

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

**Holiday Inn Philadelphia South-Swedesboro
1 Pureland Drive
Swedesboro, NJ 08085**

OPEN SESSION MINUTES

Thursday, May 18, 2023

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held remotely on May 18, 2023, beginning at 12:51 pm, with Joseph Collins, 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

2022-2023 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
Scott Campbell, Greenwich Township School District (SPELL Trustee)
Heather Mayhew, Pennsville Public School District (SPELL Alternate) (left 1:00 pm)

2022-2023 Trustees not answering to roll call:

Lisa Schulz, Monroe Township Public Schools

2022-2023 Alternate Trustees answering to roll call:

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

2022-2023 Alternate Trustees not answering to roll call

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE

2022-2023 Delegates answering to roll call – New District Representatives are noted in bold

Robert Delengowski, Interim, Deptford Township Public School District

Janice Grassia, Gateway Regional SD/Woodbury Heights BOE

Kim Fleetwood, Greenwich-Cumberland/Stow Creek

Lauren Granate, National Park Boro SD/Westville PSD

Dawn Leary, South Harrison Township School District

Denise DiGiandomenico, Wenonah BOE

Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

2022-2023 Delegates not answering to roll call – New District Representatives are noted in bold

Dr. Sean McCarron, Fairfield Township School District

Dr. Frank Badessa, Interim, Upper Deerfield Township School District

2022-2023 Alternate Delegates answering to roll call:

None

District Personnel present:

Josette Carter, Fairfield Township School District

Kristine Height, Wenonah BOE

Fund Professionals

Craig H. Wilkie, 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

Chris Roselli, Claims Administrator – Qual-Lynx

Karen Beatty, Client Services Manager – Qual-Lynx

Jennifer Olson, Hardenbergh Insurance - Student Accident Program

John W. Geitz, Risk Assessment Services – Safety Coordinator

James D. Weber, Risk Assessment Services – Assistant Safety Coordinator

Annette Reap, Recording Secretary

Risk Management Consultants

Hardenbergh Insurance Group – Greenwich Twp/Monroe Twp

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 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 – 2022-24.

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, as distributed to the Trustees and Fund Delegates on a confidential basis prior to board meeting:

2023296935 2020190657 2023282180 2023889955 2022248444
2023301917

Motion by Mr. Wilson, second by Mr. Maurer, to approve the Payment Authorization Requests, as distributed prior to the meeting. All in favor. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Maurer, second by Mr. Wilson, to approve the minutes of the March 23, 2023 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. Budget Hearing – MOTION REQUESTED

A. *Motion* by Mr. Maurer, second by Mr. Wilson, to open the hearing to the public.

B. *Motion* by Mr. Maurer, second by Mr. Wilson, to close the hearing to the public.

C. *Motion* by Mr. Maurer, second by Mr. Wilson, to adopt the 2023-2024 Budget as presented.

VIII. Election of Trustees, Alternates, SPELL Delegates

Motion by Mr. Wilson, second by Mr. Maurer, to elect the nominees as recommended by the Nominating Committee and listed in their Report contained in the agenda.

IX. Election of Officers – Motion by Mr. Wilson, second by Mr. Maurer, to elect:

Chair – Joe Collins, Delsea Regional/Elk Township

Vice Chair – Greg Wilson, East Greenwich Twp

Secretary – Pam Zook, Oldmans Twp

X. PROFESSIONAL REPORTS

A. TREASURER'S REPORT – MOTION APPROVED

The April Approval Memo and Bill List, May Bill List, and Treasurer's Reports for periods ending 3/31/23 and 4/30/23 were found in the agenda.

March Fund Balance	\$15,698,458.27
April Bill List	\$130,972.12
March Claims Paid	\$313,517.97
April Fund Balance	\$15,499,942.94
May Bill List	\$75,634.35
April Claims Paid	\$147,507.59

Ms. Verrill advised that she was able to purchase a CD from TD Bank with an interest rate of 5.36%.

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

Ms. Verrill left the meeting at 12:59 pm.

B. SOLICITOR

No report.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed the Adjuster Pendings Report and Open Subrogation Report included in the agenda. He also discussed Lessons Learned from Losses concerning mold with the warm summer months approaching.

