

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

Held Remotely via Zoom

OPEN SESSION MINUTES

Thursday, January 27, 2022

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held on January 27, 2022, beginning at 1:29 pm, with Chair Joseph Collings, 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.)

2021-2022 Trustees answering to roll call

Joseph Collings, Elk Township SD/Delsea Regional SD, Chair (Spell Trustee)

Christopher Rodia, Vice Chair, Westville/Woodbury Heights BOE (SPELL Alternate)

Greg Wilson, Secretary, East Greenwich Township School District

Donna Contrevo, Gateway RSD/National Park Borough School District (Spell Trustee)

Pam Zook, Oldmans Township BOE

John Ogunkanmi, Pennsauken Public Schools

Lisa Schulz, Monroe Township Public Schools

2021-2022 Trustees not answering to roll call

None

2021-2022 Alternate Trustees answering to roll call

Scott Campbell, Greenwich Township School District (SPELL Alternate)

Heather Mayhew, Pennsville Public School District

2021-2022 Alternate Trustees not answering to roll call

None

2021-2022 Delegates answering to roll call

Kim Fleetwood, Greenwich-Cumberland/Stow Creek

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE

Frank Maurer, Salem County SSSD/Salem County Vo-Tech School District

Sarah Bell, South Harrison Township School District

Denise DiGiandomenico, Wenonah BOE

Shannon DuBois-Brody, Woodstown-Piles Grove Regional School District

2021-2022 Delegates not answering to roll call

Todd Reitzel, Deptford Township Public School District
Robin Henry, Fairfield Township School District
Dr. Frank Badessa, Interim, Upper Deerfield Township School District

2021-2022 Alternate Delegates present

Edgar S. Keepers, Wenonah BOE

2021-2022 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
Vacancy, Monroe Township Public Schools
Alicia Smith, Oldmans Township BOE
Dr. Zenaida Cobian, Penns Grove-Carney's Point Regional BOE
Vacancy, Pennsauken Public Schools
Mike Brodzik, Pennsville Public School District
Jennifer Bates, Salem County Vocational Technical School District/SSSD
Corinne Mesmer, South Harrison Township School District
Dr. Peter Koza, Upper Deerfield Township School District
Vacancy, Woodstown-Pilesgrove RSD

Fund Professionals:

Craig H. Wilkie, Area Vice President-RPA, a Division of Gallagher
Scott C. Tennant, Area Vice President-RPA, a Division of Gallagher
Brad Hoffman, Area Executive Vice President-RPA, a Division of Gallagher
Jennifer Fox, Senior Account Manager – RPA, a Division of Gallagher
Megan Matro, Marketing Specialist – RPA, a Division of Gallagher
Lorraine Verrill, CPA, Fund Treasurer – Verrill & Verrill, LLC (left at 1:34 pm)
Louis J. Greco, Esquire – Fund Solicitor
Patrick J. Madden, Esquire
Joe Liscandri, Claims Administrator-Qual-Lynx
Barbara Maclean, Claims Administrator-Qual-Lynx
Cliff Meeks, Claims Administrator-Qual-Lynx
Karen Beatty, Managed Care Provider - Qual-Lynx
John Geitz, Safety Coordinator – Risk Assessment Services
Jim Weber, Assistant Safety Coordinator – Risk Assessment Services
Danielle Colaianni, Student Accident Program – Hardenbergh Insurance Group (arrived 1:30 pm)
Annette Reap, Recording Secretary

Risk Management Consultants:

Hardenbergh Insurance Group
Conner Strong & Buckelew

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. Rodia, to open voting to all Fund Delegates present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE Payment Authorization Requests/Items – Resolution – 2021-21

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on November 18, 2021:

2018123406 2021241453 2021210763 2022248746 2021236875
2022248727

Motion by Mr. Maurer, second by Ms. Contrevo, to approve the Payment Authorization Requests, as presented at the meeting. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Maurer, second by Ms. Contrevo, to approve the minutes of the November 18, 2021 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT – MOTION APPROVED

The December Approval Memo and Bill List, January Bill List, and Treasurer's Reports for periods ending 11/30/21 and 12/31/21 included in the agenda.

