

**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 21, 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 1:19 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
Heather Mayhew, Pennsville Public School District (SPELL Alternate)

2024-2025 Trustees not in attendance:

Lisa Schulz, Monroe Township Public Schools
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-Pilesgrove Regional School District

2024-2025 Delegates in attendance:

Kim Fleetwood, Alloway/Greenwich-Cumberland/Stow Creek
Ron Latham, Deptford Township Public School District
Janice Grassia, Gateway Regional SD
Lauren Granate, National Park Boro SD/Westville PSD
Vicki LaSalle, Pine Hill Public Schools
Michael Twardowski, Upper Deerfield Township School District

2024-2025 Delegates not in attendance:

Dr. Sean McCarron, Fairfield Township School District
Kayde Kisielewski, Oldmans Township BOE
Darren Harris, Pittsgrove Township SD

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

2024-2025 Alternate Delegates in attendance:

Edgar S. Keepers, Wenonah BOE

District Personnel in attendance:

Josette Carter, Fairfield Township School District

Fund Professionals:

Craig H. Wilkie, Area Vice President-RPA, a Division of Gallagher
Scott C. Tennant, 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
Christine Gallagher, Managed Care Provider - Qual-Lynx
Joe Henry, Student Accident Program – Hardenbergh Insurance
John Geitz, Safety Coordinator – Risk Assessment Services
Rick Hillman, Virtual Safety Director-Ironwood Consulting LLC
Joe Biluck, Assistant Safety Director - GraMin Services
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. 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 – 2024-18

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

2018112604 2024329718 2020195642 2022260975

Motion by Mr. Keepers, second by Mr. Twardowski, 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 September 19, 2024 meeting of the JIF. All in favor. Motion carried.

VII. PROFESSIONAL REPORTS

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

The October Approval Memo and Bill List and November Bill List were included in the agenda. Treasurer's Reports for periods ending 9/30/24 and 10/31/24 were provided as a handout.

September Fund Balance	\$16,221,795.08
October Bill List	\$918,758.12
September Claims Paid	\$299,418.70
October Fund Balance	\$15,402,078.77
November Bill List	\$85,087.29
October Claims Paid	\$357,872.11

Ms. Verrill reported that interest rates are starting to decline and she has been looking around for better rates.

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

Ms. Verrill left the meeting at 1:23 pm.

B. SOLICITOR

Mr. Madden presented his report on several items to note since the last meeting. He first discussed a legislative update on the Freedom to Read Act, which was recently passed by the Senate and is now on the Governor's desk for signature into law. It is aimed at limiting book bans in public schools and libraries. A copy of the bill is attached to Mr. Madden's report and included in the agenda. The legislation requires the state's education commissioner to develop policies on how library materials are selected and how challenges to books on library shelves should be evaluated. Local school boards and library boards would then adopt their own policies using this model.

Mr. Madden discussed a case law update concerning teachers as public figures for purposes of defamation claims. A recent New Jersey Law Journal article on the case is included in the agenda.

The last item Mr. Madden reported on concerned a SAM case from the 1980s that recently settled for \$3M with one claimant. He noted that this claim is one of nine pending against the same school district. This case was filed during the reviver period for sexual abuse and molestation claims.

C. CLAIM ADMINISTRATOR

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report for October were included in the agenda. He noted that the Liability Unit is fully staffed at this time. The Workers' Compensation Unit is close to hiring a replacement for adjuster, Marizol Garced, who resigned in at the end of September. He also advised that Cliff Meeks would be retiring at the end of the year.

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 referred to Open Subrogation Reports included in the agenda. He noted subrogation recoveries since the last meeting. Report including open subrogation files was also included.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning winter weather hazards, noting a sound snow and ice management plan should be in place before the inclement weather hits. He also

reviewed claims that occurred during last winter when the temperature dropped below freezing. He discussed maintaining heat and to the consider colder areas in buildings where heat may not easily reach pipes. He recommended posting the newsletter where staff can see it and sharing with department heads.

D. MANAGED CARE PROVIDER

Ms. Gallagher reviewed the Managed Care Summary Reports for period ending October 31, 2024. She also provided a new report comparing claims from the current year to the same period last year. Ms. Gallagher also reviewed the Average Days to Report and Transitional Duty Summary Reports through October 2024 included in the agenda. She presented a new report called Quick Notes that will address relevant topics in worker's compensation claims. Finally, a sample Employee Responsibility letter was included in the agenda. The letter outlines the employee's responsibilities during the treatment and recovery process, noting that employees are responsible for providing a Work Status notice provided by the medical provider following each appointment.

E. STUDENT ACCIDENT PROGRAM

No report.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

2025-26 Membership Renewals

Nine (9) 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.**

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.

Mr. Wilkie reported that, to date, Renewal Resolutions have been received from Deptford, Fairfield Township, Salem County SSSD and Salem County Vo-Tech.

NJSBA/NJASBO/NJASA 2024 Fall Conference

Mr. Wilkie reported that the SPELL JIF had an Exhibit Booth (#580) at the Fall Conference on October 21-24, 2024. It was well received by all member districts who were able to attend the conference.

State of the JIF Dinner – December 5, 2024

The annual dinner has been scheduled for **Thursday, December 5, 2024 at Maria's Banquet Hall by DiPaolo's in Penns Grove.** Invitations were sent out electronically on October 31, 2024, with a due date of November 20, 2024.

