

**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, September 17, 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, September 17, 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 Ludy, Upper Deerfield Township School District

2015-2016 Trustees not answering to roll call

Margaret F. Meehan, Washington Township BOE, Vice Chair (SPELL Trustee)

2015-2016 Alternate Trustees answering to roll call

Greg Wilson, East Greenwich Township School District

Richard Davidson, Pennsville Public School District

2015-2016 Alternate Trustees not answering to roll call

No One

2015-2016 Delegates answering to roll call

Lisa Schulz, Monroe Township Public Schools

John Deserable, Pennsauken Public Schools

Jason Schimpf, South Harrison Township School District (arrived at 9:22 a.m.)

Edgar Keepers, Wenonah BOE (SPELL Chair)

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

2015-2016 Alternate Delegates answering to roll call

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

Fund Professionals:

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.
Scott C. Tennant, Area Vice President, AJGRMS, Inc.
Brad Hoffman, Area Vice President, AJGRMS, Inc.
Jennifer Fox, Senior Account Manager, 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, Fund Treasurer (left at 9:12 a.m.)
Sharon Wilson, Recording Secretary

Risk Management Consultants

Hardenbergh Insurance Group, Deptford Township Public School District/Monroe Township Public Schools (arrived at 9:15, left at 9:45 a.m.)

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. Ludy, second by Mr. Davidson to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Keepers, second by Ms. Contrevo to approve the minutes of the May 21, 2015 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VI. BUDGET HEARING – MOTION REQUESTED

Motion by Mr. Keepers, second by Ms. Ludy to adopt the 2015-2016 Amended Budget as presented in the agenda, and explained by Mr. Hoffman. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. TREASURER’S REPORT

Ms. Verrill reviewed the June, July, August, 2015 Approval Memos and Bill Lists and September, 2015 Bill List and Treasurer’s Reports for periods ending 5/31/15, 6/30/15, 7/31/15 and 8/31/15.

May Fund Balance	\$6,524,674.64
June Bill List	\$87,933.16
May Claims Paid	\$258,489.44
June Fund Balance	\$6,259,591.49
July Bill List	\$1,326,303.77
June Claims Paid	\$199,627.83
July Fund Balance	\$5,713,234.75
August Bill List	\$51,927.13
July Claims Paid	\$359,697.22
August Fund Balance	\$6,372,899.21
September Bill List	\$54,013.50
August Claims Paid	\$84,107.33

Mr. Ferguson initiated a discussion of the negative balances and when they would recover.

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

B. ATTORNEY

The first decision involves a local board of education and an employee discipline issue which spans two negotiated contract agreements. The issue is sent to an arbitration hearing and the arbitrator made a decision as to which contract applied. It was appealed to the Appellate Division, who ruled that the only time an arbitrator’s decision can be appealed is if the arbitrator makes a mistake of law, and that decision of the arbitrator is final. Mr. Greco expects to see more of these decisions, which in effect free up the judicial system caseload.

The second is an Appellate Division case in which a female student filed a complaint stating she was sexually assaulted by a teacher. The teacher is indicted for assault and a lawsuit against the school district is filed by the victim. The school board’s insurance company states that this civil claim is not covered, since it is intentional misconduct, and is outside the scope of employment. The employee goes to the school board, requesting indemnification, and the board refuses. NJEA covers the teacher under their catastrophic insurance coverage. The case was eventually

settled, and comes up in criminal court. The prosecutor allows the teacher to go in to the Pretrial Intervention Program. NJEA then goes to the school board, asking for reimbursement of the defense costs and the board refuses. The Appellate Division ordered the school board and their insurance company to reimburse NJEA for their expenses, stating the rule that the only time the board is not responsible for defending a criminal case is if the perpetrator is convicted of the crime.

C. *CLAIM ADMINISTRATOR*

Ms. Tyler Schohl reviewed the Subrogation, Adjuster Pending, and Emergency PAR Stewardship Reports in the agenda, as well as emergency PARS requested over the summer, which are included in the agenda. She then reviewed Lessons Learned from Losses regarding workers' compensation related medical bills. Ms. Tyler Schohl also reviewed a letter from Alice Lihou, Qual-Lynx Vice President of Account Management and Claim Operations, regarding IVOS, their new claim management system.

D. *MANAGED CARE PROVIDER*

Ms. Beatty reviewed Qual Care's managed care reports for year-end 2014-2015 and Year to Date, 2015-16.

E. *STUDENT ACCIDENT PROGRAM*

Ms. Christina Violetti reviewed the Student Accident Program Status Report and Claim Form, and introduced Ms. Fran Eddis, who will be the Student Accident Contact for Hardenbergh Insurance Group.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

a) Mr. Wilkie welcomed new members and new business administrators: Janecia Smith from Fairfield Township School District, Lisa Schulz from Monroe Township Public Schools, Mr. Deserable from Pennsauken Public Schools, and Jason Schimpf, who replaces Janine Wechter for South Harrison Township School District.

b) *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.

c) *Marketing/Growth* – The Executive Director's Office will be sending out a marketing e-mail at the beginning of October to Non-Member Districts, highlighting the JIF's enhancements.

