

# Burlington County Insurance Pool Joint Insurance Fund

Teleconferencing meeting via WebEx  
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Wednesday, May 20, 2020 - 11:00 AM

## MINUTES

### I. Call to Order of the Open Session

A meeting of the Burlington County Insurance Pool Joint Insurance Fund (BCIP JIF) was held remotely, via WebEx, on Wednesday May 20, 2020 beginning at 11:08 a.m., with 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 emailing 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  
Dennis Nettleton, Ewing Township Public Schools, Secretary  
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)  
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)  
Jennifer Gauld, Haddon Township BOE  
John Recchinti, Evesham Township School District

#### **2019-20 Trustees absent were:**

Gregory Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE

#### **2019-20 Alternate Trustees answering to roll call were:**

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

#### **2019-20 Alternate Trustees absent were:**

None

#### **2019-20 Delegates answering to roll call were:**

Deborah Roncace, Audubon PS  
Andrew Polo, Chesterfield BOE  
Marian Smith, Eastampton Township BOE  
Diana Schiraldi, Eastern Camden County RSD  
Steve Burns, Haddonfield BOE  
Michael Catalano, Haddonfield BOE  
Constance L. Stewart, Lenape Regional HSD  
Mark Leung, Lumberton Township BOE  
Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools

Bernard Biesiada, Millstone BOE  
James Heiser, Moorestown Township Public School District  
Christopher Eberly, Mount Ephraim BOE  
Amy Lerner, North Hanover Township School District  
Jodi Lennon, Riverside Township BOE  
Laura Archer, Shamong Township School District  
Casey DeJoseph, Southampton Township BOE  
Helen Haley, Voorhees Township BOE  
Karen Greer, Westampton Township Public Schools

**2019-20 Delegates absent were:**

Chifonda Henry, Bordentown RSD  
Raymond Coxe, Burlington City BOE  
Valerie Carmody, Interim, Clementon BOE  
Victoria LaSalle, Delanco Township BOE  
Dave Gorski, Springfield Township BOE  
Jessica DeWysockie, Tabernacle Township School District

**District Personnel in attendance:**

Mark Mignone, Supervisor of Buildings & Grounds, 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  
Danielle Colaiani, Student Accident Program – Hardenbergh

**Risk Management Consultants answering to roll call were:**

Barclay Group – Chesterfield  
EJA Capacity – Bordentown/North Hanover  
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, 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 2019-26**

Motion by Ms. Huder, second by Ms. Coleman, to approve Resolution 2019-26 Payment Authorization Request(s) as distributed to the Trustees and Delegates on a confidential basis prior to meeting. Motion carries by unanimous vote.

VI. Approval of Minutes – **ADOPTION**

Motion by Ms. Gauld, second by Mr. Leung, to approve the minutes of the March 18, 2020 Meeting as presented. Motion carries by unanimous vote.

VII. Budget Hearing – **MOTION REQUESTED**

A. Motion to open to the public

Motion by Ms. Coleman, second by Mr. Wachter, to open the Budget Hearing to the Public. All in favor. Motion carried.

B. Motion to close to the public

Motion by Ms. Schiraldi, seconded by Mr. Leung, to close the Budget hearing. All in favor. Motion carries by unanimous vote.

C. 2020-2021 Budget – **ADOPTION**

Mr. Wilkie reviewed the Budget for 2020-2021 and noted that this was reviewed and approved by the Finance Committee. Mr. Wilkie mentioned that the insurance market is very tight right now, but that no district will see an increase above what was quoted in March.

Motion by Mrs. Lennon, seconded by Ms. Donnelly, to approve the 2020-2021 Budget as presented. Motion carries by unanimous vote.

VIII. Election of Trustees, Alternates, SPELL Delegates

A. Nominating Committee Recommendations

**MOTION REQUESTED** – to Accept Other Nominations

Motion by Mrs. Lennon, seconded by Mr. Leung, to accept other nomination other than the slate presented. Motion carries by unanimous vote.

**MOTION REQUESTED** – to Close Nominations

Motion by Mrs. Lennon, seconded by Ms. Schiraldi, to close the acceptance of other nomination other than the slate presented. Motion carries by unanimous vote.

**MOTION REQUESTED** – to elect the Nominees as recommended by the Nominating Committee and listed in the Nominating Committee Report on Page 15.

Motion by Mrs. Lennon, seconded by Mr. Kaz, to elect the nominees as presented by the Nominating Committee and listed in the Nominating Committee Report. Motion carries by unanimous vote.

