

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, March 17, 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, March 17, 2016, beginning at 9:00 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
Margaret F. Meehan, Washington Township BOE, Vice Chair (SPELL Trustee)
Gary Moore, Oldmans Township BOE, Secretary (Spell Alternate #2)
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

No One

2015-2016 Alternate Trustees answering to roll call

Greg Wilson, East Greenwich Township School District

2015-2016 Alternate Trustees not answering to roll call

Richard Davidson, Pennsville Public School District

2015-2016 Delegates answering to roll call

Michael Griggel, Deptford Township Public School District
Lisa Schulz, Monroe Township Public Schools
John Deserable, Pennsauken Public Schools
Edgar S. Keepers, Wenonah BOE (SPELL Trustee) (left at 10:08 am)
Paul Whitman, Westville Boro Public School District/Woodbury Heights BOE (arrived at 9:05 am)

2015-2016 Delegates not answering to roll call

Janecia Smith, Fairfield Township School District
John Bolil, Salem County Vo-Tech School District
Jason Schimpf, South Harrison Township School District

2015-2016 Alternate Delegates answering to roll call

Nancy McCabe, Wenonah BOE

2015-2016 Alternate Delegates absent

Kelly Brazelton, Deptford Township Public School District
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
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.
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 at 9:05)
Sharon Wilson, Recording Secretary

Risk Management Consultants

Bonnie Ridolfino, 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 Ms. Bratty, second by Ms. Meehan 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 January 28, 2016 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VI. APPOINTMENT OF NOMINATING COMMITTEE

Mr. Wilkie reviewed the GCSSD and SPELL Term Expirations included in the agenda. Mr. Ferguson appointed Ms. Meehan, Ms. Contrevo, and Mr. Collins to the Nominating Committee.

VII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT

Ms. Verrill reviewed the February, 2016 Approval Memo and Bill List and March, 2016 Bill List and Treasurer's Reports for periods ending 1/31/16 and 2/29/16.

January Fund Balance	\$8,316,013.77
February Bill List	\$55,782.25
January Claims Paid	\$ 84,865.92
February Fund Balance	\$8,116,776.71
March Bill List	\$51,838.04
February Claims Paid	\$153,372.54

Motion by Mr. Keepers, 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 reviewed a report on bad writing habits included in the agenda. He stressed to members that *any* written business communication, specifically email, is subject to OPRA, should be strictly business, and should never include editorial comments. In addition, multiple cc addresses increase the opportunity for OPRA access by someone, so be very careful about distribution.

C. CLAIM ADMINISTRATOR

Ms. Tyler Schohl reviewed the Subrogation, Adjuster Pendings and Lessons from Losses, a follow up of claims related to inclement weather. She urged members to again refer to Mr. Geitz's Safety Bulletin which addresses cold weather safety precautions.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed QualCare's managed care summary report through the month of February, 2016.

E. STUDENT ACCIDENT PROGRAM

Ms. Ridolfino reviewed the Student Accident Program Status Report included in the agenda. She reported that the renewal increase for 2016-17 will be 9.5% to all members.

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. Six

districts have approved Renewal Resolutions, as listed in the agenda. Fairfield Township is scheduled to renew in March.

b) *NJ Self-Insurers' Workers' Compensation Conference* – The New Jersey Self-Insurers' Association will hold their spring conference in Atlantic City on April 28-29, 2016. The Conference schedule is included in the agenda packet for your reference. To date, there are 10 members from ACCASBO and BCIP registered for the Conference. No one from GCSSD has expressed an interest.

c) *2016 PRIMA Conference* – The next PRIMA Conference is being held from Sunday, June 5, 2016 through Wednesday, June 8, 2016 in Atlanta, Georgia. GCSSD member John Bolil is interested in attending this Conference.

