

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

Wednesday, September 9, 2015

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, 93 Willow Grove Road, Shamong, New Jersey, on Wednesday, September 9, 2015 beginning 1:45 p.m., Mr. Kaz, 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:

Richard J. Kaz, Jr., N. Burlington County RS D, President (SPELL Trustee #2)
Robert F. Wachter, Mount Laurel Township BOE, Vice President (SPELL Alternate #2)
Mark Stratton, Haddon Heights BOE, Secretary
James Hager, Lenape RHSD
Thomas J. Fanuka, Lumberton (SPELL Vice-Chair, Trustee #1)
Barbara Godfrey, Southampton Township (SPELL Alternate #1)
Joanne E. Clement, Clementon BOE
Cindy McClain, Voorhees Township BOE
Kathleen Huder, Lindenwold BOE

2015-2016 Trustees absent were:

None

2015-2016 Alternate Trustees answering to roll call

Beth Ann Coleman, Collingswood PS/Oaklyn PSD

2015-2016 Alternate Trustees absent were:

Lynn Shugars, Moorestown Township PSD

2015-2016 Delegates answering to roll call were:

Raymond Coxe, Burlington City BE
Joanne D'Angelo, Delanco Township BOE
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
Chad Fires, Medford Township
Evon DiGangi, Mount Holly BOE
Amy Lerner, North Hanover Township SD
Jodi Lennon, Riverside Township BOE
Marie Goodwin, Shamong Township
Christina Moskal, Springfield Township BOE
Tracy McGuire, Westampton Township

2015-2016 Delegates absent were:

Tanya Dawson, Mercer County SSD/Vocational School
William Thompson, Merchantville, BOE
Valerie Carmody, Mount Ephraim
Stephanie Kennedy, Princeton Regional Schools
Marian Smith, Eastampton Township BOE
Noreen Boston, Tabernacle Township BOE

District Personnel:

Frank DeBerardinis, Voorhees Twp. Public Schools

Fund Professionals present were:

Craig H. Wilkie, Area Vice President — AJGRMS, Inc.
Scott C. Tennant, 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
Louis J. Greco, Esquire — Fund Solicitor
Kathy Tyler Schohl, Claims Administrator — Qual-Lynx
Karen Beatty, Client Service Manager — Qual-Lynx

Risk Management Consultants present were:

Bonnie Ridolfino, Hardenbergh Insurance Group – Collingswood PS, Eastern Camden County RSD,
Haddon Heights BOE, Haddon Twp BOE, Lindenwold BOE, Magnolia PS, Merchantville BOE, Oaklyn
Public SD
Timothy Irons, Insurance Agency Management, Inc. - Mt. Holly Township Public Schools
Barbara Fitzpatrick, G.R. Murray Insurance – Princeton PS
Steve Walsh, EJA/Capacity-North Hanover Twp BOE, Westampton Township Public Schools

- IV. **MOTION REQUESTED** — To open the voting to all Delegates present.
Motion made by Mr. Fanuka, seconded by Mrs. Godfrey, 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 2015-16** to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mr. Fires, seconded by Mrs. Lennon, to approve Resolution 2015-16. Payment Authorization Requests as presented in Closed Session. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES

Motion made by Mr. Fanuka, seconded by Mrs. Godfrey, to approve the May 13, 2015 meeting minutes. Motion carried by unanimous vote.

VII. APPROVAL OF AMENDED BUDGET

Motion made by Mr. Fanuka, seconded by Ms. Lennon, to approve the amended budget. Motion carried by unanimous vote.

VIII. Professional Reports

A. Attorney

Mr. Greco reported on two recent cases. The first decision involves a local board of education and an employee discipline issue which spans two negotiated contract agreements. The issue is sent to an arbitration hearing and the arbitrator made a decision as to which contract applied. It was appealed to the Appellate Division, who ruled that the only time an arbitrator's decision can be appealed is if the arbitrator makes a mistake of law, and that decision of the arbitrator is final. Mr. Greco expects to see more of these decisions, which in effect free up the judicial system caseload.

The second is an Appellate Division case in which a female student filed a complaint stating she was sexually assaulted by a teacher. The teacher is indicted for assault and a lawsuit against the school district is filed by the victim. The school board's insurance company states that this civil claim is not covered, since it is intentional misconduct, and is outside the scope of employment. The employee goes to the school board, requesting indemnification, and the board refuses. NJEA covers the teacher under their catastrophic insurance coverage. The case was eventually settled, and comes up in criminal court. The prosecutor allows the teacher to go in to the Pretrial Intervention Program. NJEA then goes to the school board, asking for reimbursement of the defense costs and the board refuses. The Appellate Division ordered the school board and their insurance company to reimburse NJEA for their expenses, stating the rule that the only time the board is not responsible for defending a criminal case is if the perpetrator is convicted of the crime.

B. Claims Administrator

Ms. Tyler Schohl reviewed the Subrogation Report as of August 31, 2015, which is found in your packets starting on page 6-7. Adjuster Pending reports can be found on pages 8 through 11. Emergency PAR Stewardship Report can be found on page 12 of your agenda. Lessons Learned from Losses can be found on pages 13. Please remind your employees that if they receive any bills for treatments to send them over to us for payment. Qaul-Lynx will handle all of these. The new Claim Management System information system called IVOS will be seamless to the membership. Additional information can be found on page 14 of your agenda.

C. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary Reports that was found on pages 15 through 19. Please remember to report all incidents as soon as possible including report only.

D. Student Accident Program

Ms. Ridolfino stated that we have 58 members in our program. Claim forms were mailed out with the new address and group number for each district. The student accident report can be found on page 20 -24 of your packet.

