

**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 18, 2018**

**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 18, 2018, beginning at 9:00 am, with Chair Margaret Meehan, 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.)

***2017-2018 Trustees answering to roll call***

**Margaret F. Meehan, Washington Township BOE, Chair (SPELL Trustee)**  
**Joseph Collins, Elk Township School District, Vice Chair (Spell Alternate #1)**  
**Cherie Bratty, Upper Deerfield Township School District, Secretary (SPELL Trustee)**  
**Donna Contrevo, Gateway RSD/National Park Borough School District**  
**Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE**

***2017-2018 Trustees not answering to roll call***

**Brian E. Ferguson, Penns Grove-Carneys Point Regional BOE (SPELL Alternate #2)**  
**Nancy McCabe, Wenonah BOE**

***2017-2018 Alternate Trustees answering to roll call***

**Greg Wilson, East Greenwich Township School District**

***2017-2018 Alternate Trustees not answering to roll call***

**Lisa Schulz, Monroe Township Public Schools**

***2017-2018 Delegates answering to roll call***

**Todd Reitzel, Deptford Township Public School District**  
**Pam Zook, Oldmans Township BOE**  
**Richard Davidson, Pennsville Public School District**

***2017-2018 Delegates not answering to roll call***

**Janecia Smith, Fairfield Township School District**

Noreen Boston, Pennsauken Public Schools  
John Bolil, Salem County Vo-Tech School District  
Jason Schimpf, South Harrison Township School District

***2017-2018 Alternate Delegates answering to roll call***

**No One**

***2017-2018 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  
David Sullivan, Monroe Township Public Schools  
Shari Payson, Oldmans Township BOE  
Dr. Zenaida Cobian, Penns-Grove-Carneys Point Regional BOE  
John Ogunkanmi, 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  
Edgar Keepers, Wenonah BOE  
Harold Finkle, Washington Township BOE

***District Personnel in Attendance***

Gerri Ardino, Deptford Township Public School District

***Fund Professionals:***

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.  
Scott C. Tennant, Area Vice President, AJGRMS, Inc. (arrived at 9:05 am)  
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.  
Annette Reap, Executive Coordinator, AJGRMS, Inc.  
Louis J. Greco, Esquire – Fund Solicitor  
Chris Roselli, 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  
Lorraine Verrill, Fund Treasurer (left at 9:06 am)  
Sharon Wilson, Recording Secretary

***Risk Management Consultants***

Danielle Colaiani, 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. 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 Mr. Rodia, second by Ms. Bratty to approve the minutes of the November 16, 2017 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 December Approval Memo and Bill List, January Bill List, and Treasurer's Reports for periods ending 11/30/17, and 12/31/17.

November Fund Balance	\$10,611,137.25
December Bill List	\$78,024.82
November Claims Paid	\$296,774.75
December Fund Balance	\$12,021,223.39
January Bill List	\$84,580.83
December Claims Paid	\$219,033.46

Ms. Verrill noted that interest rates for all accounts have increased to 1.45%.

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

**B. ATTORNEY**

Mr. Greco reviewed his report in detail regarding students' rights of free speech, specifically as it applies to saluting the flag during the Pledge of Allegiance. Silent protest, as long as it is not disruptive, is not a punishable offense.

**C. CLAIM ADMINISTRATOR**

Mr. Roselli reviewed the personnel situation within Qual-Lynx, advising that they are almost fully staffed. He also reviewed the Adjuster Pending and the Open Subrogation Reports. Mr. Roselli then discussed Lessons Learned from Losses, which he explained was a form that can be completed by the members to request claim reports that will be available through the iVOS system. Districts will be able to request reports that are needed on a regular basis as well as those only needed once. He advised that the form will eventually be posted to the SPELL website so that requests can be made on-line and submitted directly to Qual-Lynx. If there are any questions, please contact Mr. Roselli.

**D. MANAGED CARE PROVIDER**

Ms. Beatty reviewed Qual-Lynx's managed care summary report for the month of December, 2017.