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.

e) *2015-16 Program Enhancements* – Mr. Wilkie reviewed a summary of the 2015-16 JIF Program Improvements, Enhancements and Additions that was sent to all members on July 15, 2015.

f) *SPELL HR Helpline* – Mr. Wilkie reported that Enquiron is reaching out to all member contacts to confirm contact information and remind members that they have access to the HR

Helpline and go over any updates to the system. Included in the agenda is a copy of the SPELL JIF Client Engagement Summary for the 2014-15 Fund Year.

g) 2015-16 Committee Appointments – Mr. Wilkie reviewed the list of committee appointments included in the agenda, which was forwarded to all members on August 27, 2015, and posted to the website.

h) NJSIA Workers' Compensation Conference – The New Jersey Self-Insurers' Association held their spring conference in Atlantic City on May 7-8. We were pleased to be joined by 8 claim coordinators from our SPELL JIF members: 3 from ACCASBO, 3 from BCIP, and 2 from GCSSD. Included in the agenda are the results of the survey completed by the attendees. The date of next year's Conference is April 28-29, 2016 in Atlantic City.

i) Mold and Indoor Quality Seminar – Held on July 22, 2015 – This program was again well attended and we plan to offer this again next year. Included in the agenda are the results of the attendee survey, along with a copy of the agenda. We would like to hear from our members with their thoughts for next year's program. Please contact Craig_Wilkie@aig.com at the Executive Director's Office. We appreciate your input!

j) SPELL JIF Joint Retreat – September 23-25, 2015 – We are looking forward to the Retreat to be held on September 23rd (Wednesday) through September 25th (Friday), 2015 at Congress Hall in Cape May. We are expecting 45 of the 73 SPELL districts to be in attendance; 25 from BCIP. A draft Program has been included for your reference.

k) NJSBA/NJASBO/NJASA Fall Conference – The SPELL JIF will have an Exhibit Booth at the Fall Conference on October 27-29, 2015 in Atlantic City. The Booth Location is #390 and a map of the Exhibit Hall is attached.

l) State of the Fund Dinner – Motion Requested – Mr. Wilkie reported that the annual dinner has been scheduled for Thursday, December 3, 2015 at Auletto's Caterers in Almonesson. Invitations will be sent out in October. We will not be producing the State of the Fund Stewardship Report this year. We are looking to provide relevant information that has been included in this annual report in a more useful format. Please advise if you have any concerns regarding this matter.

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.

m) 2015 PRIMA Conference Report – Included in the agenda is a report from BCIP JIF PRIMA attendee Michael Colling, Medford Lakes School District.

n) Items updated on SPELLJIF.com – The SPELL website has now been updated with 2015-16 Fund Year information. Members can access all current directories, lists and coverage documents. Mr. Wilkie encouraged members to visit the website often for the most up-to-date information.

Items updated on the Public Side include:

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 include (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>

- Certificate of Coverage 2015-16

- Coverage Documents – 2015-16 Program Enhancements & Additions
- Directories 2015-16 (All Lists)
- Defense Panel List 2015-16
- Panel Physicians List 2015-16
- Safety Incentive Program Criteria 2015-16

How to login to the member login section of the SPELLJIF website:

- Go to <http://www.spelljif.com>
- Click on “Member Login” in the top right-hand corner.
- Enter your username and password.
- USERNAME: Your e-mail address.
- PASSWORD: spelljif
- Click on “Logout” when your session is complete.

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](mailto:Chris.Pistone@ajg.com) or call (856)446-9138.

o) Maintaining Safe Schools – The July, August and September 2015 issues have been emailed to Business Administrators of all member districts.

p) Key Dates –

- SPELL JIF Retreat: 9/23-25/15 at Congress Hall/Cape May
- SPELL Meeting – Friday, 10/2/15 – 9:30 am at the Gallagher office in Marlton
- GCSSD Meeting – Thursday, 11/19/15 – 9:00 am @ EIRC
- GCSSD State of the Fund Dinner – Thursday, 12/3/15 – 6:00 PM at Auletto’s

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 August 31, 2015. The Funds are doing well.

b) 2015-2016 Plan of Risk Management – Mr. Hoffman informed the members that the 2015-2016 Plan of Risk Management has been posted to SPELLJIF website under the Budget and Operating Documents >GCSSD JIF>Plan of Risk Management.

c) Second Installment 2015-2016 Contribution Notices – Second installment premium contribution invoices for the 2015-2016 fund year were emailed to members on September 1, 2015. Payments are due by October 15, 2015 to the Fund Treasurer, Ms. Verrill. Final installment invoices will be mailed on December 1, 2015 with a due date of January 15, 2016.

d) 2016-2017 Renewal – Ms. Fox informed the members that 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. This data begins the renewal and budgeting process.

