

Burlington County Insurance Pool Joint Insurance Fund

Lenape Regional High School Administration Building

Conference Training Room

93 Willow Grove Road

Shamong Twp., NJ 08088

Wednesday, November 9, 2016

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 Lenape Regional High School Administration Building, 93 Willow Grove Road, Shamong Twp., New Jersey, on Wednesday, November 9, 2016 beginning 1:49p.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

Thomas J. Fanuka, Lumberton (SPELL Chair/Trustee #1)

Barbara Godfrey, Southampton Township (SPELL Alternate #1)

Kathleen Huder, Lindenwold BOE

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

2016-2017 Trustees absent were:

James H. Hager, Lenape RHSD

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 Delegates answering to roll call were:

Joanne D'Angelo, Delanco Township BOE

John Recchinti, Evesham Township School District

John Deserable, Haddonfield BOE

Michael Colling, Medford Lakes School District

Joanne D'Angelo, Moorestown Township Public School District

William Gerson, Mount Ephraim BOE

Jodi Lennon, Riverside Township BOE

2016-2017 Delegates absent were:

Raymond Coxe, Burlington City BOE
Marian Smith, Eastampton Township BOE
Diana Schiraldi, Eastern Camden County RSD
Jennifer Gauld, Haddon Township BOE
Greg Gontowski, Magnolia Public School/Merchantville BOE/Woodlynne BOE
Marie Goodwin, Medford Township Public Schools
Tanya Dawson, Mercer County SSSD/Mercer County Area Vocational Technical Schools
Evon DiGangi, Mount Holly Township Public Schools
Amy Lerner, North Hanover Township School District
Laura Archer, Shamong Township School District
Bruce Benedetti, Springfield Township BOE
Jessica DeWysockie, Tabernacle Township School District
Tracy McGuire, Westampton Township Public Schools

District Personnel:

Rose Wang, Assistant Business Administrator, Haddonfield 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.
Annette Reap, Executive Coordinator – AJGRMS, Inc.
John W. Geitz, Safety Coordinator – Risk Assessment Services, LLC
Louis J. Greco, Esq. – Fund Solicitor
Chris Roselli, Claims Administrator – Qual-Lynx
Karen Beatty, Client Service Manager – Qual-Lynx, Inc.

Risk Management Consultants present were:

John McCrudden & Bonnie Ridolfino, 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. Kaz, seconded by Ms. Godfrey 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 2016-19 to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mr. Kaz, seconded by Mr. Gerson, to approve Resolution 2016-19 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 September 14, 2016 meeting minutes.
Motion carried by unanimous vote

VII. Professional Reports

Attorney

Mr. Greco reported that for two meetings in a row that the solicitor has delivered good news! A student cannot file a civil rights claim against a school district until they go through the the administrative process. After all the briefs were filed, all the briefs were denied and it is highly unlikely that the Supreme Court will be hearing this case.

Secondly, suits over social media activity at home on your own computer. Under state law, a school has an obligation to monitor social media activity and a school does have the ability to discipline for social media activity at home. However, this applies only when the target is a fellow student. This does not apply to student/employee; that is protected by the first amendment.

Claims Administrator

Mr. Roselli reported that starting November 14, 2016 there will be a full unit off adjusters. Workers Comp makes up about 75% of all claims. He also reminded everyone to please make all reports as soon as possible. Show concern and act interested can prevent an employee from getting an attorney. If it doesn't pass the sniff test, let the adjusters know so that they can get another set off eyes on the claim. Mr. Tennant reminded everyone present that the faster that accident investigation can occur, the better it is for the claim as one's recollection decreases by 80% day 1 over day 2.

Managed Care

Ms. Beatty reviewed the totals for the year. Please remember that all claims should be submitted as soon as you know about them so that they are at least in the system.

Student Accident Program

No report this Month

Executive Director/Underwriting Manager Summary

EXECUTIVE DIRECTOR

Mr. Wilkie introduced Rose Wang, the Assistant Business Administrator in Haddonfield Board of Education.

