

Burlington County Insurance Pool Joint Insurance Fund

Voorhees Administration Building
329 Route 73
Voorhees, New Jersey 08043

Wednesday, March 12, 2025 – 1:30 PM

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 Voorhees Township BOE – Administrative Offices, 329 Route 73, Voorhees, New Jersey, on Wednesday March 12, 2025 beginning at 1:48 p.m.; Ms. Gauld, 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. 2024-25 Trustees answering roll call were:

Jennifer Gauld, Haddon Township BOE, **President**
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
Kathleen Huder, Lindenwold BOE (SPELL Alternate)
Dennis Nettleton, Ewing Township Public Schools

2024-25 Trustees absent were:

Amy Lerner, Avon/North Hanover Township School District, **Vice President**
Laura Archer, Shamong Township School District/Woodland Twp BOE, **Secretary**
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee/Vice Chair)
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
Beth Ann Coleman, Collingswood PS/Oaklyn PSD (SPELL Alternate)

2024-25 Alternate Trustees answering roll call were:

James Heiser, Moorestown Township Public School District
Bernard Biesiada, Millstone BOE/New Hanover

2024-25 Alternate Trustees absent were:

None

2024-25 Delegates answering roll call were:

Chifonda Henry, Bordentown RSD
Arlene Biesiada, Interim, Delanco Township BOE
Kenneth Verrill, Eastern Camden County RSD
Jonathan Yates, Evesham Township School District

Sarah Bell, Gloucester City BOE
Dan Baginski, Jackson Township BOE
Kara L. Huber, Lenape Regional HSD
Nikolas Vrettos, Medford Lakes School District
Anisah Coppin, Mercer County Area Vocational Technical Schools
Udaya Batchu, Mercer County SSSD
Christopher Eberly, Mount Ephraim BOE
Lisa Vrettos, Springfield Township BOE
James McCullough, Sterling High School District
Helen Haley, Voorhees Township BOE
Karen Greer, Westampton Township Public Schools

2024-25 Delegates absent were:

Deborah Roncace, Audubon PS
Ray Bonnette, Burlington City BOE
Scott Hogan, Chesterfield BOE
Bruno Berenato, Clementon BOE
Paul Todd, East Windsor RSD
Joseph A. Firetto, Eastampton Township BOE
Donna Phillips, Haddon Heights BOE
Michael Catalano Haddonfield BOE
Bill Thompson, Laurel Springs BOE
Robert Kraft, Lumberton Township BOE
Robert O'Brien, Riverside Township BOE
Mary Conroy, Southampton Township BOE
Patricia Palmieri, Tabernacle Township School District

2024-25 District personnel present were:

Rick Takakjy, Avon/North Hanover Township School District
Barbara Nobel, Haddonfield BOE
Mary Jane Bonfiglio, Tabernacle Township School District

B. Fund Professionals

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Annette Reap, Sr. Account Manager - RPA, a division of Gallagher
Kim Hill, Account Manager – RPA, a division of Gallagher
Patrick J. Madden, Esquire – Fund Solicitor
Danielle Colaianni, Student Accident Program - Hardenbergh
Chris Roselli, Claims Administrator – Qual-Lynx
Christine Gallagher, Client Service Manager – Qual-Lynx
John W. Geitz, Safety Coordinator – Risk Assessment Services LLC
Rick Hillman, Virtual Safety Director – Ironwood Consulting LLC
Joe Biluck, Assistant Safety Coordinator – Risk Assessment Services LLC
Jodi Lennon, Treasurer
Michael Colling, Recording Secretary

C. Risk Management Consultants

Barclay Group – Bordentown/Chesterfield/ Gloucester City/Laurel Springs/North Hanover
Hardenbergh Insurance Group – Audubon/Collingswood/Eastern Camden County/Haddon
Township/Haddon Heights/Lindenwold/Magnolia/Oaklyn/Sterling

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

Motion by Mr. Wachter, seconded by Mr. Heiser, 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 2024-23 to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mr. Heiser, seconded by Ms. Huber, to approve Payment Authorization Requests as presented in Closed Session. Motion carried by unanimous vote.

