

Burlington County Insurance Pool Joint Insurance Fund

Voorhees Administration Offices

329 Route 73

Voorhees, New Jersey 08043

Wednesday, March 11, 2020 - 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 OBE Administrative Offices, 329 Route 73, Voorhees, New Jersey, on Wednesday March 11, 2020 beginning at 1:38 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. **2019-2020 Trustees answering to roll call were:**

Kathleen Huder, Lindenwold BOE, President
Beth Ann Coleman, Collingswood Public Schools/Oaklyn PSD, Vice-President
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
Gregory Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
Jennifer Gauld, Haddon Township BOE
John Recchinti, Evesham Township School District

2019-20 Trustees absent were:

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

2019-20 Alternate Trustees answering to roll call were:

None

2019-20 Alternate Trustees absent were:

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

2019-20 Delegates answering to roll call were:

Deborah Roncace, Audubon PS
Andrew Polo, Chesterfield BOE
Victoria LaSalle, Delanco Township BOE
Diana Schiraldi, Eastern Camden County RSD
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
Jodi Lennon, Riverside Township BOE

Laura Archer, Shamong Township School District
Casey DeJoseph, Southampton Township BOE
Jessica DeWysockie, Tabernade Township School District
Helen Haley, Voorhees Township BOE

2019-20 Delegates absent were:

Chifonda Henry, Bordentown RSD
Raymond Coxe, Burlington City BOE
Valerie Carmody, Interim, Clementon BOE
Marian Smith, Eastampton Township BOE
Steve Burns, Haddonfield BOE
Michael Catalano, Haddonfield BOE
James Heiser, Moorestown Township Public School District
Amy Lerner, North Hanover Township School District
Dave Gorski, Springfield Township BOE
Karen Greer, Westampton Township Public Schools

District Personnel in attendance:

John Gallagher, Operations Supervisor, Medford Township Public Schools
Mark Mignone, Voorhees Township BOE

Fund Professionals answering to roll call were:

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Scott C. Tennant, Deputy Executive Director – RPA, a division of Gallagher
Jennifer Fox, Sr. Account Manager – RPA, a division of Gallagher
Annette Reap, Account Manager – RPA, a division of Gallagher
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
Bonnie Ridolfino, Student Accident Program – Hardenbergh

Risk Management Consultants answering to roll call were:

Barday Group – Chesterfield
EJA Capacity – Bordentown/North Hanover
Hardenbergh Insurance Group – Audubon/Collingswood/Eastern Camden County/Haddon Township/Haddon Heights/Lindenwold/Magnolia/Merchantville/Oaklyn

Mr. Wilkie advised the members that Ms. DeWysockie would be leaving her district and the JIF and wished her luck in her new position. Also, Ms. Schiraldi would be retiring in August. Mr. Wilkie welcomed Ms. LaSalle, the new Business Administrator in Delanco, to the meeting.

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

Motion by Ms. Coleman, second by Ms. Gauld, to open 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 2019-22** to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Ms. Gauld, second by Ms. Coleman, to approve Resolution 2019-22 Payment Authorization Request(s) as presented in Closed Session. Motion carries by unanimous vote.

VI. Approval of Minutes – **ADOPTION**

Motion by Ms. Gauld, second by Ms. DeJoseph, to approve the minutes of the January 8, 2020 Meeting as presented. Motion carries by unanimous vote.

VII. Appointment of a Nominating Committee by Fund President – Ms. Coleman, Mr. Nettleton and Mr. Wachter will serve as the Nominating Committee. Term Expirations were included in the agenda.

VIII. Professional Reports

A. Attorney Report

In Mr. Greco's absence, Mr. Tennant presented the attorney's report. A recent Appellate Court decision brings dual exposure to employers if an employee can prove that a bodily injury is the result of the failure of the employer to accommodate a disability. The plaintiff in this case, a teacher with diabetes, had requested an earlier lunch period in order to avoid low blood sugar levels. Her request was denied and she, subsequently, fainted while teaching a class. Mr. Greco's report stressed the importance of treating disability accommodation requests as serious matters and that the interactive process must be thorough. Any denials should be supported by medical professionals.

B. Claims Administrator

Mr. Roselli referenced the handout provided to the members containing contact information for the Qual-Lynx Account Service Team. He advised it would also be posted to the SPELL website. Mr. Roselli also referenced the Emergency PAR report, Adjuster Pending Report and Open Subrogation Report. He reviewed Lessons Learned from Losses regarding Office Safety. He explained that, in reviewing recent PARs, he noted there have been quite a few claims for slips, trips and falls. As shown by the examples, these claims can be costly and some are preventable.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary, Average Days to Report and Transitional Duty Report, as of 2/29/20. She stressed the importance of reporting claims to her office as quickly as possible, but no more than 3 days from the date of the incident.