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.

Mr. Wilkie reported that a Membership Renewal Resolution has been received from Mercer County SSSD.

Cyber Claim Examples

Mr. Tennant reviewed cyber claims from RPS and what's happening in other school districts.

Cyber Assessment Competition

See handout for SPELL JIF Cyber Assessment Initiative. The 2 districts have not been chosen yet for the assessment but this will take some time for the assessment to be completed. Decision will be made sometime in February as that's when the next SPELL meeting is.

SPELL JIF Unmanned Aircraft System Model District Policy

Mr. Tennant discussed drones and working with Strauss Essmay and that the Policy that was distributed matches the coverage that the JIF has. It follows what the FAA says districts should be doing as well. Need to make sure that the pilot has coverage, the drone is registered and that the JIF is notified of it all. If these do not occur, the pilot and drone will not be covered. Student can only fly a district owned drone if the pilot is present and they are registered.

Coverage Attorney

Mr. Wilkie reported that the SPELL JIF has approved the hiring of coverage attorneys, if needed, for coverage approval. The JIF Administrator and the JIF Solicitor will determine when needed on a case-by-case basis.

Boiler Operator Training

Mr. Wilkie informed the group that Traveler's Insurance provided this training last August for the membership. Mr. Wilkie noted that Travelers will continue with the Boiler training next summer.

State of the JIF Dinner

Mr. Wilkie reminded everyone that the annual dinner has been scheduled for Tuesday, November 29, 2016 at O'Connor's American Bar & Grille. Invitations were sent out electronically on October 31, 2016 and responses are also due back electronically this year with a due date of November 16, 2016. Please respond to the JIF Administrator's office immediately if you have not already done so.

NJSBA/NJASBO/NJASA Fall Conference Update

Mr. Wilkie reported that the SPELL JIF exhibit booth was well received at the Conference. The booth location was very good and we were able to meet and speak with several Board Members from your districts that stopped by the booth, as well as Delegates, and it was appreciated. A lot of good conversations were had at the conference.

2017 Annual Spring Dinner Meeting

At the last meeting, another survey was suggested. A survey was completed after the Spring Dinner last year in June. The results were shared with the Dinner Committee. The Committee's recommendation was to try to relocate to the Borgata and, if not, then go back to Buddakan in 2017. Borgata was contacted and only Old Homestead Steakhouse will be operating in June that could accommodate us. They do not have a private room and the seating is not conducive to concerns raised last year.

Therefore, it is recommended that BCIP approve holding the Spring Dinner at Buddakan during the 2017 Spring Conference.

Motion by Mr. Gerson and seconded by Mr. Fanuka, to hold the 2017 Spring Dinner Meeting at the Buddakan. Motion carried by unanimous vote.

Mold/Environmental Management Workshop

Mr. Wilkie reported that the SPELL has approved funding for this very important workshop again in 2017-18. We will begin to plan for this educational seminar for next July 2017. The SPELL is looking to offer continuing education credits for the Facilities Management staff next year.

SPELL JIF Joint Retreat Attendee Evaluations

Mr. Wilkie reported that the surveys from the Joint Retreat were reviewed by the SPELL Board of Trustees. The SPELL has approved funding the joint retreat again in September 2017. We will move forward with the planning of this event in Cape May with possible of September 27-29, 2017.

NJSIA Workers' Compensation Conference

The New Jersey Self-Insurers' Association will hold their spring conference on May 4-5, 2017 in Atlantic City. The SPELL JIF has again approved covering the expense for attendance. Last year, a total of 13 claim coordinators and business administrators from our SPELL JIF members attended as follows: 4 from ACCASBO, 6 from BCIP, and 3 from GCSSD. We will provide information on the conference as it becomes available. Those Business Administrators that attended last year found the event to be very informative and recommended Business Administrators consider attending.

SPELL HR Helpline

Attached is Enquiron's Client Engagement Summary through 9/30/16 for the SPELL JIF.

