

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

**EIRC (Educational Information & Resource Center)
South Jersey Technology Park
107 Gilbreth Parkway, Suite 200
Mullica Hill, New Jersey, 08062**

OPEN SESSION MINUTES

Thursday, January 28, 2016

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held at the EIRC, South Jersey Technology Park, 107 Gilbreth Parkway, Suite 200, Mullica Hill, New Jersey on Thursday, January 28, 2016, beginning at 9:01 am, with Chair Brian Ferguson, 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

(Board Members and Alternate Trustees identified in bold print.)

2015-2016 Trustees answering to roll call

Brian E. Ferguson, Penns Grove-Carneys Point Regional BOE, Chair
Joseph Collins, Elk Township School District
Donna Contrevo, Gateway RSD/National Park Borough School District
Cherie Bratty, Upper Deerfield Township School District

2015-2016 Trustees not answering to roll call

Margaret F. Meehan, Washington Township BOE, Vice Chair (SPELL Trustee)
Gary Moore, Oldmans Township BOE, Secretary (Spell Alternate #2)

2015-2016 Alternate Trustees answering to roll call

No One

2015-2016 Alternate Trustees not answering to roll call

Greg Wilson, East Greenwich Township School District
Richard Davidson, Pennsville Public School District

2015-2016 Delegates answering to roll call

Janecia Smith, Fairfield Township School District (arrived 9:10 am)
Lisa Schulz, Monroe Township Public Schools
John Deserable, Pennsauken Public Schools
Paul Whitman, Westville Boro Public School District/Woodbury Heights BOE

2015-2016 Delegates not answering to roll call

Michael Griggel, Deptford Township Public School District
John Bolil, Salem County Vo-Tech School District
Jason Schimpf, South Harrison Township School District
Edgar S. Keepers, Wenonah BOE (SPELL Trustee)

2015-2016 Alternate Delegates answering to roll call

Kelly Brazelton, Deptford Township Public School District
Nancy McCabe, Wenonah BOE

2015-2016 Alternate Delegates absent

Dr. James Lynch, East Greenwich Township School District
Joseph Nichols, Elk Township School District
Dr. James Ruffin, Fairfield Township School District
David Sullivan, Monroe Township Public Schools
Shari Payson, Oldmans Township BOE
Dr. Zenaida Cobian, Penns-Grove-Carneys Point Regional BOE
VACANCY, Pennsauken Public Schools
Mike Brodzik, Pennsville Public School District
VACANCY, Salem County Vocational Technical School District
Corinne Mesmer, South Harrison Township School District
Peter Koza, Ed.D., Upper Deerfield Township School District
Harold Finkle, Washington Township BOE

District Personnel in attendance

John Ogunkanmi, Pennsauken Public Schools

Fund Professionals:

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.
Brad Hoffman, Area Vice President, AJGRMS, Inc.
Scott C. Tennant, Area Vice President, AJGRMS, Inc.
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.
Annette Reap, Executive Coordinator, AJGRMS, Inc.
John W. Geitz, Safety Coordinator, Risk Assessment Services
Louis J. Greco, Esquire, Fund Solicitor
Kathleen Tyler Schohl, Claims Administrator, Qual-Lynx
James D. Weber, Assistant Safety Coordinator, Risk Assessment Services
Karen Beatty, Client Services Manager, QualCare Alliance Network, Inc.
Lorraine Verrill, CPA, Fund Treasurer, Verrill & Verrill, LLC (left 9:05 am)
Sharon Wilson, Recording Secretary

Risk Management Consultants

John J. Cobb, The Barclay Group, South Harrison Township Schools (arrived 9:20 am)

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 Ms. Bratty, second by Ms. Contrevo to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Ms. Contrevo, second by Ms. Bratty to approve the minutes of the November 19, 2015 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VI. PROFESSIONAL REPORTS

A. TREASURER'S REPORT

Ms. Verrill reviewed the December, 2015 Approval Memo and Bill List and January, 2016 Bill List and Treasurer's Report for period ending 11/30/15 and 12/31/15, which was a handout.

November Fund Balance	\$7,399,491.39
December Bill List	62,321.13
November Claims Paid	138,082.94
December Fund Balance	8,281,220.01
January Bill List	67,240.80
December Claims Paid	312,082.41

Ms. Verrill commented that as of December 31, 2015, Republic Bank increased interest rates from .5% to .7%.

Motion by Ms. Bratty, second by Ms. Contrevo to approve the Bill Lists and Treasurer's Report. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

B. ATTORNEY

Mr. Greco addressed the exclusionary rule which prohibits immediate family members of board members from participating in salary negotiations. He reported that this exclusionary rule has been expanded to include *all* family members of board members, but only if they are active in the negotiation process or are officers of the union.

