

**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, November 19, 2015

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSDJIF) was held at the EIRC, South Jersey Technology Park, 107 Gilbreth Parkway, Suite 200, Mullica Hill, New Jersey on Thursday, November 19, 2015, beginning at 9:02 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
Gary Moore, Oldmans Township BOE, Secretary (Spell Alternate #2)
Joseph Collins, Elk Township School District
Scott Henry, Westville Borough Public School District/Woodbury Heights BOE (SPELL Alternate #1)
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 Secretary)

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

Lisa Schulz, Monroe Township Public Schools
John Deserable, Pennsauken Public Schools
Edgar Keepers, Wenonah BOE (SPELL Trustee)

2015-2016 Delegates not answering to roll call

Michael Griggel, Deptford Township Public School District
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

Kelly Brazelton, Deptford Township Public School District
David Sullivan, Monroe Township Public Schools
Corinne Mesmer, South Harrison Township School District
Harold Finkle, Washington Township BOE

2015-2016 Alternate Delegates absent

Dr. James Lynch, East Greenwich Township School District
Joseph Nichols, Elk Township School District
Dr. Wanda Carter, Fairfield Township School District
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
Peter Koza, Ed.D., Upper Deerfield Township School District
Nancy McCabe, Wenonah BOE

District Personnel in attendance

James Ruffin, Fairfield Township School District (left at 9:52 am)
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.
Sharon Wilson, Recording Secretary

Risk Management Consultants

Hardenbergh Insurance Group, Deptford Twp Public School District/Monroe Township Public Schools

IV. CONDUCT OF MONTHLY MEETING – MOTION REQUESTED

A request is made by the Trustees of the GCSSDJIF 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. Bratty, second by Mr. Keepers to approve the minutes of the September 17, 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 October, 2015 Approval Memo and Bill List and November, 2015 Bill List and Treasurer’s Reports for periods ending 9/30/15 and 10/31/15.

September Fund Balance	\$6,726,742.24
October Bill List	\$57,321.62
September Claims Paid	\$116,318.17
October Fund Balance	\$7,644,497.88
November Bill List	\$502,152.33
October Claims Paid	\$303,189.24

Motion by Ms. Bratty, second by Mr. Keepers 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 presented his report regarding a claim in ACCASBO JIF. The district school bus tapped the trailer hitch of a pickup truck so lightly that the plastic “Stop” arm on the bus was slightly cracked. The passenger of the pickup truck claimed that the accident acerbated his spinal herniation. Insured driver was responsible and 100% of liability is against the insured. Mediation was unsuccessful. At trial, plaintiff’s physician was totally unprepared. Insured’s physician was very professional and prepared. Jury found the plaintiff’s condition was *not* worsened by this accident.

C. CLAIM ADMINISTRATOR

Ms. Tyler Schohl reviewed the Subrogation and Adjuster Pendings. She reviewed the Emergency PAR Stewardship Report, which has been reviewed and approved by the Fund Solicitor and/or the Board of Trustees, as well as Lessons from Losses, regarding the handling of bullying issues, including social media attacks. Mr. Tennant added that there are currently two pending bullying suicide claims within the JIF Funds. He also initiated discussion regarding trans-gender students.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed QualCare’s managed care summary report through the month of October, 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 eight districts are up for membership renewal on July 1, 2016. They include Deptford Township, Fairfield Township, Monroe Township, Oldmans Township, Pennsville, Salem County Vo-Tech, Upper Deerfield and Wenonah.

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) *SPELL JIF Joint Retreat Attendee Evaluation* – The abridged version of the Retreat Evaluation Survey is attached. The full survey has been posted to the private side of the SPELL website. The SPELL has approved funding the joint retreat again in September, 2016. The Executive Director's Office will move forward with the planning of this event. Possible dates are September 28-30, 2016.

d) *2015-16 Cyber Application/Coverage Update* – Mr. Tennant provided an update on the application process and coverage. All but four districts have completed the survey, and he thanked the members for their patience through this process.

d) *STOPIT Update* – Mr. Tennant reported that the Executive Director's office is finalizing the service contracts and will be actively promoting the service very soon. He encouraged members to participate. This program allows students to report an issue immediately.

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

- "Release of Liability" from Rockville Climbing – discussion ensued on validity and effectiveness of these liability waivers.
- Fottrell, Quentin, (2015, October 2) *Why Some People Are More Likely to Die at Work Than Others* – Mr. Tennant stressed the fact that we are an aging workforce, which can and often does result in serious injury and/or death.

f) *SPELL HR Helpline* – Mr. Wilkie reviewed a copy of the SPELL JIF Client Engagement Summary through 9/30/15 from Enquiron. He urged members to use this site

g) *What's Going On in Our Districts* – Mount Laurel Township BOE, a member of the Burlington County Insurance Pool (BCIP), one of your SPELL partners, promotes bus safety in their district by holding a poster contest for the students. Some of the winners are attached.

h) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner has been scheduled for Thursday, December 3, 2015 at Auletto's Caterers in Almonesson. Invitations were sent out on October 16, 2015, with a due date of November 11, 2015. He urged members to respond to Christine Pistone at Chris.Pistone@ajg.com at the Executive Director's Office if you have not already done so. A Dinner Response Form has been included in the agenda for your convenience. We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well. Remember to nominate personnel from your district who have gone above and beyond in their service in the past year for the "Safety Star" of the year to the Safety Coordinator's office.

i) *NJSIA Workers' Compensation Conference* – The New Jersey Self-Insurers' Association will hold their spring conference in Atlantic City on April 28-29, 2016. Last Year, the conference was attended by 8 claim coordinators from our SPELL JIF members: 3 from ACCASBO, 3 from BCIP, and 2 from GCSSD. We will provide information on the conference as it becomes available.

j) *Mold and Indoor Quality Seminar – Held on July 22, 2015* – The SPELL has approved funding for this very important workshop again in 2016-17. We will begin to plan for this

educational seminar for next July, 2016.

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

l) *Items updated on SPELLJIF.com* –

Items updated on the Public Side include: None

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>

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

- Fund Delegates
- Quick Reference List
- Presentations from 2015 SPELL Retreat (Videos are still being edited)

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.

m) *Maintaining Safe Schools* – The October and November 2015 issues have been emailed to Business Administrators of all member districts.

n) *Key Dates* –

- GCSSD State of the Fund Dinner – Thursday, 12/3/15 – 6:00 pm at Auletto's
- GCSSD Meeting – Wednesday, 1/28/16 – 9:00 am

2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Incurred Losses Update* – Mr. Hoffman provided an update on Fund Year 2014-15, with claims counted and valued as of October 31, 2015. For this 16-month period, the Funds are doing well.

b) *Resolution 2015-18 – SPELL Membership Renewal – MOTION REQUESTED* – Mr. Hoffman requested a motion to approve Resolution 2015-20 to renew ACCASBO's membership in the SPELL effective July 1, 2016 through June 30, 2019.

Motion by Mr. Keepers, second by Ms. Contrevo to approve Resolution 2015-18. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

c) *Final Installment 2015-2016 Premium Contribution Notices* – Final contribution invoices were sent to members on November 3, 2015. Payments are due by January 15, 2016 to the Fund Treasurer, Ms. Verrill.

d) *SPELL JIF Meeting Minutes* – The approved meeting minutes from the May 29, 2015 SPELL JIF Meeting are included in the agenda.

e) *2016-2017 Renewal* – Ms. Fox reported that renewal packets were emailed to all members last week. She asked that members forward all requested information (including the completed packet, a complete copy of our audit for year ending June 30, 2015 and the current ASSA) to the Executive Director's office, attention, Jennifer Fox. It is critical that every member district complete and forwards needed information. The process is simple and usually involves little time. She urged members to call her if they have any questions.

f) *Safety Incentive Program Winners – Reimbursement Procedure* – Ms. Fox 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 after the State of the Fund Dinner. 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.

g) *Financial Award Winners* – Ms. Fox reported that vouchers will be sent to all districts that have qualified for a financial award for the 2014-2015 fund year. She asked that the vouchers be signed and returned to the Executive Director's office, to the attention of Jennifer Fox.

h) *Certificates of Insurance Report* – The Certificates of Insurance Report from 9/1/15 – 10/31/15 is included in the agenda.

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

Mr. Geitz referenced the September/October Activities and November Agenda, found in the agenda. He also reviewed Safety Incentive Criteria as well as the Safety Incentive Program Status Report. Mr. Geitz reminded the members that any accident resulting in an in-patient hospitalization must be reported within 24 hours.

H. **COMMITTEES**

1. *Strategic Planning – 9/16/15* – Mr. Wilkie reviewed the minutes of this meeting. He asked the members if they would like to arrange a joint dinner during the ASBO Convention, i.e. the SPELL Annual Meeting Dinner. There was no interest in such a dinner.

VII. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, January 28, 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**

Mr. Keepers would like the JIF to consider emeritus members, maintaining non-voting participation post retirement. Mr. Greco will check the Bylaws.

IX. **MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2015-19**

Motion by Mr. Moore, second by Mr. Keepers 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 Mr. Keepers, 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 – 2015-20.**

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on November 19, 2015, the following claims were discussed and are, herewith, being approved as follows:


018 X96054 01	008 X93260 01-03	008 Z15165 01	008 Z16112 01
010 Z15939 01	019 Z11553 01	008 X52117 01	008 X96283 01
018 X26932 01	019 X65931 01	019 Z21718 01	

Motion by Mr. Collins, second by Mr. Keepers to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor. Motion carried by unanimous vote.

XII. MOTION REQUESTED to adjourn the meeting

Motion by Ms. Bratty, second by Ms. Contrevo to adjourn the November 19, 2015 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:23 AM.





Sharon Wilson, Recording Secretary