Payroll: Please include the Fund Administrator’s office on your district audit circulation list. An entire copy of your district audit for the year ending June 30, 2015 is requested. Delineate on the Enterprise Fund Schedule how much of cafeteria payroll is management fees, if any. We will use the entire payroll shown unless you advise otherwise. Please submit a copy of your Audit for year ending June 30, 2015 when completed and available for release/posting to district website, to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053 or email to Jennifer.Fox@ajg.com.

Student Count: Please provide the Fund Administrator with a copy of your current ASSA Report summary pages concurrent with filing it with the County. Please submit a copy of your ASSA

report by December 31, 2015 to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053, or email it to Jennifer.Fox@ajg.com.

Vehicle and Watercraft Lists: Vehicle and watercraft lists will be sent in September/October requesting verification of the following information for each district vehicle: Group, Year, Make, Model, Complete Vin #, Executive Auto Driver's name, Leased – Yes/No, Cost, Department, Seats and Vehicle Weight. Each district watercraft: make, model, vessel name, length in feet, serial #, Department/School, and cost. Members are asked to verify the existing vehicles and watercraft, and update the list via deleting or adding, if applicable, before submitting the complete list.

Employee Count: An employee count questionnaire will be sent in September/October requesting the number of employees in the following categories: Full Time Instructional Staff, Full Time Instructional Aides, Full Time Administrators, Full Time Counselors/Psychologists, Full Time Other and Total Part Time.

Property: American Appraisal Associates is conducting building value appraisals. A property value renewal questionnaire will be sent to all districts in the fall asking for projected value of contents, outdoor property, extra expense, Business Income and Mobile Equipment. In addition to the usual information requested, this year we will again ask for occupancy information for all locations for both employees and students.

e) *American Appraisal Questionnaire* – Ms. Fox reported that a questionnaire from American Appraisal Associates was emailed to all members on Wednesday, August 26, 2015. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land and sold or demolished property. We ask that you complete the questionnaire and return to American Appraisal as soon as possible in order to keep the appraisal process running smoothly. Districts who are scheduled for a site visit this year include Pennsauken, Gateway, Oldsmans Township, and Washington Township. Other site visits may be scheduled after the questionnaires are received by American Appraisal.

f) *NJ DOL Compliance Enforcement Cross Match* – Ms. Fox reported that a letter regarding the cross match program was sent on July 17, 2015. The letter from Ms. Fox to Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 73 school districts in the JIF's of ACCASBO, GCSSD and SEJIF. This annual submission is a means to hopefully correct member districts occasionally receiving Cross Match Response Forms in error from the Department of Labor due to incorrect TINs or misspelled district names. If you receive this form, please do not respond, and fax a copy to Ms. Fox at the Executive Director's office.

g) *Letter to Division of Workers Compensation with Campus Information* – A letter from Ms. Fox to Mr. Crider, Assistant Director at the Division of Workers Compensation with a listing of campuses for all 73 districts of SPELL was sent on July 17, 2015. This letter was sent as a result of requests that many districts received requesting district locations by address and name.

h) *2014-2015 & 2015-2016 Administrative Matter Defense Reimbursement* – Each district is eligible for up to \$1,500 annually in expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement. Reimbursement requests are due by September 30, 2015 for the 2014-2015 Fund Year and September 30, 2016 for the 2015-2016 Fund Year. If you have any questions or need a copy of the reimbursement procedures with voucher please contact Jennifer Fox at (856)446-9133.

i) *Resolution 2015-15 Designation of Signatories – Claim Imprest Account – Motion Requested* – Resolution 2015-15 Designation of Signatories – Claim Imprest Account is included. This

resolution revises resolution 2015-05 to reflect changes in approved signatories for Qual-Lynx staff.

Motion by Mr. Keepers, second by Ms. Ludy to approve Resolution 2015-15, reflecting changes in approved signatories for Qual-Lynx staff. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

j) *Certificates of Insurance Report* – The Certificates of Insurance Report from 5/1/15 – 8/31/15 is included in the agenda packet and members were asked to please call the Fund Administrator’s office with any changes.

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

Mr. Geitz referenced the June, July, August Activities and September/October Agenda, found in the agenda. He also reviewed a recent Safety Bulletins, regarding controlling moisture and review of safety programs needed for a successful program.

VIII. MISCELLANEOUS BUSINESS

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, November 19, 2015 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.

VIX. PUBLIC COMMENT

None

X. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2015-16

Motion by Ms. Ludy, 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. Ludy, second by Mr. Keepers 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 – 2015-17.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on September 17, 2015, the following claims were discussed and are, herewith, being approved as follows:

018 X49772 01	018 Z12315 01	008 Z21886 01	019 Z11316 01
012 E11585 01	008 X89991 01		

Motion by Ms. Ludy, second by Ms. Contrevo 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.

XIII. MOTION REQUESTED to adjourn the meeting

Motion by Ms. Ludy, second by Mr. Davidson to adjourn the September 17, 2015 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:02 AM.





Sharon Wilson, Recording Secretary