We will recognize all districts for their efforts and make special recognition of those districts that have won safety awards and managed claims well.

SPELL JIF Joint Retreat 2025

An in-person retreat was held at The Grand Hotel in Cape May on September 25-27, 2024. The results of the survey for all 3 days are attached. The SPELL Trustees have approved a motion to hold this event in 2025. Discussion is encouraged on the location and timing of this event for 2025. Tentative dates are September 24-26, 2025.

STOPit Handle With Care (HWC) Module

The SPELL JIF Trustees have approved a motion to add the Handle With Care module to the STOPit program. Mr. Wilkie provided information on the program enhancement which has been added to the STOPit program at no cost to the members.

Boiler Inspections

Mr. Wilkie advised that information from Travelers on preparing for a boiler inspection is included in the agenda and will be posted to SPELLJIF.com. He reported that these inspections are performed by the JIF carrier, free of charge, and not the State. If any district has paid the state for a boiler inspection, they should reach out to Travelers and they will be reimbursed.

The Safety 360° Team

Mr. Tennant advised that, in order to develop meaningful context for the risk driven term *Safety 360°*, a group of JIF professionals consisting of Chris Roselli, Joe Biluck, John Geitz, Craig Wilkie, Rick Hillman and himself met on October 3, 2024. The meeting produced a commitment to meet 3 to 4 times a year to develop a future focused plan that would help members manage and, in doing so, reduce claims. The discussion focused on the continuing pattern of property and mold claims this spring through early fall.

Two issues surfaced that signal enhanced training is needed. There were claims directly associated with management of summer HVAC projects. There were claims where processes led to an increase in the presence and growth of USG (Unwanted Surface Growth)/Mold. The Safety 360° Team is working on training and support materials to help members manage these risk concerns prior to next summer.

Items Updated on SPELLJIF.COM

All policies, contact lists and other information found on SPELLJIF.COM has been 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.

Key Dates

- State of the JIF Dinner – 12/05/2024 @ Maria's Banquet Hall
- Next GCSSD JIF Meeting: 11/21/2024 (3rd Thursday) @ Delsea Regional Middle School

2. UNDERWRITING AND FINANCE DIRECTOR

Final Installment 2024-2025 Premium Contribution Notices

Final installment 2024-2025 premium contribution notices were emailed to members on November 1, 2024. Payments are due by January 15, 2025 to the JIF Treasurer, Mrs. Verrill.

District/Fund Incurred Losses Report

Mr. Wilkie provided an update on Mr. Hoffman's report covering Fund Year 2023-2024 as of October 31, 2024 included in the agenda.

2025-2026 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 data is essential to begin the renewal underwriting, actuarial and budgeting process and we appreciate the cooperation of members and applicable RMS's. Our goal is to make the process as simple as possible and it usually involves minimal time or effort.

We are preparing to introduce a new SPELL JIF exposure renewal portal that will replace the Risk Partner data management system utilized the last three (3) years. The new SPELL JIF portal will continue to streamline the renewal data collection process and provide members with additional data management and communication tools that we will introduce in detail. By January 1, 2025, 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, 2024 Audit** as well as a copy of your **2025-2026 ASSA Report** via email to 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.

Safety Incentive Program Winners – Reimbursement Procedure

Once the Safety Award winners are announced at the State of the JIF dinner in December, a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2023-2024 program. Reimbursement requests are due by May 31, 2025. 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

Financial Award winners for 2023-2024 will also be announced at the State of the JIF dinner in December and the winners will be issued award payments on the January 2025 bill list.

SPELL JIF Approved Meeting Minutes

The approved meeting minutes from the May 30, 2024 SPELL JIF Meeting are included with the agenda.

Certificates of Insurance Report 9/1/2024 thru 10/31/2024

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.

SPELL JIF 2024-2025 Coverage Program

Mr. Tennant discussed the structure of the SPELL JIF Coverage Program, via the puzzle chart provided, explaining the various lines of coverage and their limits, as well as the attached Certificate of Coverage for the 2024-2025 fund year. He explained that all three local joint insurance funds are owners of the SPELL JIF.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz reviewed September/October Activities and November/December Agenda. He also provided the current status for the SIP program for the 2024-2025 Fund Year. Mr. Geitz advised that members can send them their information as they complete it or all at once at the end of the year.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda. He noted 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. Mr. Hillman also noted resources and templates that are available and have been posted to the SPELLJIF.COM website.

I. COMMITTEE MEETINGS

1. Claims Management – A meeting was held on October 30, 2024 and the minutes were included in the agenda. Mr. Wilkie noted topics discussed and Mr. Tennent stressed the importance of members filing HIB complaints as possible litigation whenever the matter has become contentious between the parties to protect the district's rights for coverage under the Educator's Legal Liability policy.

VIII. MOTION REQUESTED – Resolution 2024-19

Motion by Mr. Maurer, second by Mr. Wilson, to meet in Closed Session on January 23, 2025 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.

X. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Maurer, second by Mr. Keepers, to adjourn the November 21, 2024 meeting. All in favor.
Motion carried by unanimous vote.

The meeting adjourned at 2:17 p.m.


Secretary or Vice Chair