IX. Election of Officers –

**MOTION REQUESTED** – Motion by Mrs. Lennon, seconded by Mr. Kaz to elect the slate of officers as follows:

**President** – BethAnn Coleman, Collingswood PS/Oaklyn PSD

**Vice President** – Dennis Nettleton, Ewing Township PS

**Secretary** – Jennifer Gauld, Haddon Township BOE

Motion carries by unanimous vote.

X. Professional Reports

A. Solicitor – Mr. Greco reviewed his report regarding the Tenure of a Stipend Position.

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pending Report – April 2020, the Open Subrogation Report – April 2020 and the Lessons Learned from Losses-Mold Prevention.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary - 4/30/20, the Average Days to Report - 4/30/20, the Transitional Duty Days – 4/30/20 and the Virtual Care Handout. She noted that workers' compensation claims were down during this time.

D. Student Accident Program

No Report

E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **2020-21 Membership Renewals - MOTION REQUESTED**

Mr. Wilkie noted that resolutions have been received from sixteen (16) districts up for membership renewal on July 1, 2020. Motion is requested to accept and approve the membership renewal Resolutions received from the following districts: **Bordentown, Delanco, Eastampton, Eastern, Haddon Township, Lindenwold, Medford Lakes, Mercer County SSSD, Mercer County Vo-Tech, Merchantville, Millstone, Moorestown, Shamong, Southampton, Westampton and Woodlynne.**

Motion by Ms. Coleman, second by Mr. Nettleton, to accept and approve the membership Renewal Resolutions received from the districts named above.

b. **NJSIA Workers' Compensation Conference - Rescheduled**

Mr. Wilkie noted that the New Jersey Self-Insurers' Association has rescheduled their spring conference for October 14-16, 2020 at Harrah's in Atlantic City. An email with all the details will be sent to all members over the summer as they become available.

c. **Mold, Environmental and IAQ Best Practices – July 15, 2020**

Mr. Wilkie noted that this annual one day seminar was scheduled for Wednesday, July 15, 2020 at the DoubleTree in Mount Laurel. We anticipate that, even if the Stay at Home restrictions are lifted, gatherings of large groups will still be prohibited. We have decided to provide this training through a series of on-line webinars instead. This will not be an all-day webinar but will be broken up into several smaller webinars so not to overwhelm individuals.

d. **Cyber Security Symposium – July 29, 2020**

Mr. Wilkie noted that the SPELL JIF IT/Cyber Risk Management Committee will hold its 2<sup>nd</sup> risk management symposium focused on managing cyber security risk in school districts as an on-line webinar as well.

e. **Boiler Operator Refresher Training – August 4, 2020 - Postponed**

Mr. Wilkie reminded everyone that this annual training, has been conducted by Traveler's Insurance, the JIF's boiler and machinery carrier, the past few years. Mr. Geitz, the JIF Safety Director, has decided to bring this training in-house and has been working with Joe Biluck to develop the program. The format will remain the same: 2 identical three-hour refresher training sessions for BlackSeal Boiler Operators. One will be held from 8-11 am and the second from Noon – 3 pm. The training is 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. **This training has been postponed at this time.**

f. **SPELL JIF Joint Retreat – September 23-25, 2020**

Mr. Wilkie noted that we are in the planning stages for a Joint Retreat to be held on September 23<sup>rd</sup> (Wed) through September 25<sup>th</sup> (Fri), 2020 at The Grand Hotel in Cape May. Further

information will be provided in the coming months as we monitor the guidelines implemented by the state.

**g. State of the JIF Dinner – Save the Date!**

Mr. Wilkie noted that the annual dinner will be held on Wednesday, December 2, 2020 at The Mansion in Voorhees. Please mark your calendars and we are hopefully that we will be able to hold this dinner and honor all the districts in the Fund.

**h. COVID-19 Advice and Gallagher Resource Page**

Attached is communication from Scott Tennant on reporting claims related to the pandemic and link to Gallagher Pandemic Landing Page. Mr. Tennant noted that they are mindful of all the communication that the Trustees and Delegates have been receiving over the past several months and have developed guidance for member districts.

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

All policies, contact lists and other information found on SPELLJIF.COM will be updated in July/August, after the 2020-21 Fund Year begins.

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](mailto:Annette.Reap@ajg.com).

