

**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, September 19, 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 September 19, 2024, beginning at 1:37 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)  
Greg Wilson, East Greenwich Township School District, **Secretary**  
John Ogunkanmi, Pennsauken Public Schools  
Lisa Schulz, Monroe Township Public Schools  
Heather Mayhew, Pennsville Public School District (SPELL Alternate)

**2024-2025 Trustees not in attendance:**

Scott Campbell, Greenwich Township SD/Woodbury Heights BOE (SPELL Trustee)

**2024-2025 Alternate Trustees in attendance:**

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

**2024-2025 Delegates in attendance:**

Kim Fleetwood, Alloway/Greenwich-Cumberland/Stow Creek  
Ron Latham, Deptford Township Public School District  
Dr. Sean McCarron, Fairfield Township School District  
Vicki LaSalle, Pine Hill Public Schools  
Darren Harris, Pittsgrove Township SD  
Dr. Frank Badessa, Interim, Upper Deerfield Township School District

**2024-2025 Delegates not in attendance:**

Janice Grassia, Gateway Regional SD  
Lauren Granate, National Park Boro SD/Westville PSD  
Kayde Kisielewski, Oldmans Township BOE

Christian Albadine, South Harrison Township School District  
Kristine Height, Wenonah BOE

**2024-2025 Alternate Delegates in attendance:**

Michael Twardowski, Upper Deerfield Township School District  
Edgar S. Keepers, Wenonah BOE

**Fund Professionals:**

Craig H. Wilkie, Area Vice President-RPA, a Division of Gallagher  
Lorraine Verrill, CPA, Fund Treasurer – Verrill & Verrill, LLC  
Patrick Madden, Esquire – Fund Solicitor  
Chris Roselli, Claims Administrator-Qual-Lynx  
Christine Gallagher, Managed Care Provider - Qual-Lynx  
Jen 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 Mr. DeStratis, second by Ms. 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 – 2024-16**

**Resolved,** that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on September 19, 2024:

2016078827	2025340293	2024331921	2020195636
2024322145	2024330525	2022271912	2025340518

*Motion* by Mr. Wilson, second 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 Mr. Maurer, second by Mr. Keepers, to approve the minutes of the May 23, 2024 meeting of the JIF. All in favor, with the exception of Mr. DeStratis, who abstained. Motion carried.

**VII. Budget Hearing – MOTION REQUESTED**

*Motion* by Mr. Keepers, second by Mr. Maurer, to adopt the Amended Budget for 2024-2025 included in the agenda. Upon roll call vote, all voted in favor. Motion carried by unanimous vote.

## VIII. PROFESSIONAL REPORTS

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

The June through August Approval Memos and Bill Lists and September Bill List were included in the agenda. Treasurer's Reports for periods ending 5/31/24, 6/30/24, 7/31/24 and 8/31/24 were provided as a handout.

May Fund Balance	\$15,132,961.40
June Bill List	\$1,648,714.34
May Claims Paid	\$199,045.69
June Fund Balance	\$14,050,190.13
July Bill List	\$2,784,916.55
June Claims Paid	\$251,747.66
July Fund Balance	\$14,208,847.53
August Bill List	\$84,686.82
July Claims Paid	\$302,933.88
August Fund Balance	\$14,563,511.50
September Bill List	\$87,256.53
August Claims Paid	\$189,632.69

Ms. Verrill reported that she was able to obtain a CD at Fulton Bank at an interest rate of 5.5% and noted that interest rates are starting to decline.

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

### B. SOLICITOR

Mr. Madden presented his report on several items to note since the last meeting. The first issue concerned use of school district facilities and the potential exposures to the district. The SPELL JIF has issued a Third-Party Relationship Management Guide to assist districts in minimizing risk. Chief recommendations are obtaining a Certificate of Insurance and a Hold Harmless Agreement. Mr. Madden recommended reviewing facilities use agreements to ensure that language is included which addresses responsibility for injuries or damages occurring during the use of facilities, as well as confirming third parties have adequate insurance.

Mr. Madden discussed major amendments to OPRA. It is now law in New Jersey that public agencies are required to adopt official OPRA forms. Mr. Madden provided a link to the forms, as well as resource material, and advised any member that has questions should reach out to his office.