C. CLAIM ADMINISTRATOR

Ms. Tyler Schohl reviewed the Subrogation, Adjuster Pendings and Lessons from Losses, regarding the district handling of inclement weather in order to prevent claims. She urged members to follow Mr. Geitz's Safety Bulletin which addresses cold weather safety precautions. Ms. Tyler Schohl also reported that their iVOS System is in place and all districts are in the system. Copies of each district's loss runs are available, which have been generated on the new system, and distributed at today's meeting.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed QualCare's managed care summary report through the month of December, 2015.

E. *STUDENT ACCIDENT PROGRAM*

No Report

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

a) *2016-17 Membership Renewal* – Mr. Wilkie reported that seven districts are up for membership renewal on July 1, 2016. They include Deptford Township, Fairfield Township, Oldmans Township, Pennsville, Salem County Vo-Tech, Upper Deerfield and Wenonah. Oldmans Township, Salem County Vo-Tech, and Upper Deerfield have approved Renewal Resolutions.

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. Renewing members will be contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

b) *STOPIT Update* – Mr. Wilkie reported that at the October, 2015 meeting, the SPELL JIF Trustees approved funding for the STOPIT Program for all members. A training/webinar was held on Tuesday, January 19th. To date, eight member districts have enrolled in the program as follows: ACCASBO – Folsom, Middle Township and Weymouth Township; BCIP – Clementon, Delanco, Haddonfield and Lumberton; GCSSD – Penns Grove-Carneys Point.

c) *Formation of a Wellness Committee* – Mr. Wilkie reviewed a discussion which was initiated at the last ACCASBO and GCSSD JIF Meetings regarding Wellness Programs and the possibility of developing a program for the SPELL JIFs. Members from ACCASBO, GCSSD, and BCIP have volunteered to serve on a committee to research this issue. A meeting will be scheduled shortly.

d) *Emeritus JIF Membership Update* – This item was discussed at the November meeting of the GCSSD JIF. Mr. Greco has advised that the Bylaws would need to be revised to make this change. ACCASBO and BCIP members were not willing to amend the Bylaws. Mr. Wilkie informed the members that the Trustees can make the decision to allow anyone they choose to attend meetings.

e) *PlayWell Privacy Trust Framework for Student Data* – Mr. Tennant reviewed information and communication regarding this program included in the agenda. This program would be very beneficial to “audit” district IT programs.

f) *SPELL HR Helpline* – Mr. Wilkie reviewed a copy of the SPELL JIF Client Engagement Summary through 12/31/15 from Enquiron

g) *Articles and Information* – Mr. Wilkie and Mr. Tennant reviewed three articles:

- *Court Finds Popping Incident in Low Back While Walking Not Work Related* by John H. Gearney on December 29, 2015 at njworkerscompblog.com
- *Traumatic Brain Injuries and Aging*, Bancroft NeuroRehab
- Email communication between Scott Tennant, John Geitz and Jim Weber regarding WC Losses Over 50 Years of Age

A lengthy discussion on the workers compensation losses over 50 years of age ensued.

h) *State of the Fund Dinner* – Mr. Wilkie reviewed the results of a survey sent to attendees after the State of the Fund Dinner, as well as a handout on the financial presentation from the PowerPoint. Approval is requested for the date and location for 2016.

Motion by Mr. Collins, second by Ms. Bratty to approve holding the State of the Fund dinner at Auletto's on December 1, 2016. All in favor voted in favor. Motion carried.

i) *Summary of Safety/Financial Performance Winners* – Mr. Wilkie reviewed the listing of the 2014-15 winners at the December, 2015 State of the Fund Dinner.

j) *NJSIA Workers' Compensation Conference* – The New Jersey Self-Insurers' Association will hold their spring conference in Atlantic City on April 28-29, 2016. The SPELL JIF has again approved covering the expense for attendance. Information will be provided on the conference as it becomes available.

k) *2016 PRIMA Conference* – The next PRIMA Conference is being held from Sunday, June 5, 2016 through Wednesday, June 8, 2016 in Atlanta, Georgia. Mr. Wilkie encouraged discussion on the Conference and the number of members who are interested in attending. Please notify the Fund Administrators office in writing or via email to Annette Reap at Annette Reap@ajg.com if you are interested in attending no later than January 30, 2016. Future PRIMA Conferences include: 2017, Phoenix AZ, June 4-7; 2018, Indianapolis, IN, June 3-6.

l) *2015 AGRIP Conference* – Kathy Bechtel and Rich Kaz, Northern Burlington County RSD (BCIP) attended the AGRIP Conference in Chicago on October 4-7. Their reports are attached.

m) *Items updated on SPELLJIF.com* –

Items updated on the Public Side include:

- Fund Professionals

Lists can be accessed from the spelljif.com Home Page-> Making Contact-> JIF Directories or at this link: http://www.spelljif.com/new_directories_jifs.html

Items updated on the Private Side: (Member Login)