D. Student Accident Program

Ms. Ridolfino reviewed her report included in the agenda packet. She advised that her office presented the 2020-2021 renewal to the SPELL Trustees, who approved the proposal that included all current members of the program and represented an overall decrease in premium of 3%. Ms. Ridolfino instructed any members who were not currently part of the program, but were interested in obtaining a proposal, to contact her. She confirmed that all those in the program should have received their claims experience and if there were any question, they should contact Fran Eddis of her office. Ms. Ridolfino thanked the members for allowing her office to manage the Student Accident Program.

E. Executive Director/Underwriting & Finance Director Report

1. **EXECUTIVE DIRECTOR**

2020-21 Membership Renewals

Mr. Wilkie reported that sixteen (16) districts are up for membership renewal on July 1, 2020. They include Bordentown, Delanco, Eastampton, Eastern, Haddon Township, Lindenwold, Medford Lakes, Mercer County SSSD, Mercer County Vo-Tech, Merchantville, Millstone, Moorestown, Shamong, Southampton, Westampton and Woodlynne.

All 16 districts have submitted their Membership Renewal Resolutions. Mr. Wilkie thanked those districts.

Third Party Management Guide including Certificate of Insurance Guidelines

Mr. Tennant referenced a cover email dated February 26, 2020 sent to all members and RMCs about the Third Party Management Guide including Certificates of Insurance Guidelines. He advised the members that if they have any questions, they should call the Executive Director's office for assistance.

SAM Claim Management

Mr. Tennant referred to an email between Risk Program Administrators (RPA) and the SPELL JIF reinsurer, Great American Insurance Company, affirming SPELL JIF claim management protocol for SAM (Sexual Abuse and/or Molestation) threats and claims that was included in the agenda packet. He noted that this process was adopted by the SPELL Trustees at the February meeting. Mr. Tennant stressed that the members should report all claims and all threats of claims as soon as they are aware of it. He concluded if there are any questions on this matter, please call the Executive Director's office.

STOPit Activity Report

Mr. Tennant reviewed an Activity Report for the SPELL from 7/1/2019 through present is included in the agenda.

Resolution 2019-23 Appointing Defense Attorneys – MOTION REQUESTED

Mr. Tennant explained that Resolution 2019-23, included in the agenda packet, has been updated to reflect convergence of the panel attorneys across all three JIFs, i.e. ACCASBO, BCP and GCSSD. He requested re-adoption of this Resolution to approve these changes. He further noted that, in addition to consolidating the panels for the three local JIFs, it also added attorneys who specialize in the handling of SAM Claims. Mr. Geitz asked if there were any such claims yet. Mr. Tennant advised that there were three claims and two threats so far.

Motion by Ms. Coleman, second by Mr. Wachter, to approve Resolution 2019-23 Appointing Defense Attorneys. Motion carried by unanimous vote.

NJSIA Workers' Compensation Conference

Mr. Wilkie noted that the New Jersey Self-Insurers' Association will hold their spring conference on May 14-15, 2020 in Atlantic City. The SPELL JIF has again approved covering the expense for attendance. Last year, a total of 24 claim coordinators and business administrators from our SPELL JIF members attended. An email with all the details will be sent to all members shortly. The Conference schedule is included in the agenda packet for your reference.

2020 Annual Spring Dinner Meeting – June 3rd at Dock's Oyster House

Mr. Wilkie reminded the members that the Annual Spring Dinner Meeting will be on June 3, 2020 at Dock's Oyster House in Atlantic City. Everyone is welcome to invite one guest to the dinner meeting. Transportation will be provided to/from the restaurant from the Borgata. Mark your calendars! A separate invitation will be sent out in April.

Proposed Meeting Dates for 2020-21

Mr. Wilkie asked all members to review the proposed meeting schedule for the 2020-21 Fund Year for any conflicts. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website has been updated to reflect the 2019-2020 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@riskprogramadministrators.com.

Maintaining Safe Schools

The February and March 2020 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).

Key Dates

- SPELL Meeting – Monday, 4/27/2020-10:00am @ Gallagher Marlton Office
- BCIP Reorganization Meeting- 5/13/2020 -1:15 pm @ the Voorhees Township BOE Administration Offices
- NJ Self-Insurers' Spring Conference – 5/13-15/2020 @ Harrah's in Atlantic City
- Annual Spring Dinner Meeting – 6/3/2020 @ Dock's Oyster House
- PRIMA Conference – 6/13-17/2020 in Nashville, TN
- 8th Annual Mold/Environmental Management Seminar – 7/15/2020 @ the DoubleTree Hotel/Mount Laurel
- Cyber Security Symposium – 7/24/2020 @ the Double Tree Hotel/Mount Laurel
- Boiler Operator Refresher Training – August 4, 2020 @ location: TBD
- SPELL JIF Joint Retreat – 9/23-25/2020 @ The Grand Hotel, Cape May

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report

Mr. Wilkie provide an update on Fund Year 2019-20, as of February 29, 2020, included in the agenda.

