

**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, March 28, 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 March, 2024, beginning at 1:27 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)
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:

Greg Wilson, East Greenwich Township School District, **Vice Chair**
Lisa Schulz, Monroe Township Public Schools
Scott Campbell, Greenwich Township School District (SPELL Trustee)

2023-2024 Alternate Trustees answering to roll call:

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE

2023-2024 Alternate Trustees not answering to roll call:

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

2023-2024 Delegates answering to roll call:

Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

2023-2024 Delegates not answering to roll call:

Ron Latham, Deptford Township Public School District
Dr. Sean McCarron, Fairfield Township School District
Janice Grassia, Gateway Regional SD/Woodbury Heights BOE
Kim Fleetwood, Greenwich-Cumberland/Stow Creek
Lauren Granate, National Park Boro SD/Westville PSD
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:

Renee Ring, Fairfield Township School District
Edgar Keepers, 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
Brad Hoffman, Branch 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:

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. Mayhew, 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 – 2023-22

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on March 28, 2024:

2022251389	2023306717	2023306651	2024321176
2023302545	2024325959		

Motion by Mr. DeStratis, second by Mr. Keepers, 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 Ms. Mayhew, second by Ms. Zook, to approve the minutes of the January 25, 2024 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. Appointment of a Nominating Committee – Mr. Collins, Mr. Wilson and Ms. Zook will serve as the Nominating Committee. Term Expirations were included in the agenda.

VIII. 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.

January Fund Balance	\$13,618,229.51
February Bill List	\$74,779.52
January Claims Paid	\$72,551.73

February Fund Balance	\$12,595,013.61
March Bill List	\$77,159.41
February Claims Paid	\$1,009,137.59

Ms. Verrill noted a new investment account with Cornerstone Bank that is currently earning 5.68% interest.

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

Ms. Verrill left the meeting at 1:32 pm.

B. SOLICITOR

Mr. Madden presented his report, highlighting a recent victory in Atlantic County. The defense counsel on the panel successfully convinced the judge that a father, who was representing his son in a bullying case against a member school district, did not have his son's best interests aligned. As a result, it was argued that the father should not represent his child, and the court should appoint a guardian ad litem. This guardian would then assess whether it was in the child's best interests to pursue the claim. Currently, the matter is under appeal.

Mr. Madden also discussed the State of New Jersey's Commission of Investigation's report examining the application and effectiveness of the State's Pass the Trash Law. The report notes deficiencies with this administration of the law to fulfill its purpose in preventing educators with sexual misconduct histories from repeating that behavior in a new school district. The SCI states that "the law has been manipulated not only by educators seeking to keep their past misdeeds private, but also by school districts that have either disregarded or improperly followed the law's provisions." The SCI made recommendations to make the law effective. The full report has been posted to the SPELL JIF's website. Mr. Tennant reminded the Trustees and Delegates about the National Association of State Directors of Teacher Education and Certification (NASDTEC) who helps keep students safe by maintaining a National clearinghouse for any items that may come against a person's certification. Mr. Tennant noted that even for our largest districts in the JIF, the annual cost is under \$1,000 and noted the handout given before the meeting to all Trustees and Delegates.

C. CLAIM ADMINISTRATOR

Mr. Roselli's Adjuster Pending Reports and Open Subrogation Reports were included in the agenda and reviewed. 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. A temp has been hired to fill the open position in this unit. All staffing needs will continue to be monitored.

Mr. Roselli noted the Emergency PAR Stewardship Report included in the agenda.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning workplace safety, noting that slip, trip and fall accidents and their injuries are the most common and costly incidents among office workers. Some claims are preventable. He recommended speaking to staff frequently about expectations and concerns for maintaining a safe workplace. Once you become aware of an incident, it is important to have the area inspected and photographed immediately. Examples were provided of real claims that have occurred in member districts.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through February 2024 included in the agenda. She noted that the average days to report at 4 days is a little high. Ms. Beatty reminded the members to report claims as soon as possible. She also discussed the ScriptAdvisor Pharmacy Benefit Program (PBM) memo that was included as an Addendum in the agenda that will become effective on May 1, 2024. ScriptAdvisor is one of the largest PBM providers in the workers' compensation industry. Mr. Tennant suggested sharing the information provided in Addendum A with district claim coordinators.

Ms. Beatty also advised that she will be retiring at the end of March, but will be working part-time to facilitate the transition of her replacement. She will be attending the May meetings.

E. STUDENT ACCIDENT PROGRAM

Ms. Olson reviewed the report in the agenda packet. She advised that the program will remain with Hartford Insurance Company through BMI for the 2024-25 fund year. She advised that districts student accident premium was included in the Budget Advice Memorandum distributed by the JIF Administrator's office. Renewal packets will be emailed to all participating districts prior to July 1st. The loss data was sent by email to each district in January. If anyone has any questions, please contact Ms. Olson at Hardenbergh.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

2024-25 Membership Renewals

Mr. Wilkie reported that 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.

All districts have renewed their memberships. Thank you!

Results of Fund Professional Survey

Mr. Wilkie referred to the results of the recent survey sent to all members on January 23, 2024 regarding the services of the JIF Fund Professionals are included with the agenda and will be discussed. There were no issues reported. He indicated that the GCSSD JIF will formally renew their fund professionals' contracts at the May meeting.

