

**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, November 16, 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 November 16, 2023, beginning at 1:22 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**
John Ogunkanmi, Pennsauken Public Schools (arrived 1:56 pm)
Scott Campbell, Greenwich Township School District (SPELL Trustee)
Heather Mayhew, Pennsville Public School District (SPELL Alternate)

2023-2024 Trustees not answering to roll call:

Pam Zook, Oldmans Township BOE, **Secretary**
Lisa Schulz, Monroe Township Public Schools

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
Lauren Granate, National Park Boro SD/Westville PSD
Michael Twardowski, Upper Deerfield Township SD
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
Christian Albadine, South Harrison Township School District
Denise DiGiandomenico, Wenonah BOE

2023-2024 Alternate Delegates answering to roll call:

Renee Ring, Fairfield Township SD
Hilary Salyards, Oldmans Township 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
Brad Hoffman, RPA East President
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
Danielle Colaanni, Hardenbergh Insurance – Student Accident Program
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. Maurer, second by Mr. Wilson, 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 – 2023-18

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on November 16, 2023:

001162786	2022255768	2024311500	2023305057
2020193993	2023295505		

Motion by Mr. Maurer, second by Mr. Wilson, 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. Wilson, to approve the minutes of the September 21, 2023 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT – MOTION APPROVED

The October Approval Memo and Bill List, November Bill List, and Treasurer's Reports for periods ending 9/30/23 and 10/31/23 were included in the agenda.

September Fund Balance	\$12,527,851.47
October Bill List	\$742,190.30
September Claims Paid	\$171,404.20
October Fund Balance	\$12,454,106.21
November Bill List	\$85,437.29
October Claims Paid	\$118,712.84

Ms. Verrill noted that two CD Bank CDs were renewed at interest rates of 5.58% and 5.67%.

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

Ms. Verrill left the meeting at 1:26 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. 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 Property Unit has had very good closing months recently that has caused the pending number of files to drop.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning ladder safety. He noted that the JIFs have a history of \$4.6M in claims and in 12 of those claims, the employee was out of work over 100 days. Mr. Roselli 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 October 2023 included in the agenda. She advised that she can provide the detail to districts for any information contained in her reports. Ms. Beatty also reviewed the average days to report a claim and reminded everyone to report claims in all categories. She noted the savings in the worker's compensation preferred provider network was 83% for the Bill Count, which includes vetted doctors who specialize in worker's compensation claims, and 54% in provider charges. She explained that this percentage is lower because it includes hospitals and other facility charges that are billed at higher dollar amounts.

E. *STUDENT ACCIDENT PROGRAM*

No report.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

Welcome New Delegates/Members

Mr. Wilkie welcomed Michael Twardowski from Upper Deerfield Township School District, to the GCSSD JIF.

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.

Development of a SPELL Model Acceptable Use of Weapons Policy

Mr. Tennant reported that, at the SPELL JIF's October meeting, the Trustees approved contracting with Porzio Consulting and Kevin Craig to produce a Model Policy for member consideration who have private or employed security personnel they have provided permission to carry a firearm while on duty.

Kevin Craig, Senior Consultant, with Porzio Consulting, attended the 2023 SPELL Retreat and participated in an engaging discussion about school security personnel. He qualified all persons who carry weapons as either SRO's or Class III retired police officers who are subject to direct command from local police department or as private persons either contracted as independent security from private company or hired as employees of the district. He further qualified the acceptable use of a weapon by a person permitted to carry a weapon in district within these basic classifications noting that SRO and Class III are governed by the local police regulations that are supported in New Jersey law. He noted that private and employed persons are not governed by NJ State Law and subject only to their employer's policy or personal decision making process as it relates to the acceptable use of a firearm. No member school district has an acceptable use of a firearm policy.

Mr. Tennant noted that only 1 out of 96 districts has this type of policy. He advised that use of the policy won't be mandatory by the JIF. The model policy should be available during the first quarter of 2024.

Sexual Abuse and Molestation (SAM) Endorsement Discussion

Mr. Tennant referred to the SAM Endorsement that appears as a part of the General Liability and Educator's Legal Liability policies and also included in the agenda. He reported that these are new and provide appropriate definition of the coverage that mirrors New Jersey reporting law. He stressed that coverage includes defense and indemnity for all ***but*** the accused perpetrator and those who knew and did nothing. This is consistent with New Jersey law on mandatory reporters.

JIF Travel Policy – Proposed Revision – MOTION REQUESTED

Mr. Wilkie discussed a proposed change to meal reimbursements per the SPELL JIF Travel Policy, a copy of which is included in the agenda. The recommendation is to not require receipts and use the GSA rates for the location for reimbursement.

