

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

**Washington Township BOE Offices
206 E. Holly Avenue
Sewell, New Jersey 08080**

OPEN SESSION MINUTES

Thursday, January 17, 2019

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held at the Washington Township Board of Education Offices, 206 E. Holly Avenue, Sewell, New Jersey on Thursday, January 17, 2019, beginning at 1:02 pm, with Chair Joseph Collins, 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.)

2018-2019 Trustees answering to roll call

Joseph Collins, Elk Township School District, Chair (Spell Alternate)
Cherie Bratty, Upper Deerfield Township School District, Vice Chair (SPELL Trustee)
Christopher Rodia, Secretary, Westville Boro PSD/Woodbury Heights BOE (SPELL Alternate)
Donna Contrevo, Gateway RSD/National Park Borough School District
Greg Wilson, East Greenwich Township School District
Margaret F. Meehan, Washington Township BOE, (SPELL Trustee)

2018-2019 Trustees not answering to roll call

None

2018-2019 Alternate Trustees answering to roll call

Lisa Schulz, Monroe Township Public Schools

2018-2019 Alternate Trustees not answering to roll call

Richard Davidson, Pennsville Public School District

2018-2019 Delegates answering to roll call

Todd Reitzel, Deptford Township Public School District
Scott Campbell, Greenwich Township School District
Pam Zook, Oldmans Township BOE
John Ogunkanmi, Pennsauken Public Schools
Ken Verrill, Penns Grove-Carneys Point Regional BOE
Denise DiGiandomenico, Wenonah BOE
Rose Wang Chin, Woodstown-Pilesgrove Regional School District (arrived 1:21 pm)

2018-2019 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

2018-2019 Alternate Delegates answering to roll call

Edgar Keepers, Wenonah BOE

2018-2019 Alternate Delegates absent

Vacancy, Deptford Township Public School District
Dr. James Lynch, East Greenwich Township School District
Joseph Nichols, Elk Township School District
Dr. Michael Knox, Fairfield Township School District
Christopher Rodia, Gateway Regional School District/National Park Boro School District
Vacancy, 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
Donna Contrevo, Westville Boro Public School District/Woodbury Heights BOE

Fund Professionals:

Craig H. Wilkie, Area Vice President, Gallagher
Jennifer Fox, Sr. Account Manager, Gallagher
Lou Greco, JIF Solicitor
Lorraine Verrill, Fund Treasurer
Chris Roselli, Claims Administrator, Qual-Lynx
Ally McMurren, Claims Administrator, Qual-Lynx
Karen Beatty, Client Services Manager, Qual-Lynx
John W. Geitz, Safety Coordinator, Risk Assessment Services
James D. Weber, Assistant Safety Coordinator, Risk Assessment Services
Annette Reap, Recording Secretary

Risk Management Consultants

None

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 Delegates present. All in favor.
Motion carried by unanimous vote.

V. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Ms. Meehan, second by Ms. Contrevo to approve the minutes of the November 15, 2018 meeting of the Fund. Upon roll call vote, all voted yea, with the exception of Ms. Bratty, who abstained. Motion carried.

VI. GCSSD JIF Vacancies

A. Trustee, Alternate Trustee, SPELL Alternate – **MOTION REQUESTED** to elect:

Trustee – Pam Zook, with a term expiration of June 30, 2019

Alternate Trustee – John Ogunkanmi (Alt 2), effective March 1, 2019

SPELL Alternate (2) – Christopher Rodia

Motion by Ms. Bratty, second by Ms. Contrevo, to elect Trustee, Alternate Trustee and SPELL Alternate Trustee, as presented above. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. *TREASURER'S REPORT*

Ms. Verrill reviewed December Approval Memo and Bill List, January Bill List, and Treasurer's Reports for periods ending 11/30/18, and 12/31/18.

November Fund Balance	\$11,973,780.90
December Bill List	\$74,360.54
November Claims Paid	\$433,327.30
December Fund Balance	\$13,515,356.06
January Bill List	\$97,804.69
December Claims Paid	\$237,643.24

It was noted that Parke Bank and Republic Bank accounts are receiving 2.50% interest rate. The members thanked Ms. Verrill for her efforts.