**E. STUDENT ACCIDENT PROGRAM**

Ms. Colaianni, of Hardenbergh Insurance Group, reported that the claims experience for this program as of December 31, 2017 has been received and has been provided to Bollinger, AIG and Bob McCloskey's office, advising the carriers that quotes are due by January 29<sup>th</sup> to be considered. Bonnie Ridolfino from Hardenbergh will provide a report at the SPELL JIF meeting in February.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

a) *2018-19 Membership Renewals* – Mr. Wilkie reported that five districts are up for membership renewal on July 1, 2018. They include Gateway, National Park, Pennsauken, Penns Grove-Carneys Point, and Woodbury Heights.

Renewal Resolutions have been received from Gateway, National Park, Penns Grove-Carneys Point, and Woodbury Heights. Mr. Wilkie thanked those members.

b) *Certificates of Insurance Module Update* – Ms. Fox reported that the new COI Module to submit requests for Certificates of Insurance through the SPELL website continues to progress. Currently, 63 member districts have been added and are using the system. The Administrator's office continues to work through any issues internally. Member feedback is always welcome. Ms. Fox added that changes are being made to the module as it is being used. User feedback has been very positive.

c) *State of the JIF Dinner – MOTION REQUESTED* – Mr. Wilkie reported that the annual dinner was held on Thursday, November 30, 2017 at Auletto's in Almonesson. The results of a survey sent to attending members on December 7, 2017 are attached. Future surveys will continue to be sent to Business Administrators only, per the members' request. Approval is requested for the date for 2018. Suggested date is Thursday, November 29, 2018.

*Motion* by Mr. Rodia, second by Ms. Bratty to approve holding the 2018 State of the JIF Dinner on Thursday, November 29, 2018. Motion carried by unanimous vote.

Mr. Wilkie reviewed a handout of information that was presented at the Fund Dinner.

d) *SPELL JIF Information Technology Advisory Committee* – Mr. Tennant reported that the Administrator's office is in the process of forming a SPELL JIF Information Technology Advisory Committee. The purpose of the committee is to gather member IT professionals from the 10 counties represented by the membership to discuss IT related risk issues and provide timely advice to all members. Two member SBA's are also involved and the first meeting is scheduled for January 29, 2018 at the Vincentown Diner.

Mr. Tennant also reported that the first "Boundary Issues Committee Meeting" has been held, and discussion ensued.

e) *Safety/Claims Meeting in February* – A combined meeting of the Safety and Claims Committees will be scheduled for February. A survey regarding the services being provided by the JIF Administrator, Claims Coordinator, Safety Director and Solicitor will be sent to the membership for completion. A similar survey was conducted last year and the response from the Claims Committee was to use the same questionnaire this year. If concerns with any of the services provided by the vendors are expressed, attention would be focused on specific versus general concerns.

f) *NJSIA Workers' Compensation Conference* – The New Jersey Self-Insurers' Association will hold their spring conference on May 9-11, 2018 in Atlantic City. The SPELL JIF has approved covering the expense for attendance. Last year, a total of 26 claim coordinators and business administrators from our SPELL JIF members attended as follows: 7 from ACCASBO, 15 from BCIP, and 4 from GCSSD. The NJSIA has added an extra day for its 100<sup>th</sup> year celebration, but until a schedule is released, it is unknown whether there will be sessions on Wednesday, or just social events. Additional information will be provided on the conference as it becomes available.

g) *2018 PRIMA Conference* – Mr. Wilkie reported that the next PRIMA Conference is being held from Sunday, June 3 through Wednesday, June 6, 2018 in Indianapolis, IN. He asked members to notify the Executive Director's office in writing or via email to Annette Reap at

Annette\_Reap@ajg.com if you are interested in attending. Future PRIMA Conferences include: Orlando, FL – June 9-12, 2019; Nashville, TN – June 14-17, 2020.

A report from BCIP attendee, Amy Lerner is attached.

