 2016 in Atlantic City. The booth location is #478.

State of the Fund Dinner

The annual dinner has been scheduled for Tuesday, November 29, 2016 at O'Connor's American Bar and Grille. Invitations will be sent out in October.

Items Updated on SPELLJIF.com

The SPELLJIF.com website has been updated to reflect the 2016-2017 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.

Unmanned Aerial Systems (UAS) – Drones Update

Mr. Tennant provided an update on Unmanned Aerial Systems, or drones, and the recently acquired coverage. He reminded everyone of the final regulations that were released in August and that if you plan to have activities with drones, please make sure to get proper approvals from the government in order to be covered.

2017-18 Membership Renewals

Thirteen districts are up for membership renewal on July 1, 2017. **They include Delanco, Eastampton, Eastern Camden County, Haddon Township, Lindenwold, Medford Lakes, Mercer County SSSD, Merchantville, Moorestown, Shamong, Southampton, Westampton and Woodlynne.**

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. Renewing members will be contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

Marketing/Growth

Arthur J. Gallagher office will be sending out a marketing e-mail at the beginning of October to Non-Member Districts. We will highlight our enhancements.

Kids Chance of NJ Scholarships

Mr. Tennant spoke to the group about Kids' Chance of New Jersey. It was created to provide scholarships for college and vocational education to children of New Jersey workers who have been fatally or catastrophically injured in a work-related accident. The hardships to children and families created by the death or serious disability of a parent often include financial ones, making it difficult for deserving young people to pursue their educational dreams. For more information, their website can be accessed through this link: <http://www.kidschancenj.org/scholarships/>

Maintaining Safe Schools

The June through September 2016 issues have been sent by email to the Business Administrators of all member districts.

Key Dates

- SPELL Joint Retreat – 9/28-30/16 at Congress Hall in Cape May
- SPELL Meeting – Friday, 10/14/16 - 9:30 a.m. at the Gallagher office in Marlton
- BCIP Meeting – Wednesday, 11/9/16 – 1:15 pm at Lenape Administration Offices
- BCIP State of the Fund Dinner – Tuesday, 11/29/16 - 6:00 pm at O'Connor's American Bar & Grille

UNDERWRITING AND FINANCE DIRECTOR

District/Fund Status

Mr. Hoffman provided an update on Fund Year 2015-16, as of August 31, 2016.

An amendment to the budget was provided as a handout and Mr. Hoffman requested a motion to update the 2016-2017 Budget.

MOTION by Mr. Fanuka, seconded by Ms. Godfrey to amend the 2016-17 Budget. Motion carried by unanimous vote.

2016-2017 Plan of Risk Management

The 2016-2017 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

2017-2018 Renewal

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.

Please submit a copy of your Audit for year ending June 30, 2016 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 submit a copy of your ASSA report by December 15, 2016, 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: 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.**

Duff & Phelps (formerly American Appraisal) Questionnaire

A questionnaire from Duff & Phelps was emailed to all members on Tuesday, July 26, 2016. The questionnaires were due August 12, 2016; there are still three (3) districts (Burlington City BOE, Mount Holly Twp. School District and Springfield Twp BOE) that have not completed and returned the questionnaire. 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: Delanco Township BOE, Lindenwold BOE, Merchantville BOE, Voorhees Township BOE and Westampton Township Public Schools. Other site visits may be scheduled after the questionnaires are received.

NJ DOL Compliance Enforcement Cross Match

A letter regarding the cross match program was sent on August 2, 2016. The letter from Ms. Fox to Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 73 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.

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 73 districts of SPELL was sent on August 2, 2016. This letter was sent as a result of requests that many districts received requesting district locations by address and name.

2015-2016 & 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. **Reimbursement requests are due by September 30, 2016 for the 2015-2016 Fund Year and September 30, 2017 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.

Certificates of Insurance Report from 5/01/16 – 8 /31/16- is enclosed for your review.

- **Safety Coordinator/Right to Know Coordinator**

Mr. Geitz reviewed his reports. He noted the Back to School Safety Bulletin that was also included in the agenda.

- **Treasurer – MOTION REQUESTED**

The June, July and August Approval Memos and Bill Lists, September Bill List and April through July 2016 Treasurer's Reports are included in the agenda.

Motion by Mr. Fanuka, seconded by Ms. D'Angelo, to approve the Bill Lists and Treasurer's Reports as presented. Motion carried by unanimous vote.

VIII. Resolution 2016-18 – MOTION REQUESTED

MOTION by Mr. Fanuka, seconded by Ms. Lennon, to meet in closed session on November 9, 2016 at the Lenape Regional High School Administration Building, Conference Training Room, 93 Willow Grove Road, Shamong, New Jersey. Motion carried by unanimous vote.

IX. Miscellaneous Business and Public Comment

None.

X. MOTION TO ADJOURN

MOTION by Mr. Fanuka, seconded by Ms. Lennon, to adjourn meeting at 2:25 pm. Motion carried by unanimous vote.



Mark Stratton, Fund Secretary