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 reviewed his report in detail regarding a recent successful LAD litigation defense case. He noted three important factors to the success of this matter: the employee had no history of racial discrimination, the district's federal and state policies were current and, most importantly, the investigation performed by the superintendent was prompt and thorough and resulted in a quick and effective response of discipline and training of the employee. Mr. Greco hopes that the Supreme Court will affirm the decision of the appellate court.

C. *CLAIM ADMINISTRATOR*

Mr. Roselli reviewed an Emergency PAR stewardship report included in the agenda for a PAR that needed to be addressed in an off-meeting month. He also discussed the Adjuster Pending Report and Open Subrogation Report as of December 31, 2018. Mr. Roselli noted Lessons Learned from Losses regarding office safety. He advised that he will review recent PARs for trending injuries and he has noticed an uptick in injuries in the office, such as tripping over items left on the floor and also employees wearing improper footwear. This is a reminder to make employees aware of these hazards around their districts.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary report through the month of December, 2018, as well as the Average Days to Report and Transitional Duty Summary Report. She discussed a recent article written by John Geaney, Esquire on the rise of medical claim petitions in New Jersey Workers' Compensation. She noted that the JIF has a great network of providers and facilities that will accept the contracted amounts, and that, even with disputed payments, the providers will accept a negotiated amount, which helps reduce the opportunity for claimants to be balance-billed.

E. STUDENT ACCIDENT PROGRAM

No Report

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

2019-20 Membership Renewals – Mr. Wilkie reported that eight (8) districts are up for membership renewal on July 1, 2019. They include Deptford, Fairfield, Monroe, Oldmans, Pennsville, Salem County Vo-Tech, Upper Deerfield and Wenonah. Membership Renewal Resolutions have been received from Deptford, Fairfield, Monroe, Oldmans, Pennsville, Upper Deerfield and Wenonah. He advised that he understood that Salem County Vo-Tech had this item on the agenda at this month's Board meeting.

State of the Fund Dinner - MOTION REQUESTED - Mr. Wilkie reviewed a survey that was sent to members that attended the annual dinner held on Thursday, November 29, 2018 at Auletto's Caterers in Deptford. He also provided a handout that included the highlights from the dinner of awards and how the JIF is performing financially over the last 5 years. Finally, discussion followed on date and location and requested approval for 2019. Suggested date is Thursday, December 5, 2019.

Motion by Ms. Bratty, second by Ms. Contrevo, to hold the annual dinner on Thursday, December 5, 2019 at Auletto's beginning at 5:30 pm. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

2019 PRIMA Conference - Mr. Wilkie reported that the next PRIMA Conference is being held from Sunday, June 9 through Wednesday, June 12, 2019 in Orlando, FL. He encouraged members to attend this worthwhile conference. Anyone interested in attending should contact Annette Reap at Annette Reap@ajg.com no later than January 31, 2019. Information on the Conference will be provided via email when it becomes available.

Future PRIMA Conferences: 2020 - Nashville, TN – June 14-17; 2021- Milwaukee, WI – June 13-16

Items Updated on SPELLJIF.COM - The SPELLJIF.COM website has been updated to reflect the 2018-2019 Fund Year information. Members can access all the current directories, lists, meeting information and claims information. Please visit the website often for the most up-to-date information. Please notify Annette Reap at (856) 446-9139 or via email at Annette_Reap@ajg.com at the Executive Director's office to change or add a user for the website.

Maintaining Safe Schools - The December 2018 issue has been sent by email to the Business Administrators of all member districts.

(The SPELL JIF purchased the rights to copy this newsletter to Owner Group members only. If you wish to reproduce any part of this newsletter to share with someone within your district, you must first complete the form at the back of the newsletter and submit it to LRP Publications for their approval).