D. MANAGED CARE PROVIDER

Ms. Beatty's Managed Care Summary report as of April, 2023, as well as the Average Days to Report and Transitional Duty Summary Report were provided. Ms. Beatty also included information in the agenda on the Provider Panel recommendations for 2023-24, as well as an updated list of participating Urgent Care Providers. She asked everyone to review the information contained in the Transitional Duty Report as this year-end information is used to determine award winners for the State of the JIF dinners in November.

Ms. Beatty advised the members that her office is receiving calls directly from claimants and reminded to advise their employees that claims need to be reported to Qual-Lynx through their supervisors.

E. *STUDENT ACCIDENT PROGRAM*

Ms. Olson reviewed the report included in the agenda. She advised that 2023-24 renewal documents will be emailed to the Business Administrators the week of June 26th. Each member's individual loss data valued at 6/30/23 will be emailed the week of July 24th.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR* – Mr. Wilkie provided a report on the following:

2023-24 Membership Renewals – MOTION REQUESTED

Resolutions have been received from the Four (4) districts up for membership renewal on July 1, 2023. Motion is requested to accept and approve the membership renewal Resolutions received from the following districts: **East Greenwich, Elk Township, South Harrison and Westville Borough, as well as Gateway, National Park and Woodbury Heights.**

Motion by Mr. Maurer, second by Mr. Wilson, to accept and approve the membership renewal resolutions received from districts named above.

Marketing Update

Mr. Wilkie provided a marketing update to the members.

Self-Insurer's Workshop - May 3-5th at Harrah's

The New Jersey Self-Insurers' Association held their spring workers' comp conference on May 3-5, 2023 at Harrah's Hotel in Atlantic City. There were 22 members across the three local JIFs who attended.

Mold, Environmental and IAQ Best Practices – July 12, 2023 – SAVE THE DATE!

This one day seminar will be held on **Wednesday, July 12, 2023 from 8:00 am until noon at the Westin Hotel in Mount Laurel.** Invitations will be emailed to all districts in mid-May. First-time attendees will receive 3 CEUs from the New Jersey Building & Grounds Association.

Managing Virtual Safety Symposium – July 19, 2023 – SAVE THE DATE!

This one day seminar will be held on **Wednesday, July 19, 2023 from 8:00 am until noon at the Westin Hotel in Mount Laurel.** We believe this symposium will provide valuable insight into IT investments for goods and services. The agenda is intended to involve members by having their peers teach; challenge members to set goals based upon best practices; and help members understand that insurance is not a solution and will push more of the financial outcomes back at them if they don't invest in virtual safety. Invitations will be emailed to all districts in late May.

Boiler Operator Refresher Training – August 8, 2023

This training has been scheduled for Tuesday, August 8, 2023 from 8:30 – 11:00 am in the Evesham Township School District. The training is designed for newly licensed boiler operators, those with limited boiler knowledge, or those who have not had regular exposure to boiler operations since becoming licensed and would like to refresh their skills. Three CEU credits will be given to first-time attendees by the NJSBGA for in-person attendance. Invitations will be sent out in June.

SPELL JIF Joint Retreat – September 27-29, 2023 – MARK YOUR CALENDARS!

The annual Joint Retreat will be held on **September 27th (Wed) through September 29th (Fri), 2023 at The Grand Hotel in Cape May.** Planning has begun and further information will be provided in the coming months.

State of the JIF Dinner – November 30, 2023

The annual dinner has been scheduled for **Thursday, November 30, 2023 at Maria's Banquet Hall by DiPaolo's in Penns Grove.** Please mark your calendars!

Doggy's in District

Many members have therapy and/or service dogs in district. Generally, animals in schools are welcomed and valued by almost everyone. Certainly, anyone with animal (dog) phobias may not be pleased but must be tolerant or having an animal in school would be very difficult to achieve. When we are asked

about this, we stress risk management discipline when addressing animals in district. This is because bad things can happen. We embedded two article links herein simply to inform and remind about the dangers. Dog-bite claims exceeded \$1B in 2022: Ill, State Farm and https://www.businessinsurance.com/article/20230420/NEWS08/912356919/Home-Depot-dog-bite-case-should-have-been-comp-exclusive-State-high-court-OK?utm_campaign=BI20230426WorkersComp.

