

**GLOUCESTER, CUMBERLAND, SALEM SCHOOL DISTRICTS
JOINT INSURANCE FUND**

**Delsea Regional Middle School
Media Center
242 Fries Mill Road
Franklinville, NJ 08322**

OPEN SESSION MINUTES

Thursday, January 23, 2025

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held at the Delsea Regional Middle School on January 23, 2025, beginning at 1:21 pm, with Joseph Collins, Elk Township/Delsea Regional, Chair, presiding.

II. STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETINGS ACT

Notice of this meeting was given by sending sufficient notice herewith to the *Gloucester County Times*, *Bridgeton Evening News*, and *Today's Sunbeam*; by filing advance written notice of this meeting with each member district, and by posting notice on the public bulletin boards of all municipalities served by the members of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund.

III. ROLL CALL

2024-2025 Trustees in attendance:

Joseph Collins, Elk Township SD/Delsea Regional SD, **Chair** (SPELL Trustee)
Frank Maurer, Salem County SSSD/Salem County Vo-Tech SD, **Vice Chair** (SPELL Alternate)
John Ogunkanmi, Pennsauken Public Schools
Lisa Schulz, Monroe Township Public Schools
Scott Campbell, Greenwich Township SD/Woodbury Heights BOE (SPELL Trustee)
Heather Mayhew, Pennsville Public School District (SPELL Alternate)

2024-2025 Trustees not in attendance:

Greg Wilson, East Greenwich Township School District, **Secretary**

2024-2025 Alternate Trustees in attendance:

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE
Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

2024-2025 Delegates in attendance:

Kim Fleetwood, Alloway/Greenwich-Cumberland/Stow Creek
Janice Grassia, Gateway Regional SD
Lauren Granate, National Park Boro SD/Westville PSD

2024-2025 Delegates not in attendance:

Ron Latham, Deptford Township Public School District
Dr. Sean McCarron, Fairfield Township School District
Kayde Kisielewski, Oldmans Township BOE
Vicki LaSalle, Pine Hill Public Schools
Darren Harris, Pittsgrove Township SD
Christian Albadine, South Harrison Township School District

Michael Twardowski, Upper Deerfield Township School District
Kristine Height, Wenonah BOE

2024-2025 Alternate Delegates in attendance:

Dr. Frank Badessa, Upper Deerfield Township School District
Edgar S. Keepers, Wenonah BOE

District Personnel in attendance:

Josette Carter, Fairfield Township School District

Fund Professionals:

Craig H. Wilkie, Area Vice President-RPA, a Division of Gallagher
Scott C. Tennant, Area Vice President-RPA, a Division of Gallagher
Kim Hill, Account Manager, RPA, a Division of Gallagher
Lorraine Verrill, CPA, Fund Treasurer – Verrill & Verrill, LLC
Patrick Madden, Esquire – Fund Solicitor
Denise Shallow, Claims Administrator-Qual-Lynx
Christine Gallagher, Managed Care Provider - Qual-Lynx
Jennifer Olson, Student Accident Program – Hardenbergh Insurance
John Geitz, Safety Coordinator – Risk Assessment Services
Rick Hillman, Virtual Safety Director-Ironwood Consulting LLC
Annette Reap, Recording Secretary

Risk Management Consultants:

Hardenbergh Insurance Group

IV. CONDUCT OF MONTHLY MEETING – MOTION REQUESTED

A request is made by the Trustees of the GCSSD JIF that the business of the Fund at this meeting be conducted directly by the Fund Delegates present with all matters to be decided upon by a combined majority vote of all Commissioners and Trustees present and voting.

Motion by Ms. Schulz, seconded by Mr. Maurer, to open voting to all Fund Delegates present. All in favor.
Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE Payment Authorization Requests/Items – Resolution – 2024-20

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on January 23, 2025:

2025345007 2025349898 2022257647 2025339928 2021208882

Motion by Mr. Keepers, seconded by Mr. Maurer, to approve the Payment Authorization Requests, as distributed prior to the meeting. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Ms. Schulz, seconded by Mr. Maurer, to approve the minutes of the November 21, 2024 meeting of the JIF. All in favor. Motion carried.