**j. Maintaining Safe Schools**

*The April and May 2020 issues 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).*

**k. Key Dates**

- No JIF Meetings in June, July or August
- 8<sup>th</sup> Annual Mold/Environmental Management Seminar – 7/15/2020 – On-Line
- Cyber Security Symposium – 7/29/2020 – On-Line
- Boiler Operator Refresher Training – Postponed
- Next BCIP JIF Meeting: 9/9/2020 @ the Voorhees Township BOE Administration Building
- SPELL JIF Joint Retreat – 9/23-25/2020 @ The Grand Hotel, Cape May
- NJ Self-Insurers' Spring Conference – 10/14-16/2020 @ Harrah's in Atlantic City
- State of the JIF Dinner – 12/2/2020 @ The Mansion in Voorhees

**2. UNDERWRITING AND FINANCE DIRECTOR**

**a. District/Fund Incurred Losses Report**

Mr. Hoffman provided an update on Fund Year 2019-2020 as of April 30, 2020.

**b. 2020-2021 Renewal**

Mr. Hoffman noted that the 2020-2021 renewal process has been one of the most difficult in recent years due to all the world events. He also noted that no district will have an increase above what was quoted during the district budget process.

**c. RMC Resolutions and Agreements**

Mrs. Fox noted that RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on March 2, 2020. If you have not already done so, please add this to your next 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 the attention of Jennifer Fox by May 15, 2020.

**d. 2020-2021 Contribution Notices**

Mrs. Fox noted that premium billings for the 2020-2021 fund year will be emailed to all districts by June 1, 2020. All premium contributions are due by July 15, 2020 to the Fund Treasurer, Jodi Lennon.

**e. Surplus Return Resolutions**

Mrs. Fox noted that surplus return resolutions will be sent to eligible current and former members by June 1, 2020. Please forward executed resolutions to the Executive Director's Office, attention Jodi Palmeri no later than June 30, 2020.

The Fund Risk Management Plan States:

Any current or former member who does not act on their resolution by the time established by the Board of Trustees shall forfeit their rights to act independently for that year and accept the following results:

In the event of non-action on a net return of money:

The total net return amount shall be transferred to the individual member's portion of their unencumbered aggregate excess loss contingency fund.

**f. 2019-2020 Administrative Matter Defense Reimbursement**

Mrs. Fox noted 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 for the 2019-2020 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. Reimbursement requests are due by September 30, 2020.

**g. Certificates of Insurance**

Mrs. Fox noted that an email will be sent to each district by June 1, 2020 indicating when you can begin renewing certificates of insurance in the Certificate of Insurance Module and how to process them. This email will be sent to the Fund Delegate for each district and we ask that you forward to the district representative responsible for certificates of insurance. If you have any questions, please contact Jennifer Fox at (856) 446-9133.

**h. Auto ID Cards**

Mrs. Fox noted that auto ID Cards will be mailed to all districts by the end of June for the 2020-2021 Fund Year. Cards will be created based on the information that was provided to the

Executive Director's office during the Exposure Renewal Process. Any vehicle listed as a leased vehicle will receive a vehicle specific Auto ID Card. All other vehicles will be given a generic fleet card. Please note that if you replace a vehicle with another fleet vehicle, the Auto ID Card can be transferred to the new vehicle. In addition to the Auto ID cards based on your vehicle count you will receive an additional number of fleet cards that should be kept in a safe place for additional vehicles you acquire during the year. Please note that the cards are printed on watermarked paper and should not be photocopied as the watermark will not show on the copy and will not be accepted by the NJMVC.

**i. Safety Incentive Program Winners- Reimbursement Procedure**

Mrs. Fox noted that a Safety Incentive Program Winner Reimbursement Procedure notice was sent to all districts that have qualified for an award in the 2018-2019 program. Please note that the reimbursement request due date has been extended to June 30, 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 Jennifer Fox at the JIF Address, P.O. Box 449, Marlton, NJ 08053. If you would like to carry over your award to next year please email Jennifer.

**j. Certificates of Insurance Report** from 3/01/20-4/30/20-enclosed.

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the March/April Activities and May Agenda and the Safety Incentive Program Status Reports. Mr. Geitz updated the group regarding online training. He noted that offerings will continue to grow. Mr. Geitz thanked Mrs. Matro for all her support and helping to assist with the seminars. Mr. Geitz also noted that he has been speaking with Mr. Wilkie in regard to the Safety Program for the 2019-2020 school year. He noted that there will need to be some modifications so that districts are not penalized for the situation at the end of the school year.

G. Treasurer - **MOTION REQUESTED**

Motion by Ms. Coleman, seconded by Ms. Lerner to approve the April Approval Memo and Bill List, the May Bill List and the Treasurer's Reports (February/March 2020). Motion carried by unanimous vote.