Mr. Wilkie introduced the new members that were present.

VI. Approval of Minutes – **ADOPTION**

Motion by Mr. Biesiada, seconded by Ms. Huder, to approve the minutes of the January 8, 2025 meeting as presented. Motion carried by unanimous vote.

VII. Appointment of a Nominating Committee by Fund President

Mr. Wilkie noted that there are several BCIP Trustees and SPELL Delegates/Alternates that have terms expiring on June 30, 2025 or will become vacant due to retirement. The President has formulated a committee for these vacancies. If you are interested in serving in one of these positions, please reach out to Mr. Wilkie.

VIII. Professional Reports

A. Solicitor Report

Mr. Madden reviewed his report on wins, losses and lessons learned. Mr. Madden also recommended adding a firm to the Defense panel due to the merging of two former firms.

B. Claims Administrator

Mr. Roselli reviewed the Adjuster Pending Report – February 2025, the Subrogation Reports – February 2025 and Lessons Learned from Losses-Workplace Safety.

C. Managed Care Provider

Ms. Gallagher reviewed the Managed Care Summary Reports – February 2025, the Average Days to Report - February 2025, the Transitional Duty Days – February 2025 and the Managed Care Quick Notes.

D. Student Accident Program

Ms. Colaianni reviewed the Student Accident Program and noted that if you have not received your notice, please call her as soon as possible.

E. Executive Director/Underwriting & Finance Director Report

1. EXECUTIVE DIRECTOR

a. **2025-26 Membership Renewals**

Mr. Wilkie noted that there are five (5) districts are up for membership renewal on July 1, 2025. They are Clementon BOE, Evesham Township SD, Haddon Heights BOE, Mount Ephraim PS and Mount Laurel Township BOE

Districts renew their membership in the JIF by executing a Renewal Resolution through their local Board of Education. Renewing members have been contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

Renewal Resolutions have been received from all renewing districts! Thank you! Mr. Wilkie noted that last year there were 20 Districts that renewed, this year there are five and next year there are another 20 Districts up for renewal. In order to spread the renewal process out a little, Mr. Wilkie will be asking a few districts to renew early. Please also reach out if you are interested in this process.

b. **Results of Fund Professional Survey**

Mr. Wilkie noted that the results of the recent survey sent to all members on January 28, 2025 regarding the services of the JIF Fund Professionals are included with the agenda. Mr. Wilke asked if any members have an issues with any of the Professionals. He also noted that there are some appointments that are done by the Finance Committee and thus they were not included in the survey.

c. **NJSIA Workers' Compensation Conference**

Mr. Wilke noted that the New Jersey Self-Insurers' Association has scheduled their spring conference for May 14-16, 2025 at The Golden Nugget Hotel in Atlantic City. The SPELL JIF has approved covering the expense for attendance. The conference brochure is attached and a detailed email was sent to all members on March 7, 2025 with a deadline of April 4, 2025 for anyone wishing to attend.

d. **2025 Annual Spring Dinner Meeting**

Mr. Wilkie noted that the Annual Spring Dinner Meeting has been scheduled for Wednesday, June 4, 2025 at 5:30 pm at Dock's Restaurant. Transportation to and from the restaurant from the hotel will be provided. Email invitations will be sent out in mid-April. Mr. Wilkie note that this is the only night that organizations or vendors are allowed to take clients or others out to dinner so that participants can take part in all of the conference activities.

e. **Safety 360 Seminar – SAVE THE DATE!**

Mr. Wilkie noted that the second annual Safety 360 Seminar is scheduled for Wednesday, July 16, 2025 at the Westin Hotel. This year's workshop agenda is being developed, Attendance for School Business Administrators, Facilities and Technology Supervisors is the targeted audience. More information will be provided. Please mark your calendars! Mr. Wilkie noted that this seminar will not be for custodians and is not the same as the Mold Seminar was.

