

Burlington County Insurance Pool Joint Insurance Fund

Voorhees Administration Building

Conference Training Room

329 Route 73

Voorhees NJ 08043

Wednesday, March 9, 2016

OPEN SESSION MEETING MINUTES

I. MEETING CALLED TO ORDER

A meeting of the Burlington County Insurance Pool Joint Insurance Fund (BCIPJIF) was held at the Voorhees Administration Building, 329 Route 73, Voorhees, New Jersey, on Wednesday, March 9, 2016 beginning 1:57 p.m., Mr. Wachter, Vice- 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

2015-2016 Trustees answering to roll call were:

Robert F. Wachter, Mount Laurel Township BOE, Vice President (SPELL Alternate #2)

Mark Stratton, Haddon Heights BOE, Secretary

James Hager, Lenape RHSD

Kathleen Huder, Lindenwold BOE

Barbara Godfrey, Southampton Township (SPELL Alternate #1)

Joanne E. Clement, Clementon BOE

Cindy McClain, Voorhees Township BOE

2015-2016 Trustees absent were:

Richard J. Kaz, Jr., N. Burlington County RS D, President (SPELL Trustee #2)

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

2015-2016 Alternate Trustees answering to roll call

Lynn Shugars, Moorestown Township PSD

Beth Ann Coleman, Collingswood PS/Oaklyn PSD

2015-2016 Alternate Trustees absent were:

None

2015-2016 Delegates answering to roll call were:

Diana Schiraldi, Eastern Camden County

John Recchinti, Evesham Township

Dennis Nettleton, Ewing Township PS

Jennifer Gauld, Haddon Township

Christopher Oberg, Haddonfield
Gregory Gontowski, Magnolia/Woodlynne
Michael Colling, Medford Lakes BOE
William Gerson, Mount Ephraim
Jodi Lennon, Riverside Township BOE
Marie Goodwin, Shamong Township
Joanne D'Angelo, Delanco Township BOE

2015-2016 Delegates absent were:

Raymond Coxe, Burlington City BE
Marian Smith, Eastampton Township BOE
Chad Fires, Medford Township
Tanya Dawson, Mercer County SSD/Vocational School
William Thompson, Merchantville, BOE
Evon DiGangi, Mount Holly BOE
Amy Lerner, North Hanover Township School District
Stephanie Kennedy, Princeton Regional Schools
Bruce Benedetti, Springfield Township BOE
Noreen Boston, Tabernacle Township BOE
Tracy McGuire, Westampton Township

Fund Professionals present were:

Craig H. Wilkie, Area Vice President — AJGRMS, Inc.
Bradford Hoffman, Area Vice President - AJGRMS, Inc.
Jennifer Fox, Sr. Account Manager- AJGRMS, Inc.
Annette Reap, Executive Coordinator— AJGRMS, Inc.
John W. Geitz, Safety Coordinator — Risk Assessment Services, LLC
Jim Weber, Safety Coordinator - Risk Assessment Services, LLC
Kathy Tyler Schohl, Claims Administrator — Qual-Lynx
Karen Beatty, Client Service Manager — Qual-Lynx

Risk Management Consultants present were:

John McCrudden & Bonnie Ridolfino, Hardenbergh Insurance Group, Inc. – Collings Public Schools/Eastern Camden County RSD/Haddon Township BOE/Oaklyn Public School District
Barbara Fitzpatrick, G.R. Murray Insurance – Princeton Public Schools
Steve Walsh, EJA/Capacity-Westampton Township Public Schools

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

Motion made by Mr. Stratton, seconded by Mr. Hager, 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 2015-24 to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mrs. Godfrey, seconded by Mr. Hager, to approve Resolution 2015-24. Payment Authorization Requests as presented in Closed Session. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES

Motion made by Mrs. Godfrey, seconded by Mr. Hager, to approve the January 13, 2016 Trustees' meeting and January 13, 2016 meeting minutes. Motion carried by unanimous vote.

VII. APPOINTMENT OF NOMINATING COMMITTEE

Mr. Wilkie reported that the following members volunteered to be on the Nominating Committee: Mr. Fanuka, Mr. Stratton and Mr. Hager.

BCIP Trustees/Alternate Trustees	Term Expires
Richard Kaz – Trustee	6/30/18
Robert Wachter – Trustee	6/30/16
Mark Stratton – Trustee	6/30/17
James Hager – Trustee	6/30/17
Thomas Fanuka – Trustee	6/30/17
Barbara Godfrey – Trustee	6/30/18
Joanne Clement – Trustee	6/30/16
Cynthia McClain – Trustee	6/30/16
Kathleen Huder – Trustee	6/30/18
Lynn Shugars – Alternate Trustee #1	6/30/16
Beth Ann Coleman – Alternate Trustee #2	6/30/16

SPELL Delegates/Alternate Delegates	Term Expires
Thomas Fanuka – Delegate	6/30/16
Richard Kaz – Delegate	6/30/16
Barbara Godfrey – Alternate Delegate #1	6/30/16
Robert Wachter – Alternate Delegate #2	6/30/16