NJSIA Workers' Compensation Conference

The New Jersey Self-Insurers' Association has scheduled their spring conference for April 23-25, 2024 at Harrah's 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 February 28, 2024 with a deadline of March 25, 2024 for anyone wishing to attend.

Safety 360 Seminar – SAVE THE DATE!

At the recent Safety Committee meeting, there was discussion on the possibility of changing the annual environmental seminar to include more topics within the Safety 360 concept. The Safety

360 Seminar would replace the Mold/IAQ seminar and will be scheduled for July 10, 2024. More information will be provided. Please mark your calendars.

Public School Works

Report included in the agenda provides information on the most popular training courses held from July 1st to December 31st by the SPELL JIF members. Also included is a chart of the districts in the JIF that are utilizing Public School Works. Mr. Geitz reiterated that the on-line course for Bloodborne Pathogens is not OSHA compliant. This training must be in-person. The on-line class can be used to inform new hires or as a refresher until in-person training can be attended.

Proposed Meeting Dates for 2024-25

Enclosed are proposed meeting dates for the 2024-25 Fund Year. Discussion on meeting location is requested. Please review the schedule for any conflicts. We ask for a consensus decision approving the proposed 2024-25 schedule. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

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.

Key Dates

- NJSIA Worker's Compensation Conference – 4/23-25/2024
- SPELL Meeting – Friday, 4/26/2024-10:00 am
- GCSSD Reorganization Meeting- 5/15/2024 -12:00 pm @ Holiday Inn Swedesboro
- Safety 360 Seminar – 7/10/2024 @ The Westin Mt Laurel

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report

Mr. Hoffman reviewed his report on Fund Year 2023-2024 as of February 29, 2024.

Financial Audit – June 30, 2023 – MOTION REQUESTED

Mr. Hoffman referenced the financial audit attached to the agenda as an Addendum. He advised that it is a clean audit that has been reviewed by the Finance Committee who recommends acceptance. He asked for a motion to accept the June 30, 2023 Financial Audit as prepared by Bowman & Company.

Motion by Ms. Zook, second by Mr. DeStratis, to accept the June 30, 2023 Financial Audit as prepared by Bowman & Company. Motion carried by unanimous vote.

2024-2025 Exposure Renewal and Budget Process

The Finance Committee met on February 28, 2024 and approved the preliminary budget and premium allocation strategy for 2024-2025. Budget Advice information was provided to all members. Surplus distribution options / recommendations will be reviewed with the Finance Committee prior to May 1st and the final Finance Committee recommendation will be presented to the Board of Trustees for approval at the May 8, 2024 meeting.

2024-2025 Starr Cyber Renewal Insurance Application

The SPELL JIF Cyber Insurance renewal application and instructions were emailed to all on January 15, 2024 by Rick Hillman, the SPELL Virtual Safety Director, with a requested due date of March 15, 2024. Mr. Hillman advised that all applications have been submitted by member districts.

RMC Resolutions and Agreements

RMC Resolutions and Agreements will be emailed to all districts that currently have an RMC by April 1, 2024. If you have not already done so, please add this to your April meeting to appoint a Risk Management Consultant for the 2024-2025 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Kim Hill by May 5, 2024.

Safety Incentive Program Winners – Reimbursement Procedure

A Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2022-2023 program year. 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 via email at Kim_Hill@RPAdmin.com or at the JIF address, P.O. Box 449, Marlton, NJ 08053.

SPELL JIF Approved Meeting Minutes

The approved meeting minutes from the October 12, 2023 SPELL JIF Meeting are included with the agenda.

Certificates of Insurance Report from 1/1/2024 – 2/29/2024

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.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz covered the February/March Activities and April Agenda outlined in his report. Additionally, he provided an update on the safety incentive status report for all members as of mid-March. He also reminded the members that any items to be counted towards Fund Year 2023-24 must be completed by June 30, 2024. The information will be collected by Mr. Geitz in the fall to prepare for the annual State of the JIF dinner.

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. 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 links included in his report regarding school safety and security resources. For further details, please refer to the link provided in Mr. Hillman's report.

I. COMMITTEE MEETINGS

Mr. Wilkie noted that the minutes from the Safety – 02/26/2024 and Finance – 02/28/2024 meetings have been distributed. The information has been reviewed during the meeting, but if anyone has any questions, please feel free to reach out at any time.

IX. Budget Hearing – MOTION REQUESTED – Motion by Ms. Zook, second by Ms. Ring, to adopt the Preliminary Budget for 2024-2025. All in favor. Motion carried by unanimous vote.

X. MOTION REQUESTED – Resolution 2023-23

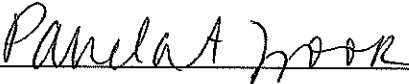
Motion by Mr. Keepers, second by Mr. DeStratis, to meet in Closed Session on May 23, 2024 at 12:00 pm at the Holiday Inn, Swedesboro, New Jersey.

XI. Miscellaneous Business, Public Comment and/or RMC comments.
None presented.

XII. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Keepers, second by Mr. DeStratis, to adjourn the March 28, 2024 meeting. All in favor.
Motion carried by unanimous vote.

The meeting adjourned at 2:00 pm.



Secretary or Vice Chair