

**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 25, 2024

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 25, 2024, beginning at 2:05 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

2023-2024 Trustees answering to roll call:

Joseph Collins, Elk Township SD/Delsea Regional SD, **Chair** (SPELL Trustee)
Greg Wilson, East Greenwich Township School District, **Vice Chair**
Pam Zook, Oldmans Township BOE, **Secretary**
John Ogunkanmi, Pennsauken Public Schools
Heather Mayhew, Pennsville Public School District (SPELL Alternate)

2023-2024 Trustees not answering to roll call:

Lisa Schulz, Monroe Township Public Schools
Scott Campbell, Greenwich Township School District (SPELL Trustee)

2023-2024 Alternate Trustees answering to roll call:

Frank Maurer, Salem County SSSD/Salem County Vo-Tech SD (SPELL Alternate)

2023-2024 Alternate Trustees not answering to roll call:

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE

2023-2024 Delegates answering to roll call:

Ron Latham, Deptford Township Public School District
Dr. Sean McCarron, Fairfield Township School District
Kim Fleetwood, Greenwich-Cumberland/Stow Creek (arrived 1:13 pm)
Lauren Granate, National Park Boro SD/Westville PSD
Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

2023-2024 Delegates not answering to roll call:

Janice Grassia, Gateway Regional SD/Woodbury Heights BOE
Christian Albadine, South Harrison Township School District

Michael Twardowski, Upper Deerfield Township SD
Denise DiGiandomenico, Wenonah BOE

2023-2024 Alternate Delegates answering to roll call:

Lauren Granate, Gateway Regional SD/Woodbury Heights BOE
Dr. Frank Badessa, Interim, Upper Deerfield Township School District
Edgar Keepers, Wenonah BOE

District Personnel Present:

Kristine Height, Wenonah BOE

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, Verrill & Verrill – JIF Treasurer
Patrick Madden, Esquire – Fund Solicitor
Chris Roselli, Claims Administrator-Qual-Lynx
Karen Beatty, Managed Care Provider - Qual-Lynx
Jennifer Olson, Hardenbergh Insurance – Student Accident Program
John Geitz, Safety Coordinator – Risk Assessment Services
Rick Hillman, Virtual Safety Director-Ironwood Consulting LLC
Joe Biluck, Assistant Safety Coordinator
Annette Reap, Recording Secretary

Risk Management Consultants:

Connor Strong & Buckelew
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 Mr. Wilson, second by Ms. Zook, 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 – 2023-20

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on January 25, 2024:

2024309376	2023297968	2024315490	2023302054
2024312176	2019162595	2018143745	2024316496
2024318646	2024318853	2024318753	

Motion by Dr. McCarron, second by Mr. Maurer, to approve the Payment Authorization Requests, as presented. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Wilson, second by Ms. Zook, to approve the minutes of the November 16, 2023 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT – **MOTION APPROVED**

The December Approval Memo and Bill List, January Bill List, and Treasurer's Reports for periods ending 11/30/23 and 12/31/23 were included in the agenda.

November Fund Balance	\$12,853,721.62
December Bill List	\$110,144.79
November Claims Paid	\$351,495.51

December Fund Balance	\$13,756,605.16
January Bill List	\$179,945.31
December Claims Paid	\$221,090.96

Ms. Verrill noted that interest rates are leveling off.

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

Ms. Verrill left the meeting at 2:10 pm.

B. SOLICITOR

Mr. Madden presented his report on several items to note since the last meeting, listing several victories from counsel on the defense panel. He also discussed a recent notable court decision on an award in an alleged bullying claim where the jury ruled in favor of the plaintiff. He explained that the NJLAD provides for fee-shifting in these types of cases, where if the plaintiff is awarded any monies, they are entitled to payment of their attorney's fees by the defendant. In this case, the judge ordered the district to pay more than \$800,000 in legal fees, plus a fee enhancement. The total judgment was over \$1.3M. The case highlights the difficulty in defending these claims and the exposure to possible counsel fees for the defense. Mr. Madden explained that his office is trying to resolve this issue by attempting to limit the exposure by making an offer of judgment which offers a claimant a set number, plus attorney's fees accrued to that date. In the event a prevailing plaintiff fails to recover more than the offer amount, a court may consider the offer of judgment in considering the amount of fees to be awarded. If you have any questions regarding those cases, please feel free to reach to his office.