Motion by Mr. Maurer, second by Mr. Wilson, to modify the SPELL JIF Travel Policy to use the GSA rates for meal reimbursements and not require receipts. All in favor. Motion carried by unanimous vote.

NJSBA/NJASBO/NJASA Fall Conference

Mr. Wilkie advised that the SPELL JIF had an Exhibit Booth (#787) at the Fall Conference on October 23-26, 2023. It was well received by all member districts who were able to attend the conference.

State of the JIF Dinner – November 30, 2023

Mr. Wilkie reminded all that the annual dinner has been scheduled for **Thursday, November 30, 2023 at Maria's Banquet Hall by DiPaolo's in Penns Grove**. Invitations were sent out electronically on October 26, 2023, with a due date of November 17, 2023. A copy of the invite is included in the agenda.

All districts will be recognized for their efforts, but make special recognition of those districts that have won safety awards and managed claims well.

Mold/Environmental Management Workshop 2024

The SPELL has approved funding for this very important workshop again in 2024-25. We will begin to plan for this educational seminar for next July 2024. Tentative date is Wednesday, July 10, 2024. Please remember to report every mold claim to the Environmental Carrier using the reporting form and instructions on SPELLJIF.COM, found under the Claims tab.

Managing Virtual Safety & Security Symposium 2024

The SPELL has approved funding for this valuable symposium to be held again in 2024-25. We will begin to plan for this educational seminar for next July 2024. Tentative date is Wednesday, July 17, 2024.

SPELL JIF Joint Retreat 2023

An in-person retreat was held at The Grand Hotel in Cape May on September 27-29, 2023. The results of the survey for all 3 days is attached. Discussion is encouraged on the location and timing of this event for 2024. Tentative dates are September 25-27, 2024.

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

State of the JIF Dinner – 11/30/2023 @ Maria's Banquet Hall

Next GCSSD JIF Meeting: 1/25/2024 (4th Thursday) @ Delsea Regional Middle School

2. UNDERWRITING AND FINANCE DIRECTOR

Final Installment 2023-2024 Premium Contribution Notices

Mr. Hoffman reminded that final installment 2023-2024 premium contribution notices were emailed to members on November 1, 2023. Payments are due by January 15, 2024 to the JIF Treasurer, Mrs. Verrill.

District/Fund Incurred Losses Report

Mr. Hoffman reviewed his report, included in the agenda, providing an update on Fund Year 2022-2023, as of October 31, 2023. He noted that the numbers are preliminary and will play out over the coming months. Mr. Hoffman pointed out that GCSSD is having a very good year so far and,

hopefully, the loss ratio will remain well under 100%. The report also shows where the other two SPELL owner groups are as of October 31, 2023.

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.

Mr. Hoffman asked that districts 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.

He noted that 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 Winners

Mr. Hoffman instructed that Financial Awards will be paid on the January 2024 bill list for all districts that have qualified for a financial award for the 2022-2023 fund year.

SPELL JIF Approved Meeting Minutes

The approved meeting minutes from the May 25, 2023 SPELL JIF Meeting are included with the agenda.

Certificates of Insurance Report 9/1/2023 thru 10/31/2023

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 September/October Activities and November Agenda. He also referred to the Safety Incentive Program criteria for 2023-24 included in the agenda. He noted that there are no changes from the previous year. Mr. Geitz also provided a status report for the Safety Incentive Program for the members as of November.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda. He discussed the surveys that he has begun sending out to the members. There will be 10 surveys total sent out weekly. The goal is to collect detailed data from the membership on security environments and risks so that services can be developed that will best help the members. Mr. Hillman's report also includes links to resources that have been posted to the SPELL website. Mr. Tennant noted that the information gathered so

far has been interesting and critical. He also advised that the IT Committee is being reformed, starting with a volunteer Business Administrator from each JIF.

I. *COMMITTEE MEETINGS*

1. Claims Management – A meeting was held on November 1, 2023. Mr. Wilkie provided a verbal report. Meeting minutes will be provided when they are complete.

VIII. **MOTION REQUESTED – Resolution 2023-19**

Motion by Mr. Maurer, second by Mr. Wilson, to meet in Closed Session on January 25, 2024 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

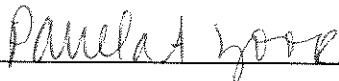
IX. Miscellaneous Business, Public Comment and/or RMC comments.

None presented.

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

Motion by Mr. Maurer, second by Mr. Wilson, to adjourn the November 16, 2023 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:06 p.m.



Secretary or Vice Chair