

**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 21, 2023**

**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 21, 2023, beginning at 1:20 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  
Lisa Schulz, Monroe Township Public Schools  
Heather Mayhew, Pennsville Public School District (SPELL Alternate)

***2023-2024 Trustees not answering to roll call:***

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)  
Christopher DeStratis, Penns Grove-Carneys Point Regional BOE

***2023-2024 Alternate Trustees not answering to roll call:***

None

***2023-2024 Delegates answering to roll call:***

Ron Latham, Deptford Township Public School District  
Janice Grassia, Gateway Regional SD/Woodbury Heights BOE  
Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

***2023-2024 Delegates not answering to roll call:***

Dr. Sean McCarron, Fairfield Township School District  
Kim Fleetwood, Greenwich-Cumberland/Stow Creek  
Lauren Granate, National Park Boro SD/Westville PSD

Christian Albadine, South Harrison Township School District  
Dr. Frank Badessa, Interim, Upper Deerfield Township School District  
Denise DiGiandomenico, Wenonah BOE

**2023-2024 Alternate Delegates answering to roll call:**

Janice Grassia, National Park Boro SD/Westville PSD

**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  
Scott C. Tennant, Area Vice President-RPA, a Division of Gallagher  
Brad Hoffman, RPA East President  
Kim Hill, Account Manager- RPA, a Division of Gallagher  
Patrick Madden, Esquire – Fund Solicitor  
Chris Roselli, Claims Administrator-Qual-Lynx  
Karen Beatty, Managed Care Provider - Qual-Lynx  
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  
Conner Strong & Buckelew

**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. Mayhew, 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 – 2023-16**

**Resolved**, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on September 21, 2023:

2019173068	2022264412	2018127403
2022271912	2023294413	2024310269

*Motion* by Mr. Wilson, second by Ms. Zook, 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. Wilson, second by Ms. Mayhew, to approve the minutes of the May 18, 2023 meeting of the JIF. All in favor. Motion carried by unanimous vote.

**VII. Budget Hearing – MOTION REQUESTED**

*Motion* by Ms. Mayhew, second by Mr. Wilson, to adopt the Amended Budget for 2023-2024 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, September Bill List, and Treasurer's Reports for periods ending 6/30/23, 7/31/23 and 8/31/23 were included in the agenda.

June Bill List	\$94,114.08
June Fund Balance	\$11,044,907.61
July Bill List	\$2,269,496.62
June Claims Paid	\$4,139,440.48
July Fund Balance	\$10,175,526.40
August Bill List	\$78,918.96
July Claims Paid	\$114,499.45
August Fund Balance	\$11,199,461.68
September Bill List	\$76,736.72
August Claims Paid	\$212,765.97

*Motion* by Mr. Wilson, second by Ms. Mayhew, 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. An employment claim arising under both federal and New Jersey law that awarded the plaintiff \$25.6M.

Settlement of a bullying case awarding plaintiff's family \$9.1M

These claims are some of the most difficult to deal with because they come with "fee shifting", which is the right of the claimant to recover their attorney's fees and can become costly. These case values have crept up over time.

In August, 2023, the New Jersey Division of Civil Rights issued Guidance to New Jersey Schools on preventing discrimination in schools based on protected characteristics under the NJLAD. Mr. Madden recommended that districts consult their school solicitors to determine if there will be any impact to existing school policies. Beyond setting possible additional pitfalls for school districts, it is concerning that the DCR presumed NJ school districts needed this direction. Mr. Madden feels that this guidance document may influence or reinforce the perception of the public on the issue of student discrimination and may encourage these types of claims.

Additional News articles and the guidance document have been posted to the website at [spelljif.com](http://spelljif.com) as an additional resource.

**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. Denise Shallow has taken over for Karen Conway, who is no longer working for Qual-Lynx.

The property unit has had very good closing months recently that has caused the pending number of files to drop. Qual-Lynx has also hired a temp who is handling subrogation matters.

Mr. Roselli also reviewed the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. He asked if it would help if he added another column in the report that included a description of the claim. The members thought it would.