C. CLAIM ADMINISTRATOR

Mr. Roselli's Adjuster Pending Reports and Open Subrogation Report were included in the agenda. He noted that both the Workers' Compensation Unit and the Liability Unit are fully staffed at this time. The WC unit has hired an additional adjuster to help with case management.

The property unit has had very good closing months recently that has caused the pending number of files to drop.

Mr. Roselli referred to the Open Subrogation Report included in the agenda packet.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning winter weather hazards, noting a sound snow and ice management plan should be in place before the inclement weather hits. He also highlighted a number of claims that occurred last winter when the temperature dropped below freezing.

He stressed the importance of maintaining heat and considering colder areas of the building where heat may not easily reach pipes. Mr. Roselli noted that these claims are often preventable. He recommended posting the newsletter where staff can see it and sharing with department heads. He also offered to provide the newsletter via email to the Business Administrators so that it can be distributed internally.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through December 2023 included in the agenda. She pointed out that the average days to report Report-Only claims was 3.3 days. Ms. Beatty explained that it is important to get these claims reported quickly in case they turn into lost time. She also noted that she is aware that many facilities are merging and being acquired by other facilities and it is driving up the cost of healthcare. She wanted the members to know that Qual-Lynx is aware of the situation and is on top of all contracts with medical providers.

E. STUDENT ACCIDENT PROGRAM

Ms. Colaianne introduced herself to the members. She reported that the student accident program has been expanded to include private school students who play sports at the public school districts. A Class 4 insured has been added by Hartford. She noted that this is not a big exposure for the members.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

Mr. Wilkie distributed the updated SPELL brochure that was taken to the NJASBO Fall Workshop last October.

2024-25 Membership Renewals

Mr. Wilkie advised Seven (7) districts are up for membership renewal on July 1, 2024. **They are Delsea Regional, Greenwich Township-Cumberland, Greenwich Township-Gloucester, Pennsauken, Penns Grove-Carneys Point, Stow Creek and Woodstown-Pilesgrove.**

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.

To date, executed Resolutions have been received from Greenwich Township-Cumberland, Greenwich Township-Gloucester, Pennsauken and Stow Creek. Mr. Wilkie advised that the remaining districts have committed to renew.

2024 PRIMA Conference - The next PRIMA Conference is scheduled to be held from Thursday, June 6 through Sunday, June 9, 2024 in Nashville, TN. Mr. Wilkie asked that members 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, 2024. Information on the Conference will be provided via email when it becomes available. He noted that the conference dates conflict with the NJASBO Workshop scheduled from June 4-7, 2024.

2024 SPELL Joint Retreat – MOTION REQUESTED – Mr. Wilkie requested that the members approve holding the annual SPELL Joint Retreat in September 2024. Suggested dates are Wednesday, September 25 through Friday, September 27, 2024.

Motion by Mr. Maurer, second by Ms. Zook, to approve holding the annual SPELL Joint Retreat from September 25-27, 2024. All in favor. Motion carried.

2024 State of the JIF Dinner - MOTION REQUESTED – The annual dinner was held on **Thursday, November 30, 2023 at Maria's Banquet Hall by DiPaolo's in Penns Grove.** Mr. Wilkie advised that a copy of the post-dinner survey results are included in the agenda. Discussion followed on date and location and approval was requested for 2024. The suggested date is Thursday, December 5,

2024. Mr. Wilkie also presented a financial slide from the State of the JIF presentation. He advised that the full presentation can be found on the website.

Motion by Mr. Maurer, second by Ms. Zook, to approve holding the State of the JIF Dinner on Thursday, December 5, 2024 at DiPaolo's in Penns Grove. All in favor. Motion carried.

SPELL JIF Virtual Safety Committee Formation - Mr. Tennant advised that the SPELL JIF Trustees will be asked to consider chartering a SPELL JIF Virtual Safety Committee (SVSC) to steward the development of cyber, AI and social media virtual safety matters on behalf of the membership. The core committee members are Ms. Anaya from ACCASBO, Mr. Heiser from BCIP and Mr. DeStratis from the GCSSD JIF. Other members will be added to the committee as needed.