VIII. Professional Reports

- **Attorney**
Mr. Greco reported was unable to attend the meeting. Mr. Wilkie discussed the report concerning the New Jersey Open Public Records Act and what records are subjected to public requests. Remember, if it's not recorded, it is not subject to OPRA (yet). He reminded everyone not to use personal email addresses and to be careful what you say. Please read the document found on page 14 of your agenda for more details.
- **Claims Administrator**
Ms. Tyler Schohl reviewed the Subrogation Report as of February 29, 2016, which is found in your packets starting on page 15-16. Adjuster Pending reports can be found on pages 17 through 20. Lessons Learned from Losses address cold weather safety and can be found on page 21 of your agenda.
- **Managed Care Provider**
Ms. Beatty reviewed the Managed Care Summary Reports that was found on pages 22 through 24. If anyone has any questions, please contact Ms. Beatty.

- **Student Accident Program**

Mrs. Ridolfino Student Accident Program Memo can be found on pages 25 – 26 of your packet. The renewal being offered is 9.5% from Zurich Insurance Company. We are awaiting a proposal from Fairmount Insurance Company.

- **Executive Director/Underwriting Manager Summary**

EXECUTIVE DIRECTOR

Mr. Wilkie welcomed Bill Gerson, who has been working in Mt. Ephraim since September.

2015-16 Membership Renewals

There are eight districts up for membership renewal on July 1, 2016. We have received signed Resolutions from seven districts.

Annual NJASBO Spring Conference Meeting

The annual meeting held during the NJASBO Spring Conference is scheduled for 6:00 – 8:00 p.m. on Wednesday, June 8, 2016 at the Buddakan Restaurant in Atlantic City. A bus will again provide transportation to and from the restaurant. Invitations will be sent out in April.

NJ Self Insurers' Workers' Compensation Conference

The New Jersey Self-Insurer's Association is hosting their spring conference on April 28-29, 2016 at Harrah's. The schedule is included in the agenda packet for your reference. The following BCIP members are registered: Jodi Lennon-Riverside, Rachael Smith-Ewing, Karen Hozier-Delanco, Debbie Reynolds-Lindenwold and Tom Fanuka-Lumberton. There is still time to register for this workshop.

2016 PRIMA Conference

The next PRIMA Conference is being held from Sunday, June 5, 2016 through Wednesday, June 8, 2016 in Atlanta, Georgia. BCIP members interested in attending are Joanne Clement, Michael Colling and Rich Kaz.

Proposed Meeting Dates for 2016-2017

Enclosed on page 35 of your agenda, you will find the proposed meeting dates for the 2016-2017 Fund Year. Please review the schedule for any conflicts. Lenape has a conflict, so the May 10, 2017 meeting will be moved to the Voorhees Administration Building.

BCIP Recording Secretary Position Update

There are three people who expressed an interest in this position. A final decision will be made shortly.

ALICE Institute Training Flyer

On February 16, 2016, the JIF distributed an invitation to ALICE training in New York City this summer. Marie Goodwin, SBA Shamong Township School and BCIP JIF invited the NJHDOE in to audit the district policies, procedures and actual practiced lock down drills in an effort to improve them. We contacted Jeff Gale at NJDOE to discuss ALICE Training who reinforced that the three pillars of active shooter training is: Hide (lock down), Run and Fight must be placed in the Best Practices order. He encouraged every district to research a December 2014 White Paper produced by the National Associations of School Psychologists and Resource Officers and widely supported by many other professional organization that discusses all the reasons and statistics for defining an exceptional Lock Down capacity as the safest first skills and Best Practice for K through 12 schools. Mr. Gale can be reached at: Jeff.gale@doe.state.nj.us.

Use of Personal Autos for Student Transportation

There are a host of questions surrounding the use of personal autos in transporting students. We are working on a best practices white paper to help members manage this risk issue. See information found on page 37 of your agenda.

STOPit Update

The Penns Grove-Carneys Point School District will be hosting a series of in-school launches of the STOPit program on March 31, 2016. If anyone is interested in attending, please call the Executive Director's office.

Articles and Information

- Township Violated ADA in Requiring Employee to Submit to the Fitness Exam without Showing a Job-Related Reason for Exam by John Geaney of February 10, 2016
- School Board Did not Violate ADA in Non-Renewing Teacher but May Have Violated His FMLA Rights by John Geaney on February 19, 2015

Items Updated on SPELLJIF.COM

Two new pages have been added to the SPELL website. Both can be found under the Risk Management tab located at the top of the home page:

Pollution Mold Information

Risk Question Hotlines

Items updated on the Public Side include:

RMC Directory

Maintaining Safe Schools

The February 2016 and March 2016 issues have been sent via email to the Business Administrators of all member districts.