f. **Boiler Inspections – Travelers Insurance**

Mr. Wilkie noted that Boiler Inspections are handled by the JIF carrier, Travelers Insurance. The state inspector should NOT be going to your schools. If a district has a state inspector come in before boiler inspections are due, please notify Travelers ASAP by contacting Nick Andreychak at (908) 246-2322 or NANDREYC@travelers.com. He will be able to cancel out the inspection. Information to schedule Boiler Inspections is located on the SPELL website under Contact Information under the Safety tab: <https://www.spelljif.com/contact-information> Mr. Wilkie noted that if you get a bill for the cancelled inspection, please pay it and then sent it to Travelers and you will be reimbursed.

g. **STOPit Solutions – SafeNJ**

Mr. Wilkie noted that information is included in the agenda on SafeNJ. This is a rebranding of the STOPit application providing a New Jersey local resource.

h. SPELL JIF HR Helpline

Mr. Wilkie inquired of those present, how many utilize the Portal Toolbox. He noted that this is a free service that is available to all members. It is a resource for your HR and compliance needs. Click here to access the login page via Zywave: www.spelljifhrhelpline.com If you need to be set up with a login or want to know if your district is already set up, contact Megan Matro of our office at Megan_Matro@RPAdmin.com. A flyer is included in the agenda and will be posted on the SPELL website highlighting the services that are offered.

i. SPELL Policy Review

Mr. Wilkie noted that Mr. Madden is working with Coverage Counsel to review the current policies. We anticipate the review to be completed over the summer.

j. Proposed Meeting Dates for 2025-2026

Mr. Wilkie asked all Trustees and Delegates to please review the proposed meeting dates that have been enclosed for the 2025-26 Fund Year. Discussion on meeting location is requested. Please review the schedule for any conflicts. We ask for a consensus decision approving the proposed 2025-26 schedule. The final meeting dates will be listed in a Resolution at the May reorganization meeting. Mr. Wilkie noted that the dates have not been confirmed with the Voorhees Board of Education but that they will be in the next week or so.

i. Items Updated on SPELLJIF.COM

The SPELLJIF.COM website is an important member resource. You can access all the current directories, lists, meeting information and claims management information. Please visit the website often for the most up-to-date information.

Please notify the Executive Director's office if you would like to change or add a user for the website, by contacting Megan_Matro@rpadmin.com.

k. Key Dates

- BCIP Safety Committee - Tuesday, 3/25/2025-9:30 am via Zoom
- SPELL Meeting – Friday, 4/10/2025-10:00 am
- BCIP Reorganization Meeting- 5/14/2025 -1:15 pm
- NJSIA Worker's Compensation Conference – 5/14-16/2025
- BCIP Annual Spring Dinner Meeting – Wednesday, 06/04/2025-5:30 pm @ Dock's
- Safety 360 Seminar – July 16, 2025-8:30 am @ The Westin

2. UNDERWRITING AND FINANCE DIRECTOR

a. District/Fund Incurred Losses Report

Mr. Wilkie reviewed the Fund Year 2024-2025 as of February 28, 2025 and reminded everyone that it for eight months of activity.

b. Financial Audit – June 30, 2024 – MOTION REQUESTED (Addendum A/Pae 97)

Mr. Wilkie noted that the financial audit is attached to the agenda as an Addendum.

Mr. Wilkie requested a motion to accept the June 30, 2024 Financial Audit as prepared by Bowman & Company. The Finance Committee has reviewed the Audit and recommends acceptance.

Motion by Mr. Heiser, seconded by Mr. Wachter, to accept the June 30, 2024 Financial Audit as presented. Motion passed by unanimous vote.

c. 2025-2026 Exposure Renewal and Budget Process

Mr. Wilkie noted that the Finance Committee met on February 25, 2025 and approved the preliminary budget and premium allocation strategy for 2025-2026. Budget Advice information was provided to all members via email on 2/28/2025.

d. Resolution 2024-24 – Authorizing Surplus Return – MOTION REQUESTED

Mr. Wilkie noted that the Finance Committee has approved recommendation of a \$500,000 surplus distribution. A motion is requested to authorize the surplus return.