November Fund Balance	\$14,778,157.39
December Bill List	\$80,254.68
November Claims Paid	\$185,497.26
December Fund Balance	\$14,555,144.79
January Bill List	\$121,530.46
December Claims Paid	\$468,351.67

Motion by Mr. Maurer, second by Mr. Rodia to approve the bill lists and Treasurer's reports. All in favor. Motion carries.

Ms. Verrill left the meeting at 1:34 pm.

B. SOLICITOR

Mr. Greco reported on a recent New Jersey Supreme Court case that has expanded the employment practices liability exposure for public schools. In this case, the claimant alleged that the BOE failed to accommodate her disability in violation of the New Jersey Laws Against Discrimination. The Supreme Court concluded that an employer's inaction or inadequate response to a reasonable accommodation request is an omission that constitutes a NJLAD violation and entitles the employee to monetary damages. Ultimately, the Worker's Compensation Act bar against civil claims brought against employers based on workplace injuries does not apply to civil rights or discrimination claims based on the same facts as the comp claim. Mr. Greco introduced Mr. Madden, who will become the new JIF Solicitor, when Mr. Greco retires at the end of January.

C. *CLAIM ADMINISTRATOR*

Ms. Beatty reviewed the Adjuster Pending Report and Open Subrogation Report included in the agenda. She noted that Colleen Pulverenti started in the Liability Unit. She is currently being trained on the handling of SPELL liability claims. Ms. Beatty also reported that Tonya Johnson has been hired as a 4th adjuster for the Property Unit due to the high volume of claims, mostly due to claims from Hurricane Ida. Lastly, Ms. Beatty reviewed Lessons Learned from Losses concerning winter weather hazards. She stressed the importance of maintaining heat in the colder areas of school buildings since these areas can be prone to pipe breaks.

D. *MANAGED CARE PROVIDER*

Ms. Beatty reviewed the Managed Care Summary Report as of December, 2021, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda.

E. *STUDENT ACCIDENT PROGRAM*

No report.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

2022-23 Membership Renewals

Nine (9) districts are up for membership renewal on July 1, 2022. **They are Deptford Township, Fairfield Township, Monroe Township, Oldmans Township, Pennsville, Salem County Special Services, Salem County Vo-Tech, Upper Deerfield and Wenonah.**

Districts renew their membership in the JIF by executing a Renewal Resolution through their local Board of Education. Renewing members will be contacted by the Fund Administrator by the end of September and provided with supporting documentation to facilitate the renewal process.

Mr. Wilkie advised that, to date, Renewal Resolutions have been received from Deptford, Fairfield, Oldmans, Pennsville, Salem County Special Services, Salem County VoTech, Upper Deerfield and Wenonah.

2022 PRIMA Conference

The next PRIMA Conference is scheduled to be held from Sunday, June 5 through Wednesday, June 8, 2022 in San Antonio, TX. Please notify the Executive Director's office in writing or via email to Annette Reap at Annette.Reap@riskprogramadministrators.com if you are interested in attending no later than January 31, 2022. Information on the Conference will be provided via email when it becomes available.

2022 SPELL Joint Retreat – MOTION REQUESTED

Discussion and approval of holding the annual SPELL Joint Retreat in September 2022. Suggested dates are Wednesday, September 21 – Friday, September 23, 2022 or Wednesday, September 28-Friday, September 30, 2022.

Motion by Mr. Maurer, second by Mr. Rodia, to hold the annual SPELL Joint Retreat in September 2022. All in favor. Motion carried by unanimous vote.

2022 State of the JIF Dinner - MOTION REQUESTED

The annual dinner was held on **Thursday, December 2, 2021 at Villari's Lakeside**. A copy of the post-dinner survey results are included in the agenda. Discussion on location and approval is requested for 2022. Suggested date is Thursday, December 1, 2022.