d) *Proposed Meeting Dates for 2016-17* – The proposed meeting dates for the 2016-17 Fund Year are included in the agenda. Mr. Wilkie urged members to review the schedule for any conflicts. He asked for a consensus decision approving the 2016-17 schedule. The final schedule will be listed in a resolution at the May reorganization meeting. The current location for the GCSSD meetings will not be available for 2016-17, and Mr. Wilkie encouraged members to suggest alternative locations.

e) *ALICE Institute Training Flyer* – Mr. Wilkie referred to an invitation to ALICE training in New York City this summer, which was distributed on February 19, 2016. Discussion ensued on this training, and members were encouraged to contact Jeff Gale at NJDOE at Jeff.gale@doe.state.nj.us for additional information. Mr. Tennant added that nearly all agencies are advocating a Run, Hide (lock down) and Fight defense against an active shooter, while the NJ DOE advocates the reverse order: Hide (lock down), Run and Fight.

f) *Use of Personal Autos for Student Transportation* – Mr. Wilkie reported that there are a host of questions surrounding the use of personal autos in transporting students and the Executive Director's Office is working on a best practices white paper to help members manage this risk issue. A related email from NJASBO is included for your review. The Executive Director's Office interprets the codes and statutes to say that a district has the ability to allow transportation of students in personal vehicles of 8 passengers or less without requiring a CDL license. The issue then becomes what level should be required of authorized drivers transporting students in their personal vehicles as primary insurance? Coverage limits that would best insulate the JIF from loss were discussed, and the Executive Director's Office believes the minimum requirement should be \$100,000 bodily injury per accident with a \$300,000 maximum per accident bodily injury limit and a \$50,000 property damage limit or, alternatively, a \$300,000 combined single limit.

g) *STOPiT Update* – Mr. Wilkie reported that Penns Grove-Carneys Point School District will be hosting a series of in-school launches on Thursday, March 31. If members are interested in observing, please advise the Executive Director's Office and the District will be notified of your interest. Mr. Wilkie referred to a letter included in the agenda that STOPiT will be sending out to all Superintendents in New Jersey providing information on the program and how it works.

h) *Articles and Information* – Mr. Tennant reviewed two articles:

- *Township Violated ADA in Requiring Employee to Submit to a Fitness Exam without Showing a Job-Related Reason for Exam* by John H. Gearney on February 10, 2016 at njworkerscompblog.com.
- *School Board Did Not Violate ADA in Non-Renewing Teacher but May Have Violated His FMLA Rights* by John H. Gearney on February 19, 2016 at njworkerscompblog.com.

i) *Items updated on SPELLJIF.com* –

Two new pages have been added to the SPELL website. Both can be found under the Risk Management tab located at the top of the home page:

- **Pollution Mold** Information highlights the Environmental Hotline, its' purpose, and brief claim reporting information. It also features the PowerPoint presentation given at the July 2015 Mold seminar with detailed information about the hotline.
- **Risk Question Hotlines** includes all of the free-of-charge hotlines available to the Member Districts such as the Pollution Mold Hotline, HR Hotline, Cyber Liability Hotline, WeTip, Safety information contact number and overall JIF information contact numbers.

Items updated on the Public Side include:

- **RMC Directory**

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

Items updated on the Private Side: (Member Login)

- **None**

Documents can be accessed at the SPELL JIF Member Login for GCSSD or through this link: <http://spelljifmembers.com/admin/login.asp>

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.

j) *Maintaining Safe Schools* – The February and March 2016 issues have been emailed to Business Administrators of all member districts.

k) *Key Dates* –

- GCSSD Joint Safety/Claims Committee Meeting – 3/17/16, following the JIF Meeting
- SPELL Meeting – Friday, 4/15/16 – 9:30 am at the Gallagher Office in Marlton
- NJ Self-Insurers' Spring Conference – 4/28-29/16 @ Harrah's in Atlantic City
- GCSSD Reorganization Meeting – 5/19/16 (3rd Thursday) – 9:00 am @ EIRC Apollo Room
- PRIMA Conference – 6/5-8/16 in Atlanta, Georgia