AGRIP Spring Conference Reports

Attached are the reports from those members who attended the Conference in March.

STOPit Activity Report

An Activity Report for the SPELL for the First Quarter 2023 is included in the agenda.

SPELLJIF.COM

All policies, contact lists and other information found on SPELLJIF.COM will be updated in July/August, after the 2023-24 Fund Year begins.

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.

Maintaining Safe Schools

The March, April and May 2023 issues have been sent by email to the Business Administrators of all member districts. You can also find previous copies of the newsletters on the member-side of SPELLJIF.COM.

Key Dates

- No JIF Meetings in June, July or August
- SPELL Meeting – Thursday, 5/25/2023-10:00 am @ RPA Offices
- 11th Annual Mold/Environmental Management Seminar – 7/12/2023 @ The Westin
- Managing Virtual Vulnerability Symposium – 7/19/2023 @ The Westin
- Boiler Operator Refresher Training – 8/08/2023 @ Evesham Township Elementary School
- Next GCSSD JIF Meeting: 9/21/2023 (3rd Thursday) @ Delsea Regional Middle School
- SPELL JIF Joint Retreat – 9/27-29/2023 @ The Grand Hotel, Cape May
- State of the JIF Dinner – 11/30/2023 @ Maria's Banquet Hall
- District Values and Model Code of Ethics for Educators Seminar-Jan or Feb/2024-TBD

2. UNDERWRITING AND FINANCE DIRECTOR

Mr. Wilkie provided the Underwriting and Finance Director's report.

District/Fund Incurred Losses Report

Mr. Wilkie provided an update on Fund Year 2022-2023 as of April 30, 2023 included in the agenda.

2023-2024 Exposure Renewal and Budget Process

Verbal update was provided by Mr. Wilkie

RMC Resolutions and Agreements

RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on April 3, 2023 with a return due date of May 5, 2023. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2023-2024 fund year and forward the Resolution **and** Agreement to the Executive Director's office to the attention of Kim Hill at Kim_Hill@rpadmin.com.

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 2021-2022 program year. Reimbursement requests are due by June 30, 2023. 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. If you would like to carry over your award for one year to next year please notify Kim by email.

2023-2024 Contribution Notices

First installment premium billings for the 2023-2024 fund year will be emailed to all districts by June 1, 2023. All premium contributions are due by July 15, 2023 to the Fund Treasurer, Lorraine Verrill.

Resolution 2022-25 Release of Surplus – MOTION REQUESTED

Surplus return resolutions will be sent to eligible current and former members by June 1, 2023. Please forward executed resolutions to the Executive Director's Office, attention Jodi Palmeri no later than June 30, 2023.

The Fund Risk Management Plan States:

Any current or former member who does not act on their resolution by the time established by the Board of Trustees shall forfeit their rights to act independently for that year and accept the following results:

In the event of non-action on a net return of money:

The total net return amount shall be transferred to the individual member's portion of their unencumbered aggregate excess loss contingency fund.

Motion by Mr. Maurer, second by Mr. Wilson, to approved Resolution 2023-25 to release surplus. All in favor. Motion carried by unanimous vote.

2022-2023 Administrative Matter Defense Reimbursement

Each district is eligible for up to \$2,500 annually in expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement for the 2022-2023 fund year. If you have any questions or need a copy of the reimbursement procedures with voucher please contact Kim Hill via email at Kim_Hill@rpadmin.com. **Reimbursement requests are due by September 30, 2023.**

Certificates of Insurance – 2023-2024 Renewals

An email will be sent to all Certificate of Insurance Module Users by June 1, 2023 indicating when you can begin renewing certificates of insurance for the 2023-24 Fund Year in the Certificate of Insurance Module and how to process them. If you have any questions, please contact Kim Hill at the Executive Director's office.

Auto ID Cards

Auto ID Cards will be mailed to all districts by the end of June for the 2023-2024 Fund Year. Cards will be created based on the information that was provided to the Executive Director's office during the Exposure Renewal Process. Any vehicle listed as a leased vehicle will receive a vehicle specific Auto ID Card. All other vehicles will be given a generic fleet card. Please note that if you replace a vehicle with another fleet vehicle, the Auto ID Card can be transferred to the new vehicle. In addition to the Auto ID cards based on your vehicle count you will receive an additional number of fleet cards that should be kept in a safe place for additional vehicles you acquire during the year. Please note that the cards are printed on watermarked paper and should not be photocopied as the watermark will not show on the copy and will not be accepted by the NJMVC.