*h) Items updated on SPELLJIF.com* – The SPELLJIF.COM website is continually updated to reflect the 2017-2018 Fund Year Information. Members can access all the current directories, lists, meeting information and claims information. Mr. Wilkie encouraged members to visit the website often for the most up-to-date information.

If members would like to change or add a user to the website; please contact Annette Reap at the Executive Director's office, via email at Annette\_Reap@ajg.com.

*i) Maintaining Safe Schools* – The November and December, 2017 issues have been emailed to Business Administrators of all member districts.

*j) Key Dates* –

- SPELL Meeting – Friday, 2/2/18, 9:30 am at AJG Marlton Offices
- GCSSD Finance Committee Meeting – 2/8/18 – 9:00 a.m. @ Gateway RSD
- GCSSD Safety/Claims Meeting – February – Date TBD
- Next GCSSD Meeting – Thursday, 3/22/18 – 9:00 a.m. @ Washington Twp. BOE
- 5<sup>th</sup> Annual Mold/Environmental Management Seminar – Tentative Date: 7/18/18 @ the DoubleTree Hotel/Mount Laurel
- SPELL JIF Joint Retreat – 9/26-28/18 @ Congress Hall in Cape May

## 2. UNDERWRITING AND FINANCE DIRECTOR

*a) Final Installment 2017-2018 Premium Contribution Notices* – Mr. Tennant informed the members that final installment 2017-2018 premium contribution notices were emailed on December 1, 2017. Payments are due by January 15, 2018 to the Fund Treasurer, Ms. Verrill.

*b) District/Fund Incurred Losses Status* – Mr. Tennant reviewed Mr. Hoffman's Incurred Losses Report on Fund Years 2016-17 and 2017-18, as of December 31, 2017. He noted that all funds are experiencing excellent loss ratio percentages.

*c) 2018-2019 Exposure Renewal and Budget Process* – Ms. Fox reported that renewal packets were emailed to all members on November 15, 2017, with a due date of December 15, 2017. There are two districts with outstanding information, and she is working on getting that information into the data base.

*d) Safety Incentive Program Winners – Reimbursement Procedure* – A Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2016-2017 program after the State of the JIF Dinner. Reimbursement requests are due by June 1, 2018. 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 49, Marlton, NJ 08053.

*e) Financial Award Winners* – Financial Awards have been paid on the January, 2018 bill list for all districts that have qualified for a financial award for the 2016-2017 fund year. Checks were distributed at today's meeting.

*f) Certificates of Insurance Report* – The Certificates of Insurance Report from 11/1/17 – 12/31/17 is included in the agenda.

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

Mr. Geitz referenced the November/December Activities and January Agenda, found in the agenda. He also reviewed the Safety Incentive Program-Status Report. Mr. Wilkie encouraged members to keep Mr. Geitz informed of safety efforts within their districts, so that they can receive credit for them.

H. *Committee Meetings* – None

**VII. MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, March 22, 2018 at 9:00 am at the Washington Township BOE Administration Offices in Sewell, New Jersey.

**VIII. PUBLIC COMMENT**

None

**IX. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2017-21**

Motion by Ms. Bratty, second by Ms. Contrevo 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 Mr. Wilson 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 – 2017-22.**

**Resolved**, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on January 18, 2018, the following claims were discussed and are, herewith, being approved as follows:

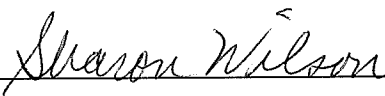
001223297 01	2017089194 01	2016080503 01	2017089183 01
2018115167 01			

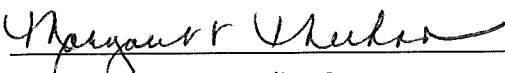
*Motion* by Mr. Davidson, second by Ms. Contrevo to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor. Motion carried by unanimous vote.

**XII. MOTION REQUESTED to adjourn the meeting**

*Motion* by Ms. Bratty, second by Mr. Davidson to adjourn the January 18, 2018 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:10 a.m.

  
\_\_\_\_\_

  
\_\_\_\_\_

~~Sharon Wilson, Recording Secretary~~

Margaret Meehan, Chair