

**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 23, 2020**

**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 BOE Office, 206 E. Holly Avenue, Sewell, New Jersey on January 23, 2020, beginning at 1:07 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.)

***2019-2020 Trustees answering to roll call***

**Joseph Collins, Elk Township School District, Chair (Spell Trustee)**

**Donna Contrevo, Gateway RSD/National Park Borough School District**

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

**Pam Zook, Oldmans Township BOE**

***2019-2020 Trustees not answering to roll call***

**Cherie Bratty, Upper Deerfield Township School District, Vice Chair (SPELL Trustee)**

**Christopher Rodia, Secretary, Westville/Woodbury Heights BOE (SPELL Alternate)**

**John Ogunkanmi, Pennsauken Public Schools**

***2019-2020 Alternate Trustees answering to roll call***

**Scott Campbell, Greenwich Township School District**

***2019-2020 Alternate Trustees not answering to roll call***

**Lisa Schulz, Monroe Township Public Schools**

***2019-2020 Delegates answering to roll call***

**Todd Reitzel, Deptford Township Public School District**

**Heather Mayhew, Pennsville Public School District**

**Frank Maurer, Salem County SSSD/Vo-Tech**

**Jason Schimpf, South Harrison Township School District**

**Denise DiGiandomenico, Wenonah BOE**

**Rose Wang Chin, Woodstown-Pilesgrave Regional School District (SPELL Alternate)**

***2019-2020 Delegates not answering to roll call***

William Gerson, Fairfield Township School District  
Ken Verrill, Penns Grove-Carneys Point Regional BOE  
Jennifer Bates, Salem County Vo-Tech School District  
Janine Wechter, Washington Township BOE

***2019-2020 Alternate Delegates answering to roll call***

Dr. Michael Knox, Fairfield Township School District  
Edgar Keepers, Wenonah BOE

***2019-2020 Alternate Delegates absent***

Vacancy, Deptford Township Public School District  
Dr. James Lynch, East Greenwich Township School District  
Joseph Nichols, Elk Township School District  
Christopher Rodia, Gateway Regional School District/National Park Boro School District  
Vacancy, Monroe Township Public Schools  
Alicia Smith, 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, RPA, a Division of Gallagher  
Scott C. Tennant, Area Vice President, RPA, a Division of Gallagher  
Lou Greco, JIF Solicitor  
Danielle Colaianni, Hardenbergh, Student Accident Program  
Chris Roselli, Claims Administrator, Qual-Lynx  
Karen Beatty, Qual-Lynx  
John W. Geitz, Safety Coordinator, Risk Assessment Services  
Jim Weber, Assistant Safety Coordinator, Risk Assessment Services  
Annette Reap, Recording Secretary

***Risk Management Consultants***

Hardenbergh Insurance Group – Greenwich Twp/Monroe Twp

**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. Contrevo, second by Mr. Wilson, to open voting to all Fund Delegates present. All in favor.  
Motion carried by unanimous vote.

**V. APPROVAL OF MINUTES – MOTION REQUESTED**

*Motion* by Mr. Schimpf, second by Mr. Reitzel, to approve the minutes of the November 21, 2019 meeting of the Fund. All in favor. Motion carried by unanimous vote.

**VI. PROFESSIONAL REPORTS**

**A. TREASURER'S REPORT**

Mr. Wilkie referenced the December Approval Memo and Bill List, January Bill List, and Treasurer's Reports for periods ending 11/30/19, and 12/31/19 found in the agenda.

November Fund Balance	\$12,752,681.15
December Bill List	\$83,384.66
November Claims Paid	\$127,674.70
December Fund Balance	\$13,816,713.64
January Bill List	\$134,707.25
December Claims Paid	\$318,906.61

Mr. Wilkie noted the interest rates on the investment accounts.

*Motion* by Mr. Reitzel, second by Ms. Contrevo, to approve the Bill Lists and Treasurer's Reports. All in favor. Motion carried by unanimous vote.

**B. SOLICITOR**

Mr. Greco discussed a favorable appellate court decision regarding bullying. He explained that the court, in this case, determined that the plaintiff was not discriminated against under HIB. The defendant's conduct was not based on discrimination of a protected class. Mr. Greco stressed the importance of HIB specialists examining fully all background facts to determine causation. This is important because this type of case is fee shifting and, as a result, the district is not responsible for the plaintiff's legal fees. Mr. Greco suggested that the members pass this information on to their superintendents and HIB coordinators.

**C. CLAIM ADMINISTRATOR**

Mr. Roselli reviewed the Adjuster Pending Report, noting that an adjuster has been transferred from the worker's compensation unit to another unit, based on staffing needs. He believes that Ms. Conway's worker's compensation unit should be able to absorb the workload, but this will be monitored. He referenced the Open Subrogation Report as of December 31, 2019.

Finally, Mr. Roselli discussed Lessons Learned from Losses regarding winter weather claims. It included a list of reminders for the winter months which can help to minimize and prevent some claims. He made reference to Mr. Geitz' Cold Weather Safety Bulletin that can be found under the Safety Tab of the JIF website. Mr. Roselli reminded the members to monitor room temperatures in order to prevent pipe breaks, especially over holiday weekends.

**D. MANAGED CARE PROVIDER**

Ms. Beatty reviewed the Managed Care Summary reports as of December, 2019, as well as the Average Days to Report and Transitional Duty Summary Report.

**E. STUDENT ACCIDENT PROGRAM**

Ms. Colaianni advised that all members participating in the JIF Student Accident Program will be receiving their claims history as of 12/31/19, as it was mailed out yesterday. She also reported that her office will be presenting the 2020-2021 program to the SPELL JIF at their February 7, 2020 meeting.