### C. CLAIM ADMINISTRATOR

Mr. Roselli's Adjuster Pending Report 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. 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.

Mr. Roselli also reviewed the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer.

Mr. Roselli referred to Open Subrogation Reports included in the agenda. He noted subrogation recoveries obtained since the last meeting.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning safe lifting practices. He recommended posting the newsletter where staff can see it. 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. Gallagher reviewed the Managed Care Summary Reports for year-end 2023-24. She asked the members to review for accuracy as this report will be used to determine which districts will qualify for financial awards for claims reporting. Ms. Gallagher also went over the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through August 2024 included in the agenda.

*E. STUDENT ACCIDENT PROGRAM*

No report.

*F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

*1. EXECUTIVE DIRECTOR*

**Welcome New Delegates/Members – MOTION REQUESTED**

Mr. Wilkie welcomed the newest delegates/members of the GCSSD JIF:

- Kim Fleetwood – Alloway Township BOE
- Kayde Kisieleski – Oldmans Township BOE
- Dr. Cherie Bratty – Pine Hill Public Schools
- Darren Harris – Pittsgrove Township SD

He requested a Motion to accept and approve the membership Resolutions of Alloway Township, Pine Hill Public Schools and Pittsgrove Township SD.

Motion by Mr. Maurer, second by Mr. Wilson, to approve and accept the membership resolutions from Alloway Township, Pine Hill Public Schools and Pittsgrove Township SD. All in favor. Motion carried by unanimous vote

**2025-26 Membership Renewals**

Mr. Wilkie advised that nine 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.**

He explained that 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 Executive Director's office and provided with supporting documentation to facilitate the renewal process.

**Safety 360 Seminar Held on July 10, 2024**

Mr. Wilkie advised that the first annual Safety 360 Seminar was held in-person on **Wednesday, July 10, 2024 at the Westin Hotel**. This year the SPELL JIF embraced a concept called Safety 360° which ties member organizational risk management efforts together to identify, discuss, refine and create programs that address risk across physical and virtual dimensions. The post-seminar survey results are attached.

### **Boiler Operator Webinar Held on August 6, 2024**

The annual Boiler Operator refresher training was held on August 6, 2024 at the Gateway Regional High School. There was also an option to attend via Zoom for large groups. 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. The program was well attended and received. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program for in-person attendance.

### **SPELL JIF Joint Retreat – September 25-27, 2024**

Mr. Wilkie confirmed the annual Joint Retreat will be held on **September 25<sup>th</sup> (Wed) through September 27<sup>th</sup> (Fri), 2024 at The Grand Hotel in Cape May**. He said that response has been very positive and advised that the program that is planned will be educational and on point with issues that are being experienced in the schools.

### **NJSBA/NJASBO/NJASA 2024 Fall Conference**

The SPELL JIF will have an Exhibit Booth (#580) at the Fall Conference on October 21-24, 2024. It is located in our original space previous to last year – look for the SPELL Umbrella!

### **State of the JIF Dinner – December 5, 2024 – SAVE THE DATE!**

Mr. Wilkie advised the annual dinner has been scheduled for **Thursday, December 5, 2024 at Maria's Banquet Hall by DiPaolo's in Penns Grove**. Please mark your calendars! Invites will be sent in mid-October.

### **Passage of Bill Increasing Petitioner's Attorney's Fees**

Discussion on the recent passage of Bill NJ S2822 which increases the cap on attorneys' fees in workers' compensation cases when they win a settlement or civil trial, from the current 20 percent to 25 percent. The Bill was signed by Senate President Nicholas Scutari, who is serving as acting governor.

### **Items Updated on SPELLJIF.COM**

**All policies, contact lists and other information found on SPELLJIF.COM is in the process of being 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](mailto:Megan_Matro@rpadmin.com).

### **Key Dates**

- SPELL JIF Joint Retreat – 9/25-27/2024 @ The Grand Hotel, Cape May
- SPELL Meeting – Friday, 10/10/2023 – 1:00 pm @ RPA offices
- Next GCSSD JIF Meeting: 11/21/2024 (3<sup>rd</sup> Thursday) @ Delsea Regional Middle School
- State of the JIF Dinner – 12/05/2024 @ Maria's Banquet Hall

## **2. UNDERWRITING AND FINANCE DIRECTOR**

### **Second Installment 2024-2025 Premium Contribution Notices**

Second installment 2024-2025 premium contribution notices were emailed to members on September 1, 2024. Payments are due by October 15, 2024 to the Fund Treasurer, Ms. Verrill. Final Installment invoices will be emailed on November 1, 2024 with a due date of January 15, 2025.