VII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT – MOTION APPROVED

The December Approval Memo and Bill List and January Bill List were included in the agenda. Treasurer's Reports for periods ending 11/30/24 and 12/31/24 were provided as a handout.

November Fund Balance	\$16,500,157.96
December Bill List	\$97,506.25
November Claims Paid	\$370,176.15
December Fund Balance	\$17,010,409.62
January Bill List	\$135,146.31
December Claims Paid	\$469,813.69

Motion by Mr. Maurer, second by Ms. Schulz, to approve the bill lists and Treasurer's reports. All in favor. Motion carries.

Ms. Verrill left the meeting at 1:25 pm.

Ms. Shallow left the meeting at 1:28 pm.

B. SOLICITOR

Mr. Madden provided a verbal report on the Freedom to Read Act, which he reported on at the last meeting. This legislation has now been signed into law by the Governor. It is aimed at limiting book bans in public schools and libraries. It requires the state's education commissioner to develop policies on how library materials are selected and how challenges to books on library shelves should be evaluated. Local school boards and library boards would then adopt their own policies using this model.

C. CLAIM ADMINISTRATOR

Ms. Gallagher presented Mr. Roselli's Adjuster Pending Report and Open Subrogation Report for December were included in the agenda. She noted that the Liability Unit is fully staffed at this time. The Workers' Compensation Unit is close to hiring a replacement for adjuster, Marizol Garced, who resigned in at the end of September.

The property unit has had very good closing months recently that has caused the pending number of files to drop. Qual-Lynx has hired Brian Foster to replace Mr. Liscandri, who left Qual-Lynx back in May. Property claims will begin transitioning to Mr. Foster over the following months.

Open Subrogation Report was also included in the agenda.

Finally, Ms. Gallagher reviewed Lessons Learned from Losses concerning timely reporting of claims. She stressed the importance of reporting claims as soon as possible to Qual-Lynx in an effort to keep costs down, as delays in reporting can hamper the best possible defense and can worsen damages.

D. MANAGED CARE PROVIDER

Ms. Gallagher reviewed the Managed Care Summary Reports for period ending December 2024. She also provided a new report comparing claims from the current year to the same period last year. Ms. Gallagher also reviewed the Average Days to Report and Transitional Duty Summary Reports through December 2024 included in the agenda. She reviewed her Quick Notes comparing the differences between occupational and physical therapy.

E. STUDENT ACCIDENT PROGRAM

No report.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

2025-26 Membership Renewals

Nine (9) districts are up for membership renewal on July 1, 2025. **They are Deptford Twp BOE, Fairfield Township, Monroe Township, Oldmans Township BOE, Pennsville, Salem County SSSD, Salem County Vo-Tech, Upper Deerfield and Wenonah.**

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

Mr. Wilkie reported that, to date, Renewal Resolutions have been received from Deptford Township, Fairfield Township, Pennsville, Salem County SSSD, Salem Count Vo-Tech and Upper Deerfield.

Mr. Wilkie discussed the Pitman BOE approved transferring their membership from the ACCASBO JIF to the GCSSD JIF, effective July 1, 2025. He asked for a motion approving the transfer.

Motion by Mr. Keepers, seconded by Mr. Maurer, to approve the signed Resolution received from Pitman BOE transferring membership from ACCASBO to GCSSD. All in favor. Motion carried.

2025 PRIMA Conference

The next PRIMA Conference is scheduled to be held from Sunday, June 1 through Wednesday, June 4, 2025 in Seattle WA. Please notify the Executive Director's office in writing or via email to Annette Reap at Annette_Reap@RPAdmin.com if you are interested in attending no later than January 31, 2025. Information on the Conference will be provided via email when it becomes available. These dates conflict with the NJASBO Workshop scheduled from June 4-6, 2025.

2025 SPELL Joint Retreat – MOTION REQUESTED

Discussion and approval of holding the annual SPELL Joint Retreat in September 2025. Suggested dates are Wednesday, September 24 through Friday, September 26, 2025.

Motion by Mr. Maurer, seconded by Ms. Schulz, approving holding the SPELL Joint Retreat on September 24 through 26, 2025. All in favor. Motion carried.