Key Dates

- BCIP Joint Safety/Claims Committee Meeting was held today at noon.
- SPELL Meeting-Friday, 4/15/16-9:20 a.m. @ the Gallagher office in Marlton
- NJ Self-Insurers' Spring Conference-4/28/16+@ Harrah's in Atlantic City
- BCIP Reorganization Meeting-Wednesday, 5/11/16 – 1:15 p.m. at Voorhees Township Administration Offices
- PRIMA Conference-6/5-8/16 in Atlantic Georgia

UNDERWRITING AND FINANCE DIRECTOR

District/fund Status

Mr. Hoffman provided an update on Fund Year 2015-16 as of February 29, 2016. Losses incurred can be found on page 46 of your agenda where you can see eight months of loss funds versus actual losses.

Financial Audit – June 30, 2015 – MOTION REQUESTED

Financial Audit can be found in the agenda.

Motion made by Mrs. Godfrey, seconded by Mr. Hager, to accept the June 30, 2015 financial Audit as prepared by Jim Miles of Bowman & Company. Motion carried by unanimous vote. Mr. Wachter thanked everyone for their hard work.

Resolution 2015-25 Surplus Release – MOTION REQUESTED

Resolution 2015-25 Surplus Release can be found on Pages 58-59 of your agenda.

A motion mad by Mr. Colling, seconded by Mr. Hager, to accept the Finance Committee's recommendation for a surplus release of \$1,000,000 from the 2005-2006, 2006, 2007, 2008-2009, 2011-2012 and 2012-2013 Fund Years. Motion carried by unanimous vote.

Plan of Risk Management Amendments – MOTION REQUESTED

The Plan of Risk Management can be found on pages 60-61 of your agenda.

Motion made by Mrs. Godfrey, seconded by Mr. Hager, to accept the Finance Committee's recommendation to amend Section III.H. Annual Surplus and Additional Assessment Process. Motion carried by unanimous vote.

Drones

The JIF has received two indications of coverage for providing drone coverage for all members through the purchase of a SPELL JIF policy. Each policy blends coverage with risk management and will necessitate training of district personnel to have a trained or a number of trained pilots. We favor this approach as risk management is built into the process of employing drones and limits the number of cowboy drones that are being flown. We are negotiating those policies at present with the intent to provide an emergency expense request to the SPELL JIF Trustees permitting our office to bind coverage on the

memberships' behalf. Once this is accomplished, we will send an alert out to all members with greater detail.

2016-2017 Renewal

A verbal update was provided.

Safety Incentive Program Winners-Reimbursement Procedure

A Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2014-15 program soon. Reimbursement requests are due by May 30, 2016. 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 BCIP JIF, address P.O. Box 449, Marlton, NJ 08053.

RMC Resolutions and Agreements

RMC Resolutions and Agreements will be emailed to all district that currently have an RMC shortly. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2016-2017 fund year and forward the Resolution and Agreement to the Executive Director's Office to the attention of Jennifer Fox by May 1, 2016.

Certificates of Insurance Report

Certificate of Insurance Report from 1/01/16 - 2/29/2016 can be found on pages 62-63 of the agenda packet.

Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the January/February Activities and January Agenda, found on pages 64-65. Safety Incentive Program Criteria can be found on pages 66-69 of your agenda. Safety Incentive Program Status Report can be found on pages 70-73. He reported that he received a phone call from another district who was going through a Right to Know inspection which was not going pleasant. The district had not submitted any of their Right to Know Surveys from 2008. There were several changes with employees and therefore the report was not submitted. You do not want to have an inspector in your district for two days. Remember to submit each year all documentation.

Treasurer - MOTION REQUESTED

The February Approval Memos and Bill List can be found on pages 74-75. The March Bill List can be found on page 76. The Treasurer's Reports for the months ending 12/31/15 and 1/31/16 can be found on pages 77 through 88.

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

Committees

- The Finance Committee minutes are included in the agenda. Mrs. Godfrey, the Finance Chair, advised the membership that the committee has instructed the Fund Administrator to extend the 2016-2017 budget notice to Princeton Public Schools at a rate increase of 20%. Mrs. Godfrey reported that the Committee was concerned with the district's lack of participation in training sessions and the school's failure to engage in items 3 and 4 of the Conditions of Membership. The Business Administrator has not responded to Mrs. Godfrey's phone calls. If they do not communicate renewal by the end of March, according to the by-laws, they are automatically renewed for another three years.
- The Safety-Claims meeting minutes from February 9, 2016 are included in the agenda packet.

IX. BUDGET HEARING

Motion made by Mrs. Lennon, seconded by Mr. Colling, to adopt preliminary budget. Motion carried by unanimous vote.

X. MOTION REQUESTED - Resolution 2015-26

MOTION by Mrs. Lennon, seconded by Mr. Colling, to meet in Closed Session on May 11, 2016 at the Voorhees Administration Building, Conference Training Room. Motion carried by unanimous vote.

XI. Miscellaneous Business and Public Comment

There were no comments.

XII. MOTION TO ADJOURN

MOTION by Mr. Nettleton, seconded by Mrs. Lennon, to adjourn meeting at 2:39 pm. Motion carried by unanimous vote.



Mark Stratton, Fund Secretary