

Burlington County Insurance Pool Joint Insurance Fund

**Voorhees Administration Building
329 Route 73
Voorhees, New Jersey 08043**

Wednesday, November 13, 2024 - 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 November 13, 2024 beginning at 2:32 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**
Laura Archer, Shamong Township School District/Woodland Twp BOE, **Secretary**
Richard J. Kaz, Jr., Northern Burlington County RSD (SPELL Trustee/Vice Chair)
Robert J. Wachter, Jr., Mt. Laurel Township BOE (SPELL Trustee)
Beth Ann Coleman, Collingswood PS/Oaklyn PSD (SPELL Alternate)
Dennis Nettleton, Ewing Township Public Schools

2024-25 Trustees absent were:

Amy Lerner, Avon/North Hanover Township School District, **Vice President**
Greg Gontowski, Magnolia PS/Merchantville BOE/Woodlynne BOE
Kathleen Huder, Lindenwold BOE (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 Delegates answering roll call were:

Deborah Roncace, Audubon PS
Chifonda Henry, Bordentown RSD
Arlene Biesiada, Interim, Delanco Township BOE
Paul Todd, East Windsor RSD
Dr. Ashlee Caldwell, Eastampton Township BOE
Kenneth Verrill, Eastern Camden County RSD
Jonathan Yates, Evesham Township School District, left at 3:02 pm
Sarah Bell, Gloucester City BOE

Dan Baginski, Jackson Township BOE
Kara L. Huber, Lenape Regional HSD
Robert Kraft, Lumberton Township BOE
Nikolas Vrettos, Medford Lakes School District
Debbie Donnelly, Mercer County SSSD/Area Vocational Technical Schools
Christopher Eberly, Mount Ephraim BOE
Mary Conroy, Southampton Township BOE
Lisa Vrettos, Springfield Township BOE
James McCullough, Sterling High School District
Karen Greer, Westampton Township Public Schools

2024-25 Delegates absent were:

Ray Bonnette, Burlington City BOE
Scott Hogan, Chesterfield BOE
Bruno Berenato, Clementon BOE
Cande Kristoff, Haddon Heights BOE
Michael Catalano Haddonfield BOE
Bill Thompson, Laurel Springs BOE
Robert O'Brien, Riverside Township BOE
Patricia Palmieri, Tabernacle Township School District
Helen Haley, Voorhees Township BOE

2024-25 District Personnel answering roll call were:

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

B. Fund Professionals answering 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
Bradford Hoffman, 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 Colaiani, 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 answering roll call were:

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. Kaz, seconded by Mr. Wachter, 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 2024-18** to approve Payment Authorization Request(s) as presented in Closed Session.

Motion by Mr. Wachter, seconded by Mr. Kaz, to approve Payment Authorization Requests as presented in Closed Session. Motion carried by unanimous vote.

VI. Approval of Minutes – **ADOPTION**

Motion by Ms. Archer, seconded by Mr. Eberly, to approve the minutes of the September 11, 2024 meeting as presented. Motion carried by unanimous vote.

VII. Professional Reports

A. Solicitor

Mr. Madden reviewed his report regarding legislative actions that are upcoming, cases pending and Sexual Abuse and Molestation case resolutions.

B. Claims Administrator

Mr. Roselli reviewed staffing updates, reviewed the Adjuster Pending Report – October 2024, the Subrogation Reports – October 2024, and the Lessons Learned from Losses-Winter Weather Hazards.

C. Managed Care Provider

Ms. Gallagher reviewed the Managed Care Summary – October 2024, the Managed Care Summary – New Report, the Average Days to Report - October 2024, the Transitional Duty Days – October 2024, the Managed Care Quick Notes – New Report and the Employee Responsibility Letter.

D. Student Accident Program

No Report

E. Executive Director/Underwriting & Finance Director ReportPages 49-51

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.

To date, Renewal Resolutions have been received from Evesham Township and Mount Ephraim. Mr. Wilkie noted that he has been notified that the remaining three District will be renewing their memberships.

b. **NJSBA/NJASBO/NJASA 2024 Fall Conference**

Mr. Wilkie noted that the SPELL JIF had an Exhibit Booth (#580) at the Fall Conference on October 21-24, 2024. It was well received by all member districts who were able to attend the conference.

c. **State of the JIF Dinner – December 4, 2024**

Mr. Wilkie reminded those present that the annual dinner has been scheduled for Wednesday, December 4, 2024 at The Mansion in Voorhees. Please mark your calendars! Invitations were sent out electronically on October 31, 2024, with a due date of November 20, 2024.

Mr. Wilkie noted that there will be recognition for all districts for their efforts and make special recognition of those districts that have won safety awards and managed claims well. Mr. Wilkie also requested that responses be submitted as soon as possible and that to date only two Districts have replied with their attendance. Responses are due by November 20, 2024.

d. **SPELL JIF Joint Retreat 2025**

Mr. Wilkie noted that an in-person retreat was held at The Grand Hotel in Cape May on September 25-27, 2024. The results of the survey for all 3 days are attached. The SPELL Trustees have approved a motion to hold this event in 2025. Discussion is encouraged on the location and timing of this event for 2025. Tentative dates are September 24-26, 2025. Mr. Wilkie requested feedback regarding the retreat from participants.

e. **STOPit Handle With Care (HWC) Module**

Mr. Wilkie noted that the SPELL JIF Trustees have approved a motion to add the Handle With Care module to the STOPit program. Information is provided on the program enhancement and will be discussed.

f. **Boiler Inspections**

Mr. Wilkie noted information from Travelers on preparing for a boiler inspection is included in the agenda and will be posted to SPELLJIF.com. He noted that the state has been doing some boiler inspection and if you received a bill for this, please reach out to Travelers and they will reimburse you that amount as this is not supposed to occur.

g. **The Safety 360° Team**

Mr. Tennant noted that in order to develop meaningful context for the risk driven term *Safety 360°*, a group of JIF professionals consisting of Chris Roselli, Joe Biluck, John Geitz, Craig Wilkie, Rick Hillman and Scott Tennant met on October 3, 2024. The meeting produced a commitment to meet 3 to 4 times a year to develop a future focused plan that would help members manage and, in doing so, reduce claims. The discussion focused on the continuing pattern of property and mold claims this spring through early fall.