Key Dates

- SPELL Meeting – Friday, 2/1/19-10:00 am @ AJG Marlton Offices
- Next GCSSD Meeting – Thursday, 3/28/19 – 1:00 pm at the Washington Township BOE

2. *UNDERWRITING AND FINANCE DIRECTOR*

Resolution 2018-23 – Change in Designated Executive Director– MOTION REQUESTED – Mr. Wilkie presented Resolution 2018-23 to change the Executive Director of the GCSSD JIF from Paul J. Miola to Bradford W. Hoffman.

Motion by Ms. Bratty, second by Mr. Reitzel, to approve Resolution 2018-23 – Change in Designated Executive Director. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

District/Fund Incurred Losses Report - Mr. Wilkie reviewed Mr. Hoffman’s report on Fund Years 2017-2018 and 2018-19, as of December 31, 2018 provided in the agenda and as a handout.

2019-2020 Exposure Renewal and Budget Process – Ms. Fox advised that all renewal information has been received from all members. She explained that Mr. Hoffman would be trending audit numbers since the audits would be delayed. Discussion on when the financial audits would be available. A finance committee meeting has been scheduled for February 14, 2019 and worst-case scenario numbers will be provided to everyone by the end of February.

Safety Incentive Program Winners – Reimbursement Procedure - A reimbursement procedure notice will be sent to all districts that have qualified for an award in the 2017-2018 program. Reimbursement requests are due by May 31, 2019. Once eligible purchases have been identified from this year’s budget for the total monetary reward, a signed voucher and a list of the item(s) purchased with evidence of the purchase (i.e. purchase order, vouchers, invoices, etc.) should be forwarded to Jennifer Fox at the JIF address, P.O. Box 449, Marlton, NJ 08053.

Financial Award Winners – Ms. Fox advised that Financial Awards for the 2017-18 fund year have been paid on the January 2019 bill list and checks will be distributed to qualifying districts at today’s meeting.

Certificates of Insurance Report from 11/1/18 – 12/31/18 is included in the Agenda.

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

Mr. Geitz referenced the November/December Activities and January/February Agenda, found in the agenda. He also noted the Safety Incentive Program Monthly Status Report. He asked the members to provide him with any updates not included in the report. Mr. Geitz also reminded the members that the State recently passed a law regarding the training of bus drivers and aids as it pertains to when and how often training needs to be completed. It does not mandate any new training, but provides that it be done twice a year; at the beginning and half-way through the school year. Mr. Reitzel asked about training offered by Public School Works and Mr. Geitz advised that he will be looking into any alternative training that is offered through the on-line training resource.

H. *Committee Meetings*

Mr. Wilkie reviewed the minutes from the Claims Management Committee Meeting held on November 15, 2018 included in the agenda.

VIII. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, March 28, 2019 at the Washington Township BOE Offices, 206 E. Holly Avenue, Sewell, New Jersey 08080.

IX. **PUBLIC COMMENT**

None

X. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2018-24

Motion by Ms. Meehan, second by Mr. Keepers 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. Contrevo, 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 – 2018-25.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on January 17, 2019 the following claims were discussed and are, herewith, being approved as follows:

2019153622	2019151214	001194307	2017086460
2016080503	2016076069	2017089194	2018144351

Motion by Ms. Bratty, second by Mr. Campbell, 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 and Ms. Contrevo, who abstained. Motion carried.

Motion by Ms. Bratty, second by Ms. Meehan, to approve Annette Reap as the Recording Secretary for the GCSSD JIF.

XIII. MOTION REQUESTED to adjourn the meeting

Motion by Ms. Contrevo, second by Ms. Bratty to adjourn the January 19, 2019 meeting. All in favor. Motion carried by unanimous vote.

Professional Development - Enhancement to STOPit and WeTip Services

There was a short presentation by STOPit personnel, Teresa Reuter and Alyssa Russo, discussing STOPit IMS, the enhanced cooperative services merger between STOPit and WeTip.

The meeting adjourned at 2:38 p.m.



Christopher Rodia, GCSSD JIF Secretary