**F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR**

**1. EXECUTIVE DIRECTOR**

**2020-21 Membership Renewals**

Five (5) districts are up for membership renewal on July 1, 2020. **They include East Greenwich, Elk Township, South Harrison, Washington Township and Westville Borough.**

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. On September 13, 2019, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

Mr. Wilkie advised that, to date, Membership Renewal Resolutions have been received from East Greenwich, Elk Township and South Harrison.

**State of the JIF Dinner – MOTION REQUESTED**

The 2019 annual dinner was held on **Thursday, December 5, 2019 at 5:30 pm at Villari's Lakeside in Sicklerville.**

Mr. Wilkie reported that a survey was sent to members on December 6, 2019, requesting opinions about the dinner. The survey results were provided in the agenda and reviewed by Mr. Wilkie. He encouraged discussion on 2020 date and venue. Suggested date is Thursday, December 3, 2020.

*Motion* by Mr. Reitzel, second by Ms. Contrevo, to hold the annual State of the JIF Dinner on Thursday, December 3, 2020 at Villari's Lakeside.

**2020 PRIMA Conference**

The next PRIMA Conference is being held from Sunday, June 14 through Wednesday, June 17, 2020 in Nashville, TN. Mr. Wilkie asked the members to notify Annette Reap of his office in writing or via email ([Annette.Reap@riskprogramadministrators.com](mailto:Annette.Reap@riskprogramadministrators.com)) if interested in attending no later than January 31, 2020. Next year's Conference is being held in Milwaukee, WI from June 13-16, 2021.

**Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website has been updated to reflect the 2019-2020 Fund Year information. You can access all the current directories, lists, meeting information and claims information. Please visit the website often for the most up-to-date information.

If you would like to change or add a user to the website, please contact Annette Reap at (856) 446-9139 or via email at [Annette.Reap@riskprogramadministrators.com](mailto:Annette.Reap@riskprogramadministrators.com).

**Maintaining Safe Schools**

The November and December 2019 issues have 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, 2/7/20-10:00 am @ Gallagher Marlton Office
- Next GCSSD JIF Meeting - 3/26/20 – 1:00 pm @ Washington Township BOE Offices

## 2. *UNDERWRITING AND FINANCE DIRECTOR*

### **District/Fund Incurred Losses Report**

Mr. Wilkie reviewed the Incurred Losses Report included in the agenda for Fund Year 2019-2020 as of December 31, 2019. He noted that the total Loss Ratio of the GCSSD JIF of 35.3% was excellent and congratulated the membership.

### **2020-2021 Exposure Renewal and Budget Process**

Mr. Wilkie advised that renewal packets were emailed to all members on November 8, 2019 with a December 15, 2019 due date. All Districts have returned their packets and he thanked the members. He noted that property appraisals were distributed to all districts at today's meeting.

### **Safety Incentive Program Winners – Reimbursement Procedure**

Mr. Wilkie reported that Ms. Fox will be providing a Safety Incentive Program Winner Reimbursement Procedure notice to all districts that have qualified for an award in the 2018-2019 program by the end of January. Reimbursement requests are due by May 31, 2020. Once eligible purchases have been identified from this year's budget which total the 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 Ms. Fox at the JIF address, P.O. Box 449, Marlton, NJ 08053.

### **Financial and Timely Reporting Award Winners**

Mr. Wilkie reported that checks for the Financial Excellence and Timely Reporting Awards were paid on the January 2020 bill list and distributed to all districts that qualified for the 2018-2019 fund year. He reminded the members that this portion of the awards are a direct payment.

**Certificates of Insurance Report** from 11/1/19 – 12/31/19 is included in the agenda.

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

Mr. Geitz referenced the November and December Activities and January Agenda, found in the agenda. He also noted the 2019-20 Safety Incentive Program Status Report included in the agenda and asked that members provide him with any updates.

Mr. Geitz discussed the CDL Drug & Alcohol Clearinghouse FAQs that was posted to the SPELL JIF Website. He explained that this will be a central database that employers will be able to use to perform background checks. It will prevent bad actors from moving state to state to avoid the system. The database will be built over the next three years.

## H. *Committee Meetings*

There were no committee reports. Mr. Wilkie advised that a joint Safety/Claims Committee meeting is being scheduled for some time in February. The Finance Committee will meet after the SPELL JIF meeting on February 7, 2020.

Mr. Wilkie also reviewed the financial history of the GCSSD JIF that was presented at the State of the JIF Dinner in December.

## VII. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, March 26, 2020 at 1:00 pm at the Washington Township BOE Offices, 206 E. Holly Avenue, Sewell, NJ.

## VIII. **PUBLIC COMMENT**

There was none.

**IX. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2019-21**

Motion by Ms. Contrevo, second by Ms. DiGiandomenico, 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 Mr. Reitzel, 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 – 2019-22.**

*Resolved*, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on January 23, 2020 the following claims were discussed and are, herewith, being approved as follows:

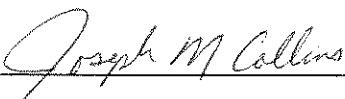
2019175342      2019176124      2018131087      2018127230  
2019164740

*Motion* by Ms. Contrevo, second by Mr. Keepers, to approve the above Payment Authorization Requests as presented in Closed Session. All in favor. Motion carried by unanimous vote.

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

*Motion* by Mr. Reitzel, second by Ms. Contrevo, to adjourn the January 23, 2020 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:51 p.m.

  
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