Mr. Tennant noted that two issues surfaced that signal enhanced training is needed. There were claims directly associated with management of summer HVAC projects. There were claims where processes led to an increase in the presence and growth of USG (Unwanted Surface Growth)/Mold. Mr. Tennant noted that the Safety 360° Team is working on training and support materials to help members manage these risk concerns prior to next summer.

h. **Items Updated on SPELLJIF.COM**

Mr. Wilkie reminded everyone that all policies, contact lists and other information found on SPELLJIF.COM has been updated for the 2024-2025 Fund Year.

You can access all the current directories, lists, meeting information and claims information. 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.

i. **Key Dates**

- State of the JIF Dinner – 12/04/2024 @ The Mansion in Voorhees
- Next BCIP JIF Meeting – Wednesday, 01/08/2025 @ Voorhees Admin Offices

2. **UNDERWRITING AND FINANCE DIRECTOR**

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

Mr. Hoffman reminded everyone that we are moving into Budget reviews and even if you are having a bad year, this should not be too much of a detriment as your renewals are based on five years of claims.

b. **2025-2026 Exposure Renewal and Budget Process**

Mr. Hoffman noted that it is critical that every member district complete and forward needed information to the Administrator's office by the noted deadline. The data is essential to begin the renewal underwriting, actuarial and budgeting process and we appreciate the cooperation of members and applicable RMS's. Our goal is to make the process as simple as possible and it usually involves minimal time or effort.

We are preparing to introduce a new SPELL JIF exposure renewal portal that will replace the Risk Partner data management system utilized the last three (3) years. The new SPELL JIF portal will continue to streamline the renewal data collection process and provide members with additional data management and communication tools that we will introduce in detail. By January 1, 2025, each member will receive an email with instructions on how to log into the system and update all information online. We still ask that you forward a copy of your June 30, 2024 Audit as well as a copy of your 2025-2026 ASSA Report via email to kim_hill@RPAdmin.com.

Each member will still have to complete separate applications for Cyber and Environmental coverage as the carriers request their own applications. Once these applications are approved for release by the applicable carrier, we will email to all with instructions and due date.

c. **Safety Incentive Program Winners – Reimbursement Procedure**

Mr. Geitz noted that once the Safety Award winners are announced at the State of the JIF dinner in December, a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2023-2024 program. 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, Account Manager at the JIF address, P.O. Box 449, Marlton, NJ 08053 or via email at Kim_Hill@rpadmin.com.

d. **Financial Award Winners**

Mr. Hofman noted that Financial Award winners for 2023-2024 will also be announced at the State of the JIF dinner in December and the winners will be issued award payments on the January 2025 bill list.

e. **SPELL JIF Approved Meeting Minutes**

Mr. Hoffman noted that the approved meeting minutes from the May 30, 2024 SPELL JIF Meeting are included with the agenda.

f. **Certificates of Insurance Report 9/1/2024 thru 10/31/2024**

Mr. Hoffman noted that the attached report includes the Certificates of Insurance issued on behalf of your JIF by the Underwriting Manager. Please note that the only valid and legally enforceable Certificates of Insurance for your JIF are those issued by the Underwriting Manager. The sole exception to this is a certificate for Student Accident Insurance, which is strictly issued by the Hardenbergh Insurance Group, in its capacity as the Student Accident Program Manager.

F. Safety Coordinator/Right to Know Coordinator

Mr. Geitz reviewed the September/October Activities and November/December Agenda, the SIP Program Status-November 2024 and the Safety Incentive 2024-2025 Program Criteria.

G. Virtual Safety Director

Mr. Hillman reviewed the November Report

H. Treasurer - **MOTION REQUESTED**

Motion by Ms. Coleman, seconded by Mr. Eberly, to approve the October Approval Memo and Bill List, the November Bill List and the Treasurer's Reports (August-September-Oct 2024). Motion carried by unanimous vote.

I. Committee Meetings

Mr. Wilkie reviewed the Claims Management Committee – October 30, 2024. He noted that HIB claims can turn into SAM claims. He reminded those present to notify Qual-Lynx of these claims because if they end up coming around years later, there will not be any documentation of it or anyone around that would have any knowledge of the event.

VIII. **MOTION REQUESTED - Resolution 2024-19**

Motion by Mr. Verrill, seconded by Mr. Eberly, to meet in Closed Session on January 8, 2025 at 1:15 pm at the Voorhees Administration Offices. Motion carried by unanimous vote.

IX. Miscellaneous Business and Public Comment - NONE

X. **MOTION REQUESTED – To Adjourn**

Motion by Mr. Kaz, seconded by Mr. Wachter, to adjourn the meeting at 3:06p.m.. Motion carried by unanimous vote.

A handwritten signature in black ink, appearing to read "George D. Gault", is written over a horizontal line.