H. Committee Meetings

Mr. Wilkie update the members on the Finance Committee meeting from May 15, 2020

**MOTION REQUESTED** – Motion by Ms. Schiraldi, seconded by Mr. Kaz, to Adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting. Motion called by unanimous vote.

XI. Roll Call

A. **2020-21 Trustees**

- Beth Ann Coleman, Collingswood PS/Oaklyn PSD, **President**
- Dennis Nettleton, Ewing Township Public Schools, **Vice President**
- Jennifer Gauld, Haddon Township BOE, **Secretary**
- Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee)
- Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
- Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
- John Recchinti, Evesham Township School District
- Michael Colling, Medford Lakes School District (SPELL Alternate)

- Kathleen Huder, Lindenwold BOE (SPELL Alternate)

**2020-21 Alternate Trustees**

- Marie Goodwin, Medford Township Public Schools
- Amy Lerner, North Hanover Township School District

**2020-21 Delegates**

- Deborah Roncace, Audubon PS
- Chifonda Henry, Bordentown RSD
- Raymond Coxe, Burlington City BOE
- Andrew Polo, Chesterfield BOE
- Valerie Carmody, Interim, Clementon BOE
- Victoria LaSalle, Delanco Township BOE
- Marian Smith, Eastampton Township BOE
- Diana Schiraldi, Eastern Camden County RSD
- Steve Burns, Haddon Heights BOE
- Dr. Brian Falkowski, Haddonfield BOE
- Constance L. Stewart, Lenape Regional HSD
- Mark Leung, Lumberton Township BOE
- Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools
- Bernard Biesiada, Millstone BOE
- James Heiser, Moorestown Township Public School District
- Christopher Eberly, Mount Ephraim BOE
- Jodi Lennon, Riverside Township BOE
- Laura Archer, Shamong Township School District
- Casey DeJoseph, Southampton Township BOE
- Dave Gorski, Springfield Township BOE
- Jessica DeWysockie, Tabernacle Township School District
- Helen Haley, Voorhees Township BOE
- Karen Greer, Westampton Township Public Schools

XII. 2020-21 Oaths of Office

- A. President ..... via Email
- Vice President ..... via Email
- Secretary ..... via Email
- Trustees (6) ..... via Email
- Alternate Trustees (2) ..... via Email

Mrs. Fox noted that those that need to complete these oaths will have them sent to their email. She asked that you complete them and return as soon as possible.

XIII. 2020-21 Reorganization Resolutions – **ADOPTION**

Motion by Mr. Kaz, seconded by Mr. Wachter, to approve the Reorganization Resolutions. Motion carried by unanimous vote.

- A. Reorganization Resolutions
  1. 2020-01 Appointing Professional Staff
  2. 2020-02 Adopting Procedures in Compliance with the Open Public Meetings Act



3. 2020-03 Adopting Fiscal Policies and Procedures
4. 2020-04 Designation of Signatories-Operating Account
5. 2020-05 Designation of Signatories-Claim Imprest Account
6. 2020-06 Designating the Public Agency Compliance Officer
7. 2020-07 Appointing Defense Attorneys
8. 2020-08 Appointing Panel Physicians
9. 2020-09 Appointing Certifying and Approving Officer
10. 2020-10 Authorization to Pay Professional Contract Fees in Non-Meeting Months
11. 2020-11 Designation of Signatories-Disbursement Vouchers
12. 2020-12 Approving the Risk Management Program
13. 2020-13 Affirming Fund Policies
14. 2020-14 Designating Public Records Custodian

B. Committee Appointments (Discretion of the Fund President).

Mr. Wilkie congratulated Mrs. Schiraldi on her upcoming retirement. Mr. Wilkie also thanked Mrs. Huder for her service to the Fund as president over the last year and a half.

- XIV. **MOTION REQUESTED** – Motion by Mrs. Donnelly, seconded by Mr. Leung to approve Resolution 2020-15 to meet in Closed Session on September 9, 2020 at 1:15 pm at the Voorhees Administration Offices, 329 Route 73, Voorhees, New Jersey, 08043. Motion passed by unanimous vote.
- XV. Miscellaneous Business and Public Comment - None
- XVI. **MOTION REQUESTED – To Adjourn**  
Motion by Mr. Kaz, seconded by Mrs. Lennon, to adjourn the meeting at 11:46 am. Motion carried by unanimous vote.

  
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Secretary