Items Updated on SPELLJIF.COM - All policies, contact lists and other information found on SPELLJIF.COM has been updated for the 2023-24 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.

Key Dates

- SPELL Meeting – Wednesday, 2/14/2024 – 1:00 pm
- Safety Committee Meetings will be scheduled in February
- Next GCSSD JIF Meeting: 3/28/2024 (4th Thursday) @ Delsea Regional Middle School

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report - Mr. Wilkie reviewed Mr. Hoffman's report on Fund Year 2022-2023, as of December 31, 2023. He reported that the report presented at the March meeting will review the 2023-2024 fund year.

2024-2025 Exposure Renewal and Budget Process - It is critical that every member district complete and forward needed information to the Administrator's office by the noted deadline. The process is simple and usually involves little time or effort. The data is essential to begin the renewal underwriting, actuarial and budgeting process. Mr. Wilkie explained that this information is used to estimate the budget for next year and that enables Mr. Hoffman to provide the "not to exceed" number to the members for their budgets.

As a reminder, last year all exposure data was transitioned to the Risk Partner data management system. Each member will receive an email with instructions on how to log into the system and update all information online.

Members are asked to forward a copy of their **June 30, 2023 Audit** as well as a copy of their **2024-2025 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, they will be emailed to all with instructions and due date.

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 2022-2023 program. Reimbursement requests are due by May 31, 2024. 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.

Financial Award and Timely Reporting Winners – Mr. Wilkie instructed that the Financial and Timely Reporting awards have been paid out on the January 2024 bill list for all districts that have qualified for an award for the 2022-2023 fund year.

Certificates of Insurance Report 11/1/2023 thru 12/31/2023 - 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.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz introduced Mr. Biluck, a valuable addition to his team. Mr. Biluck will be assisting Mr. Geitz with training and other elements of the safety program. In addition, Mr. Geitz shared the news that Mr. Weber has officially retired.

Mr. Geitz covered the November/December Activities and January/February Agenda outlined in his report. Additionally, he provided an update on the safety incentive status report for all members as of January. Mr. Geitz discussed his Safety Notice on Cold Weather Safety, emphasizing the significant impact of inclement weather on claims that are very preventable.

Lastly, he reminded all members that starting from February 1st, their PEOSH 300A logs must be prominently displayed in a public area, until April 30th. Subsequently, the logs should be filed and readily available in the event of a state audit.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda and discussed the 10 surveys that he has sent out to the members. He informed the members that approximately one-third of the districts have responded, with 20 districts completing all 10 surveys. Those districts that actively took part can expect to receive a comprehensive report from Mr. Hillman containing valuable insights. The primary objective behind collecting detailed data on security environments and risks from the membership is to develop tailored services that will best assist the members. Mr. Hillman's report also includes convenient links to resources that have been posted on the SPELL website.

Mr. Tennant emphasized the significance of the information gathered thus far, as it provides valuable insights into where services can be most effectively provided, helps mitigate exposure, and aids in managing AI.

On January 16, 2024, Mr. Hillman emailed the Starr renewal application, the cyber carrier, with a due date of March 15, 2024. The application requirements remain the same as those requested last year.

Finally, Mr. Hillman noted the introduction of new privacy rules by the FTC, which would bring changes to the Children's Online Privacy Protection Act. For further details, please refer to the link provided in Mr. Hillman's report.

I. COMMITTEE MEETINGS

1. Claims Management – Mr. Wilkie reviewed the minutes from the November 1, 2023 meeting that were included in the agenda. He noted that the Fund Professional Survey, which will assess the service providers, will be sent out in January. Mr. Wilkie said that both the Safety and Finance Committees are scheduled to convene in February.

VIII. MOTION REQUESTED – Resolution 2023-21

Motion by Ms. Mayhew, second by Mr. Wilson, to meet in Closed Session on March 28, 2024 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

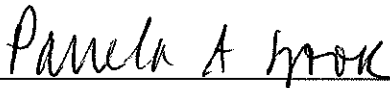
IX. Miscellaneous Business, Public Comment and/or RMC comments.

None presented.

X. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Wilson second by Ms. Zook, to adjourn the January 25, 2024 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:42 pm.

A handwritten signature in cursive script, reading "Pamela A. Zook", is written over a horizontal line.

Secretary or Vice Chair