Fair Labor Standards Act

Mr. Wilkie reported that there are changes to the Fair Labor Standards Act that will take effect on December 1st. We assume that you have received updates. If you have any questions, please feel free to contact the Fund Administrator's office.

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. The content of the Member Login section of the site has been reorganized with broader categories.

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 the Executive Director's office, via email at Annette_Reap@ajg.com

Maintaining Safe Schools

The October 2016 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).

Key Dates

- BCIP State of the Fund Dinner – Tuesday, 11/29/16 - 6:00 pm at O'Connor's American Bar & Grille
- Next BCIP Meeting – Wednesday, 1/11/17 – 1:15 pm at the Voorhees Township Administration Offices

UNDERWRITING AND FINANCE DIRECTOR

District/Fund Status

Mr. Hoffman provided an update on the Fund as of October 31, 2016.

SPELL JIF Meeting Minutes

The approved meeting minutes from May 20, 2016 SPELL Meeting are included for your review.

2017-2018 Renewal

Renewal packets were emailed to all members. We ask that you forward all requested information (including the completed packet, a complete copy of your districts audit for the year ending June 30, 2016 and the current ASSA) to the Executive Director's office, attention Jennifer Fox. It is critical that every member district complete and forward needed information. If you have any questions, please contact Jennifer Fox at (856) 446-9133.

Safety Incentive Program Winners – Reimbursement Procedure

Mr. Wilkie reminded those that will be Safety Incentive winners that if you have any questions, please contact Jennifer Fox. Mr. Geitz thanked everyone for getting in the requested information.

Financial Award Winners

Vouchers will be sent to all districts that have qualified for a financial award for the 2015-2016 fund year. Please sign and return to the Executive Director's office, to the attention of Jennifer Fox.

Certificates of Insurance Report

Please see the attached report from 9/1/16 to 10/31/16

Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the safety programs that he and his staff have conducted to date for September and October 2016. He also reviewed the Safety Incentive Program Criteria 2016-17, the Safety Incentive Status Report and Safety Bulletin – Steamer Safety.

Treasurer - MOTION REQUESTED

The October Approval Memo and Bill List can be found on pages 56-57. The November Bill List can be found on page 58. The Treasurer's Reports for the months ending August 31, 2016 and September 30, 2016 can be found on pages 59-70.

Motion made by Mr. Fanuka and Ms. D'Angelo, to approve the Bills List and Treasurer's Reports as presented. Motion carried by unanimous vote.

Committee Meetings

Meeting minutes from the Strategic Planning Committee and the Claims Committee are included in the agenda.

MOTION REQUESTED – The Claims Management Committee recommends that the Trustees authorize the Claims Administrator and the JIF Attorney to make "voluntary offers" when, in their opinion, it is in the best interest of the JIF and to report the outcomes at each successive Executive Meeting, similar to an Emergency PAR.

Ms. Godfrey asked for further explanation on the voluntary offer motion. Mr. Tennant explained the voluntary offer motion that was made in that if it was appropriate and could end up saving money to the JIF, then it should be offered. It would then be reported out at the next SPELL meeting.

Motion made by Mr. Fanuka and seconded by Ms. Lennon that the Claims Administrator and the JIF Attorney have authority to make "voluntary offers" when in their opinion, it is in the best interest of the JIF to do so and that all offers would be reported at each successive Executive Meeting. Motion carried by unanimous vote.

VIII. MOTION REQUESTED - Resolution 2016-20

Motion by Mr. Fanuka and seconded by Ms. Lennon, to meet in Closed Session on January 11, 2017 at the Voorhees BOE Administration Offices, 329 Route 73, Voorhees, New Jersey, 08088. Motion carried by unanimous vote.

IX. Miscellaneous Business and Public Comment

There were no comments.

X. MOTION TO ADJOURN

Motion by Mr. Fanuka and seconded by Ms. Lennon, to adjourn the meeting at 2:38 pm. Motion carried by unanimous vote.



Mark Stratton, Fund Secretary