Motion by Mr. Verrill, seconded by Ms. Huder, to authorize a \$500,000 surplus distribution. Motion carried by unanimous vote.

e. Starr Cyber Renewal Insurance Application

Mr. Hillman, the SPELL Virtual Safety Director, noted that the SPELL JIF Cyber Insurance renewal application and instructions were emailed to all on January 28, 2025, with a requested due date of March 15, 2025. If you have not completed and submitted the renewal materials, please do so ASAP.

f. Beazley Environmental Liability Renewal Insurance Application

Mr. Hillman noted that the SPELL JIF – Beazley Insurance renewal application was sent to each member on March 6, 2025 with a copy of the prior year application completed for reference. If you have not completed and submitted the renewal materials, please do so ASAP.

g. RMC Resolutions and Agreements

Mr. Wilkie noted that RMC Resolutions and Agreements will be emailed to all districts that currently have an RMC by April 1, 2025. If you have not already done so, please add this to your April meeting to appoint a Risk Management Consultant for the 2025-2026 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Kim Hill by May 5, 2025.

h. Safety Incentive Program Winners – Reimbursement Procedure

Mr. Wilkie noted that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2023-2024 program year. Reimbursement requests are due by May 31, 2025. 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 Kim Hill via email at Kim_Hill@RPAdmin.com or at the JIF address, P.O. Box 449, Marlton, NJ 08053.

i. SPELL JIF Approved Meeting Minutes

Mr. Wilkie noted that the approved meeting minutes from the October 10, 2024 SPELL JIF Meeting are included with the agenda.

j. Certificates of Insurance Report from 1/1/2025 – 2/28/2025

Mr. Wilkie noted that the list of requested certificates of insurance is attached. He noted that it is a good process to review the list as a reminder of what other Districts are requesting the certificates for and if you might need one or two.

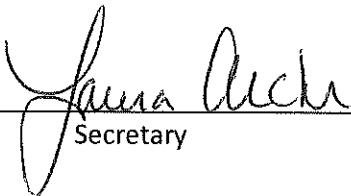
- F. Safety Coordinator/Right to Know Coordinator
Mr. Geitz reviewed the January-February Activities and March/April Agenda and the SIP Status Report-March 2025
- G. Virtual Safety Director
Mr. Hillman reviewed the February 28, 2025 Report
- H. Treasurer - **MOTION REQUESTED**
Motion by Ms. Huber, seconded by Mr. Biesiada to approve the February Approval Memo and Bill List, the March Bill List and the Treasurer's Reports (December 2024-January 2025). Motion passed by unanimous vote.
- I. Committee Meetings
Mr. Wilkie reviewed the minutes of the Finance Committee meeting from February 25, 2025.

IX. Adoption of Preliminary Budget 2025-2026 – **MOTION REQUESTED**
Motion by Ms. Henry, seconded by Mr. Verrill, to approve the preliminary Budget for 2025-2026. Motion passed by unanimous vote.

X. **MOTION REQUESTED** - Resolution 2024-25
Motion by Mr. Heiser, seconded by Ms. Huder, to meet in Closed Session on May 14, 2025 at 1:15 pm at the Voorhees Administration Offices. Motion carried by unanimous vote.

XI. Miscellaneous Business and Public Comment
Mr. Wachter requested that a statement be distributed that the member Districts can use during the Budget process to promote the Districts' membership in the JIF and the cost savings and shared services benefits of being a member.

XII. **MOTION REQUESTED** – To Adjourn
Motion by Mr. Biesiada, seconded by Mr. Wachter, to adjourn the meeting at 2:28 p.m.. Motion carried by unanimous vote.



Laura Auck
Secretary