Financial Audit – June 30, 2019 – MOTION REQUESTED

Mr. Wilkie referred to the financial audit that was provided by handout and requested a motion to accept the June 30, 2019 Financial Audit as prepared by Jim Miles of Bowman & Company. The Finance Committee has reviewed the Audit and recommends acceptance.

Motion by Ms. DeJoseph, second by Ms. Gauld, to accept the June 30, 2019 Financial Audit as presented. All in favor. Motion carried.

Resolution 2019-24 Surplus Release – MOTION REQUESTED

Mr. Wilkie discussed Resolution 2019-24 Surplus Release. He explained that a motion is requested to accept the Finance Committee's recommendation for a surplus release of \$1,000,000 from the 2011-2012, 2014-2015 and 2015-2016 Fund Years.

Motion by Ms. Coleman, second by Ms. DeJoseph, to approve Resolution 2019-24 Surplus Release. All in favor. Motion carried.

2020-2021 Exposure Renewal and Budget Process

Mr. Wilkie advised that Mr. Hoffman is moving forward in the budget process. The insurance market has been tough to navigate with the weather events across the country in the past year. He confirmed that Mr. Hoffman provided all members with their not-to-exceed numbers.

RMC Resolutions and Agreements

Ms. Fox reported that RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on March 6, 2020. She asked that those districts, if it has not already been done, to please add this to your next BOE meeting to appoint a Risk Management Consultant for the 2020-2021 fund year and forward the Resolution and Agreement to the Executive Director's office to her attention by May 8, 2020.

Safety Incentive Program Winners – Reimbursement Procedure

Mrs. Fox noted that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2018-2019 program year. Reimbursement requests are due by June 1, 2020. Once you have identified eligible purchases from this year's budget which total your monetary reward, forward a signed voucher, and a list of the item(s) purchased with evidence of the purchase (i.e. purchase order, vouchers, invoices, etc.) to her attention at the JIF address, P.O. Box 449, Marlton, NJ 08053.

Certificates of Insurance Report – Ms. Fox noted that the report for Certificates of Insurance that were produced *from 01/1/20 – 02/29/20* was included in the agenda.

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz referenced the January/February Activities and March/April Agenda and the Safety Incentive Program Update 2019-20 included in the agenda. He also mentioned that, in light of the recent Corona Virus situation, he wanted the members to know that in the CPR classes, each participant gets their own mannequin which is disinfected after every class and the lung is changed out. Discussion followed. Fogging guns were also discussed as an option to disinfecting classrooms. EPA approved chemical can cover a large area and is a viable option to use in the schools.

Mr. Wachter wanted to thank Mr. Geitz for addressing a playground issue he recently had in his district. Mr. Geitz came out and inspected the equipment. Mr. Wachter also wanted to let the membership know that there would most likely be money through FEMA for any clean-up efforts in districts as a result of the Corona Virus for items and supplies. Everything should be documented.

G. Treasurer - **MOTION REQUESTED**

Motion by Ms. DeJoseph, second by Mr. Wachter, to approve the February Approval Memo and Bill List, the March Bill List and the Treasurer's Report for December 2019. Motion carries by unanimous vote.

H. Committee Meetings

1. Joint Safety/Claims – February 19, 2020 – Mr. Wilkie advised that the Safety and Claims Committees held a joint meeting. A suggestion was made by the committees to raise the monetary award for Safety Elite II from \$2,500 to \$3,000.

Motion by Ms. Lennon, second by Mr. Wachter, approving the increase for Safety Incentive Program Safety Elite II to \$3,000. All in favor. Motion carried.

2. Finance Committee – February 21, 2020 – Mr. Wilkie noted that the Finance Committee met last month and that Mr. Hoffman has provided all members with their not-to-exceed numbers for 2020-2021.

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IX. Budget Hearing – Mr. Wilkie directed everyone to the Preliminary Budget Summary for 2020-2021 found in the agenda.

Motion by Ms. Coleman, second by Mr. Wachter, to adopt the preliminary 2020-2021 Budget. All in favor. Motion carried.

X. **MOTION REQUESTED - Resolution 2019-25** - Motion by Ms. DeJoseph, second by Mr. Eberly, to meet in Closed Session on May 13, 2020 at the Voorhees Administration Offices, 329 Route 73, Voorhees, New Jersey, 08043. Motion carries by unanimous vote.

XI. Miscellaneous Business and Public Comment – NONE

XII. **MOTION REQUESTED** – Motion by Ms. DeJoseph, second by Ms. Donnelly, to adjourn the meeting at 2:12 pm. Motion carried by unanimous vote.