E. Executive Director/Underwriting Manager Summary

EXECUTIVE DIRECTOR

Welcome New Members/Delegates

Mr. Wilkie welcomed the newest members to the BCIP JIF: Dennis Nettleton of Ewing Township Public Schools and Amy Lerner of the North Hanover Township School District. He also thanked Beth Ann Coleman, for bringing in Oaklyn Public School District, who shares services with Collingswood. He also welcomed back Diana Schiraldi, who is now with Eastern Camden County RSD.

2015-16 Membership Renewals

There are eight districts up for membership renewal on July 1, 2016. They include, Clementon, Evesham Township, Haddon Heights, Mercer County Vo-Tech, Mount Ephraim, Mount Laurel, Princeton and Riverside Township.

Marketing/Growth

Mr. Wilkie advised that his office will be sending out a marketing e-mail at the beginning of October to Non-Member Districts that will highlight our enhancements. He noted that there was some interest in a partial membership.

2015-2015 Cyber Application/Coverage Update

Mr. Tennant provided an update on the application process and coverage. He thanked the members for their patience through this process.

2015-2016 Program Enhancements

Included in the agenda packet is a summary of the 2015-16 JIF Program Improvements, Enhancements and Additions that was sent to all members on July 15, 2015.

SPELL HR Helpline

Included in the agenda is a copy of the SPELL JIF Client Engagement Summary for the 2014-2015 Fund Year. This service offers free legal advice to the membership. Mr. Tennant noted that there are 73 active members in the SPELL and that inquiries will receive a written response from an attorney within 24 hours.

2015-2016 Committee Appointments

A copy of the committee appointments is included in your packet. Please see Rich Kaz is you would like to change your committee.

NJSIA Workers' Compensation Conference

The New Jersey Self-Insurers' Association held their spring conference in Atlantic City on May 7-8. We had 8 claims coordinators from our SPELL JIF members. In your agenda are the results of the survey completed by the attendees.

Mold and Indoor Air Quality Seminar

The program held on July 22, 2015 was a success. We had a record attendance. Survey results are included in your agendas on pages 40 - 47. If you would like to participate in next year's program, please contact Craig Wilkie.

SPELL JIF Joint Retreat

The retreat will be held on September 23 -25, 2015. A copy of the program is included for your reference. We are expecting 45 of the 73 SPELL districts to be in attendance.

NJSBA/NJABSO/NJASA Fall Conference

The SPELL JIF will have an Exhibit Booth at the Fall Conference on October 27-29, 2015 in Atlantic City.

State of the Fund Dinner

The annual dinner has been scheduled for Monday, November 30, 2015 at O'Connor's American Bar and Grille. Invitations will be sent out in October.

2015 PRIMA Conference Report

Included in the agenda packet is a report from PRIMA attendee, Michael Colling, Medford Lakes School District.

Items Updated on SPELLJIF.com

The SPELL website has now been updated with 2015-16 fund year information. Please refer to your agenda for links.

Maintaining Safe Schools

The July, August and September 2015 issues have been sent via email to the Business Administrators of all member districts.

Key Dates

Joint Retreat - 9/23-25/15 at Congress Hall in Cape May
SPELL Meeting- Friday, 10/2/15 9:30 a.m. at Gallagher office in Marlton
BCIP Meeting - Wednesday, 11/11/15 at Lenape Administration Offices
BCIP State of the Fund Dinner-Monday 11/30/15 - 6:00 p.m. O'Connor's American Bar and Grill

UNDERWRITING AND FINANCE DIRECTOR

District/fund Status

Mr. Tennant reviewed the District/Fund Status found on page 53 of your agenda.

2015-2016 Plan of Risk Management

The 2015-16 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

2016-2017 Renewal

It is critical that every member district complete and forward needed information to the Administrator's office by the noted deadline. Send all information to Jennifer Fox.

American Appraisal Questionnaire

Ms. Fox advised that a questionnaire from American Appraisal Associates was emailed to all members on Wednesday, August 26, 2015. The questionnaire consisted of six yes/no questions regarding new acquisitions, renovations additions solar panels, vacant land, and sol or demolished property. Please complete and return to American Appraisal as soon as possible.

NJ DOL Compliance Enforcement Cross Match

Ms. Fox reported that a letter regarding the cross-match program was sent on July 17, 2015. If you receive this form, please do not respond, and fax a copy to Ms. Fox.

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 July 17, 2015.

2014-2015 & 2015-2016 Administrative Matter Defense Reimbursement

Ms. 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. Reimbursement requests are due by September 30, 2015 for the 2014-2015 Fund Year. If you have any questions, please contact Jennifer Fox.

Bank Switch from Susquehanna Bank to BB&T - Resolution 2015-17

Discussion was tabled.

Certificates of Insurance Report

Certificate of Insurance Report from 5/01/15 - 8/31/2015 found on pages 57 - 67 of the agenda packet.

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the May/June/July/August Activities and September/October Agenda, found on pages 68 - 71. Safety Notices can be found on pages 72 through 76 of your agenda.

G. Treasurer - MOTION REQUESTED

The June/July/August Approval Memos and Bill List can be found on pages 77-82. The September Bill List can be found on page 83. The Treasurer's Reports for the months ending May 31, 2015 and June 30, 2015 can be found on pages 84 through 95.

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

IX. MOTION REQUESTED - Resolution 2015-18

MOTION by Mr. Fanuka, seconded by Mrs. Godfrey, to meet in Closed Session on November 11, 2015 at the Lenape Administration Building in Shamong, New Jersey. Motion carried by unanimous vote.

X. Miscellaneous Business and Public Comment

There were no comments.

XI. MOTION TO ADJOURN

MOTION by Mr. Watcher, seconded by Mr. Hager, to adjourn meeting at 2:25 pm.
Motion carried by unanimous vote.