### **District/Fund Incurred Losses Report**

Mr. Wilkie reviewed Mr. Hoffman's report included in the agenda for Fund Year 2023-2024 as of August 31, 2024. He said that beginning in January 2025, this report will include information for the current Fund Year 2024-2025.

### **2024-2025 Plan of Risk Management**

The 2024-2025 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section.

### **Gallagher Bassett Appraisal Services Questionnaire**

Mr. Wilkie reported that a questionnaire from Gallagher Bassett was emailed to all members in August. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property.

The questionnaires were due **September 15, 2024**, so he asked that if you have not already done so, please complete and return to Erin Fischer as soon as possible in order to keep the appraisal process running smoothly. Those districts that are up for a site visit this year should have been contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: **ALLOWAY, ELK TOWNSHIP, FAIRFIELD, PINE HILL and PITTSBORO**. Other site visits may be scheduled after the questionnaires are received.

### **NJ DOL Compliance Enforcement Cross Match**

A letter regarding the cross-match program was sent on September 10, 2024 to Melpomene Kotsines, Esq. The letter from Ms. Hill to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 96 school districts in the JIFs of ACCASBO, BCIP and GCSSD. This annual submission is a means to hopefully correct member districts occasionally receiving Cross Match Response Forms in error from the Department of Labor due to incorrect TINs or misspelled district names. If you receive this form, please do not respond, and provide a copy to Ms. Hill at the Executive Director's office.

### **2023-2024 & 2024-2025 Administrative Matter Defense Reimbursement**

An email reminder was sent out to all members on September 10, 2024. Each district is eligible annually for an expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. The annual reimbursement available to each member district is \$2,500. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement. **Reimbursement requests for Fund Year 2023-2024 are due by September 30, 2024.** Requests for Fund Year 2024-2025 are due by September 30, 2025. If you have any questions or need a copy of the reimbursement procedures with voucher please contact the Executive Director's Office.

### **Certificates of Insurance Report 5/1/2024 thru 8/31/2024**

The attached report includes the Certificates of Insurance issued on behalf of the GCSSD 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 reviewed June/July/August Activities and September/October Agenda. He also provided the program criteria for the 2024-2025 Fund Year. He noted that nothing has changed, except the award for Elite II level has been increased from \$2500 to \$3000. Finally, Mr. Geitz referred to his Safety Notice regarding Back-to-School issues and to remind members to focus on setting up their district safety programs for another year of success.

*H. Virtual Safety Director*

Mr. Hillman reviewed his report included in the agenda. He noted that the information security survey will be sent out on October 14, 2024. He advised that if a district completed the survey last year, they would just need to confirm that nothing has changed. Mr. Hillman also discussed the 2024-2025 tiers for the cyber liability insurance coverage. He will be reaching out to those districts who only need 1-2 items to move up their tier level.

*I. COMMITTEE MEETINGS*

1. Mr. Wilkie noted that the Committee Appointments for 2024-25 have been included in the agenda. Please review and scheduling of meetings will begin shortly.
2. Strategic Planning – A meeting was held on September 10, 2024 to set goals for the coming year. The Committee decided that JIF meetings would remain in person and Committee meetings would be held remotely. The Committee also discussed insurance renewals, as well as topics for discussion at the various committee meetings that will be held throughout the year.

**IX. MOTION REQUESTED – Resolution 2024-17**

Motion by Mr. Maurer, second by Mr. DeStratis, to meet in Closed Session on November 21, 2024 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

- X. Miscellaneous Business, Public Comment and/or RMC comments.**  
None.

**XI. MOTION REQUESTED to adjourn the meeting**

*Motion* by Mr. Maurer, second by Mr. DeStratis, to adjourn the September 19, 2024 meeting. All in favor.  
Motion carried by unanimous vote.

The meeting adjourned at 2:06 p.m.



Secretary or Vice Chair