All of the below documents can be accessed at SPELL JIF Member Content for GCSSD or through this link: <http://spelljif.com/admin/login.asp>

- Quick Reference List

Mr. Wilkie encouraged members to notify the Executive Director's Office if they would like to change or add a user to the website, or if they forget their password, please email Chris.Pistone@ajg.com or call (856)446-9138.

n) *Maintaining Safe Schools* – The December 2015 and January 2016 issues have been emailed to Business Administrators of all member districts.

o) To fill the vacancies left by the departure of Scott Henry from Westville/Woodbury Heights, the JIF Chair has made the following appointments:

- Joe Collins, Elk Township – Claims Committee Chair
- Cherie Bratty, Upper Deerfield Township – Alternate Delegate to SPELL

p) *Key Dates* –

- GCSSD Finance Committee Meeting – Tuesday, 2/2/16 – 2:00 pm at Washington Twp. BOE
- SPELL Meeting – Friday, 2/5/16 – 9:30 am at the Gallagher office in Marlton
- GCSSD Safety Committee Meeting – February 10, 2016 at EIRC at 1:00 PM (tentative)
- GCSSD Claims Committee Meeting – February 10, 2016 at EIRC at 1:00 PM (tentative)
- Next GCSSD Meeting – Wednesday, 3/17/16 – 9:00 am @ EIRC Apollo Room

2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Incurred Losses Update* – Mr. Hoffman provided an update on Fund Year 2015-16, with claims counted and valued as of December 31, 2015. Funds are experiencing favorable loss/ratios for the first six months of the Fund Year.

b) *2016-2017 Renewal* – Mr. Hoffman reported that renewal packets were emailed to all members on November 10, 2015 with a December 15, 2015 due date. Four districts are still outstanding. He asked that members forward all requested information to the Executive

Director's office to attention of Jennifer Fox. Preliminary premium indications should be available by mid-March.

c) *Safety Incentive Program Winners – Reimbursement Procedure* – Mr. Hoffman reported that a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2014-2015 program soon. Reimbursement requests are due by May 30, 2016. 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 Jennifer Fox at the JIF address, P.O. Box 449, Marlton, NJ 08053.

d) *Financial Award Winners* – Mr. Hoffman reported that Financial Awards have been paid on the January, 2016 bill list.

e) *Cross Match Requests* – Mr. Hoffman reported that several districts have received Cross Match Request Letters from the New Jersey Department of Labor. An email was sent to Larry Crider and he responded that a review of the exempt entity file used in the cross match indicated that a portion of the file had been inadvertently blocked. He said the blocked districts have been reinstated in the file and should prevent the cross match notices to those entities in the future.

f) *Certificates of Insurance Report* – The Certificates of Insurance Report from 11/1/15 – 12/31/15 is included in the agenda.

g) *Coverage for Drones* – Mr. Hoffman reported that drones are NOT covered with the JIF. They are excluded under the aircraft provision of the coverage. He is reviewing this issue with Great American to see if coverage is feasible. A public entity does not have the 400 ft. exclusion, however, all drones must be registered and FAA requirements must be followed. He stressed that the district would be held liable, as there is no liability coverage in force if a person is injured. He recommended that all members check to see if their district owns/uses one or more. Discussion ensued on this issue.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR:

Mr. Geitz referenced the November/December Activities and January/February Agenda, found in the agenda. He also reviewed the Safety Incentive Program Status Report, as well as the Safety Notice regarding cold weather safety precautions, Mr. Ferguson initiated a discussion requesting safety training sessions for Superintendents and Administrative Staff. Mr. Geitz agreed to look into this possibility.

VII. MISCELLANEOUS BUSINESS

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, March 17, 2016 at 9:00 a.m. at the EIRC (Educational Information & Resource Center), South Jersey Technology Park, 107 Gilbreth Parkway, Suite 200, Mullica Hill, New Jersey.

VIII. PUBLIC COMMENT

Ms. Bratty thanked the Fund for their support and outpouring of love during her bereavement in the sudden loss of her daughter.

IX. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2015-21

Motion by Ms. Contrevo, second by Ms. Bratty to go into Executive Closed Session. All in favor. Motion carried by unanimous vote.

X. MOTION REQUESTED TO COME OUT OF CLOSED SESSION

Motion by Ms. Contrevo, second by Ms. Bratty to come out of Closed Session. All in favor. Motion carried by unanimous vote.

XI. MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2015-22.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on January 28, 2016, the following claims were discussed and are, herewith, being approved as follows:

001 126448 01 001 220494 01 009 1236782 01 019 1170586 01

Motion by Ms. Contrevo, second by Ms. Bratty, to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor, with the exception of Ms. Brazelton, who abstained. Motion carried.

XII. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Whitman, second by Ms. Bratty to adjourn the January 28, 2016 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:44 AM.





Sharon Wilson, Recording Secretary