2025 State of the JIF Dinner - MOTION REQUESTED

The annual dinner was held on **Thursday, December 5, 2024 at Maria's Banquet Hall by DiPaolo's in Penns Grove.** Discussion on date and location and approval is requested for 2025. Suggested date is Thursday, December 4, 2025.

Motion by Ms. Fleetwood, seconded by Ms. DuBois-Brody, to approve holding the annual State of the JIF Dinner on December 4, 2025. All in favor. Motion carried.

Items Updated on SPELLJIF.COM

Mr. Wilkie reminded everyone that all the current directories, lists, meeting information and claims information can be accessed on the website. He encouraged members to 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.

Key Dates

- SPELL Meeting – Thursday, 2/13/2025-10:00 am @ RPA Offices
- Safety Committee Meetings will be scheduled in February
- Next GCSSD JIF Meeting: 03/27/2025 @ Delsea Regional Middle School

Mr. Wilkie discussed the recent OPRA requests that have been received by a few of the member districts. He advised that his office should be contacted so that he may provide any assistance.

2. *UNDERWRITING AND FINANCE DIRECTOR*

District/Fund Incurred Losses Report

Mr. Tennant reviewed Mr. Hoffman's report included in the agenda for Fund Year 2024-2025 as of December 31, 2024. He explained that his offices uses the most recent 5 years for budgeting purposes. He will continue to monitor the numbers as those claims develop.

2025-2026 Exposure Renewal and Budget Process

Mr. Tennant reported that the new SPELL JIF exposure renewal portal that will replace the Risk Partner data management system utilized the last three (3) years will be opened to users on Monday, January 20, 2025. 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 15, 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. The cyber application, which is a fillable form, will be emailed out on January 16, 2025. The Environmental application should also be sent out shortly.

Financial Award Winners

Financial Awards have been paid on the January 2025 bill list for all districts that have qualified for a financial award for the 2023-2024 fund year.

Safety Incentive Program Winners – Reimbursement Procedure

A Safety Incentive Program Winner Reimbursement Procedure notice was emailed 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.

Certificates of Insurance Report 11/1/2024 thru 12/31/2024

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.

Resolution 2024-21 – SPELL JIF Membership Renewal – MOTION REQUESTED

A motion is requested to approve Resolution 2024-21 to renew GCSSD's membership in the SPELL JIF, effective July 1, 2025 through June 30, 2028.

Motion by Mr. Keepers, seconded by Ms. Schulz, to approve Resolution 2024-21 renewing GCSSD's membership in the SPELL JIF, effective July 1, 2025 through June 30, 2028. All in favor. Motion carried.

G. *SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR*

Mr. Geitz reviewed December Activities and January/February Agenda. He also provided the current status for the SIP program for the 2024-2025 Fund Year. Mr. Geitz advised that members can provide their information to him as it is completed or all at once at the end of the year. He asked the members to review the report and contact him if there are any discrepancies. Finally, Mr. Geitz discussed his Safety Notice on Cold Weather Safety, emphasizing the significant impact of inclement weather on claims that are very preventable.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda. He noted the 2024-2025 tiers for the cyber liability insurance coverage. He has been reaching out to those districts who only need 1-2 items to move up their tier level. Mr. Hillman discussed the PowerSchool cyber breach and how many JIF districts were affected. Mr. Tennant advised members to file a claim to protect their rights, as the insurance coverage is a claims-made policy. Finally, Frequently Asked Questions on this matter was sent out via email. Mr. Hillman also noted resources and templates that are available and have been posted to the SPELLJIF.COM website.

I. COMMITTEE MEETINGS

1. None.

VIII. MOTION REQUESTED – Resolution 2024-22

Motion by Mr. Keepers, seconded by Mr. Maurer, to meet in Closed Session on March 27, 2025 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

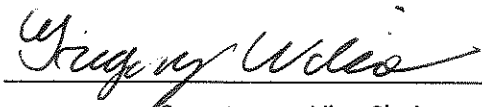
IX. Miscellaneous Business, Public Comment and/or RMC comments.

None.

X. MOTION REQUESTED to adjourn the meeting

Motion by Ms. DuBois-Brody, seconded by Ms. Schulz, to adjourn the January 23, 2025 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:07 p.m.


Secretary or Vice Chair