2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Incurred Losses Update* – Mr. Wilkie provided an update on Fund Year 2015-16, with claims counted and valued as of February 29, 2016. Funds are experiencing favorable loss/ratios for the current Fund Year.

b) *Financial Audit – June 30, 2015 – MOTION REQUESTED* – Mr. Wilkie requested a motion to accept the June 30, 2015 Financial Audit as prepared by Jim Miles of Bowman & Company. The Finance Committee has reviewed the Audit and recommends acceptance. Mr. Ferguson commended the Executive Director's Office staff on a clean audit.

Motion by Ms. Bratty, second by Mr. Keepers to accept the June 30, 2015 Financial Audit as submitted. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

c) *Drones* – Mr. Wilkie reported that the Executive Director's Office has received two indications of coverage for providing drone coverage for all members through the purchase of a SPELL JIF policy. Each policy blends coverage with risk management and will necessitate training of district personnel to have a trained or a number of trained pilots. This approach is favored as risk management is built into the process of employing drones and limits the number of cowboy drones that are being flown. The Executive Director's Office is negotiating those policies at

present with the intent to provide an emergency expense request to the SPELL JIF Trustees, permitting our office to bind coverage on the memberships' behalf. Once this is accomplished, we will send an alert out to all members with greater detail.

d) *2016-2017 Renewal* – Ms. Fox provided a verbal update on the renewal process. She reported that Mr. Hoffman is working on getting information to providers in preparation for renewal.

e) *Safety Incentive Program Winners – Reimbursement Procedure* – Ms. Fox reported that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that have qualified for an award in the 2014-2015 program. Reimbursement requests are due by May 31, 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.

f) *RMC Resolutions and Agreements* – Ms. Fox informed the members that RMC Resolutions and Agreements will be emailed to all districts that currently have an RMC shortly. He asked the members to add this to your next meeting, if you have not already done so, to appoint a Risk Management Consultant for the 2016-2017 fund year and forward the Resolution and Agreement to the Executive Director's Office to the attention of Jennifer Fox by May 1, 2016.

f) *Certificates of Insurance Report* – The Certificates of Insurance Report from 1/1/16 – 2/29/16 is included in the agenda.

G. *SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR:*

Mr. Geitz referenced the January/February Activities and March Agenda, found in the agenda. He also reviewed the Safety Incentive Program Status Report, as well as an extensive list of Safety & Risk Management Loss Prevention Recommendations, which he provides each year to members for distribution within their districts. He reminded the members of the importance of ensuring that the Right to Know designated official be current, and that that official is filing required reports. Mr. Weber added that Right to Know surveys are *always* due to the State July 15 each year, and members must verify that the survey has been submitted and received by the State.

H. *Committees:*

1. Finance – February 2, 2016 – The minutes of this meeting are included in the agenda.
2. Safety/Claims – February 10, 2016 – The minutes of this meeting are included in the agenda.

VII. **BUDGET HEARING – MOTION REQUESTED**

Mr. Wilkie requested a motion to adopt the preliminary budget included in the agenda.

Motion by Ms. Meehan, second by Mr. Keepers to adopt the preliminary budget for 2016-2017.
Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VIII. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, May 19, 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.

IX. **PUBLIC COMMENT - None**

X. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2015-23

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

XI. MOTION REQUESTED TO COME OUT OF CLOSED SESSION

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

XII. MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2015-24.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on March 17, 2016, the following claims were discussed and are, herewith, being approved as follows:

018 001188310 01	018 001207610 01	021 2016074620 01	001200936 01
001229419 01	001236096 01	018 001205021 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. Meehan, who abstained. Motion carried by majority vote.

XIII. MOTION REQUESTED to adjourn the meeting

Motion by Ms. Bratty, second by Ms. Contrevo to adjourn the March 17, 2016 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:28 AM.





Sharon Wilson, Recording Secretary