Mr. Roselli referred to Open Subrogation Report and a new report which shows subrogation recoveries since the last meeting. Discussion followed and Mr. Roselli advised that he will advise staff to notify the Business Administrators of any recovery made on their district claims. He will also check on cases with zero subrogation received for the next report. Mr. Tennant advised that the recoveries have been included in the on-line reports.

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. Beatty reviewed the Managed Care Summary Reports for year-end 2022-23. 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. Beatty also went over the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through August 2023 included in the agenda.

#### *E. STUDENT ACCIDENT PROGRAM*

No report.

#### *F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

##### *1. EXECUTIVE DIRECTOR*

##### **Welcome New Delegates/Members**

Mr. Wilkie welcomed the newest delegates of the GCSSD JIF: Ron Latham of Deptford Township Public School District and Christian Albadine – South Harrison Township School District.

##### **2024-25 Membership Renewals**

Mr. Wilkie advised 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.

##### **New Jersey Self-Insurer's WC Conference**

Mr. Wilkie advised that the spring conference was held from May 3-5, 2023 at Harrah's. There were 22 members across the three local JIFs who attended. The results of a post-conference survey sent to the attendees are included in the agenda. He said it is a worthwhile conference for those staff members who are handling workers' compensation claims within the districts.

##### **Managing Virtual Safety Symposium Held on July 19, 2023**

This one day seminar was held on **Wednesday, July 19, 2023 at the Westin Hotel in Mount Laurel.** We believe this symposium provided 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. The post-seminar survey results are attached.

### **Boiler Operator Webinar Held on August 8, 2023**

The annual Boiler Operator refresher training was held on August 8, 2023 in the Evesham Township School District. 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 27-29, 2023**

Mr. Wilkie reminded the members that the annual Joint Retreat will be held on **September 27<sup>th</sup> (Wed) through September 29<sup>th</sup> (Fri), 2023 at The Grand Hotel in Cape May**. He stated that the room block was full, however there was still room for anyone who wanted to attend sessions.

Mr. Wilkie discussed Thursday's session and the recent surveys that were sent to all those who were registered to attend.

As we gear up for this year's Thursday session at the SPELL Retreat, themed "What is our Why?" we are excited to announce a dynamic program filled with interactive roundtable discussions and insightful presentations. Leading the session will be Michelle Carter, the National Communication and Initiatives Leader of RPA. With her guidance, we aim to explore essential questions about our past, present, and future.

To ensure that we tailor this session to your interests, we kindly request your input through a concise, 4-question survey. Your feedback will contribute significantly to our planning efforts. Please take a moment to complete the survey by clicking on the following link: <https://www.surveymonkey.com/r/whySPELL>. Megan Matro sent this survey to all members via email on Monday, September 11, so you may have already received it in your inbox.

We will send a summary of the survey results about 1 week before the Retreat, and ask attendees to watch Simon Sinek "Start With Why" video: <https://www.youtube.com/watch?v=tK4HNPCVt2k> before the Retreat.

Finally, we ask attendees to bring their own draft "Why?" statement for SPELL to the Retreat. Your input is immensely appreciated, as it enables us to align our session with your needs and expectations.

### **Sample Drone Policy**

Mr. Tennant referenced a sample district policy regarding drones that is used by Margate City BOE, one of our members in the ACCASBO JIF. He advised that it is an excellent policy and worth sharing across the SPELL JIF members.

### **Critical Claim Reporting Advices**

Mr. Tennant discussed two claim advice letters that will soon be appended to some online claim reporting forms. He explained that these advices will be generated when an on-line claim form is submitted.

The first is the SPELL 2023-2024 Property-Environmental Mold Claim Advice Letter. This letter will be attached to your submitted property and/or environmental claim form and auto-distributed to you, the carrier, and various persons at Qual-Lynx and RPA. It explains coverage, process and your role. It is critical that you read it and follow the advices to ensure coverage. He recommended sharing this document with the district Facilities Manager.

The second is the Cyber Liability Claim Advice Letter. This letter will be attached to your submitted cyber and/or crime claim form and auto-distributed to you, the carrier, and various persons at Qual-Lynx and RPA. It explains coverage, process and your role. It is critical that you read it and follow the advices to ensure coverage.