Motion by Mr. Maurer, second by Mr. Rodia, to hold the annual State of the Jif Dinner on Thursday, December 2, 2022 at Villari's Lakeside.

Implications of SAM Law

Mr. Tennant provided an update on Sexual Abuse and Molestation (SAM) claims. There is a handout in the agenda packet that provides a 50,000 foot overview of SPELL and SAM. The purpose is to advise on the SPELL position relating to the Reviver aspect of the change in the statute of limitations and to address the two critical district management needs in order to address the future of SAM claims that can be filed decades from now. Please read it and share it with your Superintendents. Basically, SAM claims are real and still happening and those claims can be filed decades after you and everyone else has retired or left the district. The reviver claims have caused extraordinary pain for those who have them and are trying to defend themselves in the absence of any information. Unless districts are excellent at investigating these matters today and keeping their files forever, the future will be replete with the same claim where there is no information that permits defense.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website is currently being updated to reflect the 2021-2022 Fund Year information. Policy information is being updated as it is received. You can access all the current directories, lists, meeting information and claims management information. Please visit the website often for the most up-to-date information.

Please notify our office if you would like to change or add a user for the website, please contact Annette Reap at (856) 446-9139 or via email at Annette_Reap@riskprogramadministrators.com.

Maintaining Safe Schools

The December 2021 and January 2022 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, 2/11/22-1:00 pm via Zoom
- Next GCSSD JIF Meeting: 03/24/2022 @ the Delsea Regional Middle School, Franklinville

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report

Mr. Wilkie reviewed the report included in the agenda showing incurred losses for the SPELL members for Fund Year 2020-2021 as of December 31, 2021. He noted that it is an 18 month view and going forward the report will include the 2021-22 fund year. Mr. Wilkie advised that Mr. Hoffman is monitoring the loss ratio percentages for all the SPELL JIFs.

2022-2023 Exposure Renewal and Budget Process

Mr. Wilkie advised that Finance Committee meetings will be scheduled in the next month to develop loss funding and premium strategy. He noted that it has been a challenging renewal year again, especially due to cyber and SAM claims.

An email requesting information for the exposure renewal was emailed to all members on December 6, 2021 with a December 23, 2021 due date for online information in Risk Partner and ASSA Summary Report and a January 15, 2022 due date for the Cyber Application and Environmental Liability Application. To date there are eleven districts with outstanding items. We ask that requested information be forwarded to the Executive Director's office attention Jennifer Fox ASAP.

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 2020-2021 program. Reimbursement requests are due by June 30, 2022. 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 jennifer_fox@riskprogramadministrators.com.

Financial and Timely Reporting Award Winners

Financial Awards will be paid on the January 2022 bill list for all districts that have qualified for a financial award for the 2020-2021 fund year.

Certificates of Insurance Report from 11/1/21 – 12/31/21 is included in the agenda.

G. *SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR*

Mr. Geitz reviewed November/December Activities and January Agenda items on his report and also referred to the Safety Incentive Status Report included in this agenda. He reminded the members that the NJOSH 300A Workplace Injury and Illness Summary document must be in a visible location in each facility from February 1st through April 30th. He also reported that there will be increased Right to Know enforcement in schools in the southern part of the State. Mr. Geitz asked the members to review their RTK programs, training, documentation and labeling to minimize violations. Members can contact Mr. Geitz with any questions.

H. *COMMITTEE MEETINGS*

1. None

VIII. **MOTION REQUESTED – Resolution 2021-22**

Motion by Mr. Rodia, second by Mr. Maurer, to meet in Closed Session on March 24, 2022 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

IX. **Miscellaneous Business, Public Comment and/or RMC comments.**

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

Motion by Mr. Maurer, second by Mr. Rodia, to adjourn the January 27, 2022 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:06 p.m.


Secretary