Certificates of Insurance Report from 3/01/23-4/30/23 is included in the agenda packet.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz reviewed his reports included in the agenda. He noted that June 30, 2023 is the last day to complete all requirements for the 2022-2023 JIF Safety Incentive Program. The final information will be collected in the fall of 2023. He also reminded everyone that July 15, 2023 is the deadline to submit 2022 Right-to-Know Surveys to the State through the on-line survey system. Included in the agenda were Safety Bulletins on Proper Disposal of Chemical Waste and Bounce House Safety. Discussion followed on bounce house safety in light of a recent incident in the news.

H. COMMITTEE MEETINGS

1. Finance Committee – May 16, 2023 – Mr. Wilkie noted that the Finance Committee held a meeting via Zoom. All items have previously been reviewed.

XI. MOTION REQUESTED – To Adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting.

Motion by Mr. Wilson, second by Mr. Maurer, to adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting. Upon roll call vote, all present voted yea. Motion carried.

XII. ROLL CALL

A. 2023-2024 Trustees

- ☐ 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
- ☐ Lisa Schulz, Monroe Township Public Schools
- ☐ Scott Campbell, Greenwich Township School District (SPELL Trustee)
- ☐ Heather Mayhew, Pennsville Public School District (SPELL Alternate)

B. 2023-2024 Alternate Trustees

- ☐ Frank Maurer, Salem County SSSD/Salem County Vo-Tech SD (SPELL Alternate)
- ☐ Christopher DeStratis, Penns Grove-Carneys Point Regional BOE

C. 2023-2024 Delegates

- ☐ Todd Reitzel, 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
- ☐ Dawn Leary, South Harrison Township School District
- ☐ Dr. Frank Badessa, Interim, Upper Deerfield Township School District,
- ☐ Denise DiGiandomenico, Wenonah BOE
- ☐ Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

D. 2023-2024 Alternate Delegates

- ☐ Vacancy, Deptford Township Public School District
- ☐ Vacancy, East Greenwich Township School District
- ☐ Joseph Nichols, Elk Township School District
- ☐ Dr. Sean McCarron, Fairfield Township School District
- ☐ Lauren Granate, Gateway Regional SD/Woodbury Heights BOE
- ☐ Vacancy, Monroe Township Public Schools
- ☐ Janice Grassia, National Park Boro SD/Westville PSD
- ☐ Hilary Salyards, Oldmans Township BOE

- ☐ Dr. Zenaida Cobian, Penns Grove-Carney's Point Regional BOE
- ☐ Vacancy, Pennsauken Public Schools
- ☐ Mike Brodzik, Pennsville Public School District
- ☐ Jennifer Bates, Salem County Vocational Technical School District/SSSD
- ☐ Corinne Mesmer, South Harrison Township School District
- ☐ Dr. Peter Koza, Upper Deerfield Township School District
- ☐ Edgar S. Keepers, Wenonah BOE
- ☐ Vacancy, Woodstown-Pilesgrove RSD

XIII. 2023-2024 Oaths of Office

- A. Chair Handout
Vice Chair Handout
Secretary Handout
Trustees (4) Handout
Alternate Trustees (2) Handout

XIV. 2022-2023 REORGANIZATION RESOLUTIONS – Adoption

- A. *Reorganization Resolutions*
Motion by Mr. Wilson, second by Mr. Maurer, to adopt Resolutions 2023-01 thru 2023-14. Upon roll call vote all present voted yea. Motion carried by unanimous vote.
- B. *Committee Appointments:* Mr. Wilkie advised that the committees will be finalized over the summer.

XV. MOTION REQUESTED – Resolution 2023-15

Motion by Mr. Wilson, second by Mr. Maurer, to approve Resolution 2023-15 to meet in Closed Session on September 21, 2023 at 1:00 pm at the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

XVI. Miscellaneous Business, Public Comment and RMC comments or questions - None

XVII. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Maurer, second by Mr. Wilson, to adjourn the May 18, 2023 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:28 p.m.



Secretary or Vice Chair