### **NJSBA/NJASBO/NJASA 2023 Fall Conference**

Mr. Wilkie reminded the members that the SPELL JIF will have an Exhibit Booth (#787) at the Fall Conference on October 23-26, 2023. He advised that this booth is a new location from previous years, so please look for the SPELL umbrella that is part of the exhibit booth.

### **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! Invites will be sent in mid-October.

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

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

### **Maintaining Safe Schools Newsletter - Discontinued**

Mr. Wilkie stated that his office has been advised by LRP Publications that the Maintaining Safe Schools newsletter has been discontinued as of June 2023.

### **Key Dates**

- SPELL JIF Joint Retreat – 9/27-29/2023 @ The Grand Hotel, Cape May
- SPELL Meeting – Thursday, 10/12/23 – 10:00 am @ RPA offices
- Next GCSSD JIF Meeting: 11/16/2023 (3<sup>rd</sup> Thursday) @ Delsea Regional Middle School
- State of the JIF Dinner – 11/30/2023 @ Maria's Banquet Hall

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

### **Second Installment 2023-2024 Premium Contribution Notices**

Second installment 2023-2024 premium contribution notices were emailed to members on September 1, 2023. Payments are due by October 15, 2023 to the Fund Treasurer, Ms. Verrill. Final Installment invoices will be emailed on November 1, 2023 with a due date of January 15, 2024.

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

Mr. Hoffman will provide an update on Fund Year 2022-2023 as of August 31, 2023.

### **2023-2024 Plan of Risk Management**

The 2023-2024 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

### **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.

As a reminder, last year we transitioned all exposure data to the Risk Partner data management system. By December 1, 2023, 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, 2023 Audit** as well as a copy of your **2024-2025 ASSA Report** via email to [kim\\_hill@RPAdmin.com](mailto: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, we will email to all with instructions and due date.

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

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 are due **September 15, 2023**, so we ask 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: **East Greenwich, Greenwich Township – Gloucester, Pennsville, Salem County SSSD, Salem County VT, Wenonah and Woodstown-Pilesgrove**. 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 11, 2023 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.

#### **2022-2023 & 2023-2024 Administrative Matter Defense Reimbursement**

An email reminder was sent out to all members on September 11, 2023. 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 2022-2023 are due by September 30, 2023.** Requests for Fund Year 2023-2024 are due by September 30, 2024. 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 5/1/2023 thru 8/31/2023**

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 reviewed June/July/August Activities and September/October Agenda. He also referred to his Safety Notice regarding Back to School issues to remind members to focus on setting up their district safety programs for another year of success. Mr. Geitz stated that he will be gathering the final information for the 2022-2023 Safety Incentive Program.

#### ***H. Virtual Safety Director***

Mr. Wilkie introduced Mr. Hillman to the members and provided some of his background and experience. Mr. Hillman reviewed his report included in the agenda and his Lessons from Losses regarding direct deposit fraud. He advised that Emergency Preparedness Framework resources are next to be uploaded to the SPELL website. Mr. Tennant advised that Mr. Hillman will be sending out 10 short surveys over a 10 week period in order to gather information on weaknesses or strengths as a group. Mr. Hillman will help navigate IT dilemmas or research per the agreement.

#### ***I. COMMITTEE MEETINGS***

1. Mr. Wilkie noted that the Committee Appointments for 2023-24 are attached. Please review and scheduling of meetings will begin shortly.
2. Strategic Planning – A meeting was held on September 7, 2023 in order to set goals for the coming year.

Mr. Wilkie advised that committee meetings will be held remotely.

**IX. MOTION REQUESTED – Resolution 2023-17**

Motion by Mr. Wilson, second by Ms. Mayhew, to meet in Closed Session on November 16, 2023 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. Wilson, to adjourn the September 21, 2023 meeting. All in favor.  
Motion carried by unanimous vote.

The meeting adjourned at 2:04 p.m.

A handwritten signature in cursive script, appearing to read "Gregory Wilson", is written over a horizontal line.

Secretary or Vice Chair