

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

**Delsea Regional Middle School
Media Center
242 Fries Mill Road
Franklinville, NJ 08322**

OPEN SESSION MINUTES

Thursday, March 24, 2022

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held on March 24, 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)

Greg Wilson, Secretary, East Greenwich Township School District

Pam Zook, Oldmans Township BOE

John Ogunkanmi, Pennsauken Public Schools

2021-2022 Trustees not answering to roll call

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

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

Lisa Schulz, Monroe Township Public Schools

2021-2022 Alternate Trustees answering to roll call

Heather Mayhew, Pennsville Public School District

2021-2022 Alternate Trustees not answering to roll call

Scott Campbell, Greenwich Township School District (SPELL Alternate)

2021-2022 Delegates answering to roll call

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

Dr. Frank Badessa, Interim, Upper Deerfield 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

Kim Fleetwood, Greenwich-Cumberland/Stow Creek

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE
Sarah Bell, South Harrison Township School District

2021-2022 Alternate Delegates present

None

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
Edgar S. Keepers, Wenonah BOE
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
Lorraine Verrill, CPA, Fund Treasurer – Verrill & Verrill, LLC (left at 1:34 pm)
Patrick J. Madden, Esquire – Fund Solicitor
John Geitz, Safety Coordinator – Risk Assessment Services
Jim Weber, Assistant Safety Coordinator – Risk Assessment Services
Danielle Colaanni, Student Accident Program – Hardenbergh Insurance Group
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 Mr. Wilson, second by Mr. Ogunkanmi, 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 – 2021-23

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on March 24, 2022:

2022251389	2022253080	2020194000	2021236141	2019174637
2022261131	2022262751			

Motion by Mr. Maurer, second by Mr. Wilson, 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. Zook, to approve the minutes of the January 27, 2022 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. Appointment of a Nominating Committee by the Fund Chair – Mr. Wilkie stated that Mr. Rodia, Ms. Contrevo and Mr. Collins have been appointed.

VIII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT – MOTION APPROVED

The February Approval Memo and Bill List, March Bill List, and Treasurer's Reports for periods ending 01/31/22 and 02/28/22 included in the agenda.

January Fund Balance	\$14,990,637.80
February Bill List	\$73,321.62
January Claims Paid	\$145,005.52
February Fund Balance	\$14,723,270.32
March Bill List	\$85,574.40
February Claims Paid	\$367,456.91

Motion by Mr. Maurer, second by Ms. Zook 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. Madden discussed his report contained in the agenda on two recent court decisions that could have implications for JIF claims, but neither is earth-shattering. The first case involves expansion of the Tort Claims Act Notice Provisions. The Supreme Court ruled that a mother's claim was derivative of the son's estate's claim and, therefore, timely filed. In the second case, the Supreme Court reversed the Superior Court's finding that employee's injuries did not arise out of and in the course of claimant's employment. The Supreme Court upheld that the claimant's injuries were compensable under the Worker's Compensation Act.

Mr. Madden also reported on the updated Tort Claim Form that was included in the agenda. He asked each district to approve use of the new form and explained that the BCIP JIF would also be adopting use of the form as well.

Motion by Dr. Fox, second by Mr. Byrnes, up approve adoption and use of the revised Tort Claim Form. All in favor. Motion carried.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed the Adjuster Pendings Report – February 2022, the Open Subrogation Report – February, 2022 and the Lessons Learned from Losses-Office Safety. As the winter progresses and cold weather continues to be with us, please make sure that all areas of your buildings are getting air circulated to prevent pipes from freezing.

D. MANAGED CARE PROVIDER

Mr. Roselli reviewed the Managed Care Summary Report as of February 2022, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda.

E. STUDENT ACCIDENT PROGRAM

Ms. Colaanni reviewed the report in the agenda packet. She advised that the program will remain with Hartford Insurance Company through BMI for the 2022-23 fund year. The loss data was sent by email to each district. If anyone has any questions, please contact Ms. Colaanni at Hardenbergh.

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.

Renewal Resolutions have been received from all 9 districts. Thank you!

Results of Fund Professional Survey

The results of the recent survey on the services of the Fund Professionals are included and will be discussed.

Public School Works

Mr. Wilkie referred to a handout included in the agenda and advised that the SPELL has recently executed a three year agreement that will expand the service offered by Public School Works. These services are provided free to all member districts. If your district is not currently utilizing the services provided by Public School Works you will need to complete a "Member Services Agreement" with Public School Works. Your district attorney should review the contract and understand that this is used for Training Purposes and not as a substitute for the provision of legal advice or guidance. A highlight of services will be distributed at the meeting.

NJSIA Workers' Compensation Conference

The New Jersey Self-Insurers' Association has rescheduled their spring conference to May 11-13, 2022 at the Hard Rock Hotel in Atlantic City. The SPELL JIF has approved covering the expense for attendance. The conference brochure is attached.

2022 PRIMA Conference – Last Call!

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 as soon as possible.

Proposed Meeting Dates for 2022-23

Enclosed are proposed meeting dates for the 2022-23 Fund Year. Discussion on meeting location is requested. Please review the schedule for any conflicts. We ask for a consensus decision approving the proposed 2022-23 schedule. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

2022 SPELL Joint Retreat

The annual SPELL Joint Retreat will be held from Wednesday, September 28 through Friday, September 30, 2022 at The Grand Hotel in Cape May. Mark your calendars!

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website currently reflects the 2021-2022 Fund Year information. 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 February and March 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, 4/29/2022-10:00 am
- NJ Self-Insurers' Spring Conference – 5/11-13/2022 @ Hard Rock in Atlantic City
- GCSSD Reorganization Meeting- 5/19/2022-12:00 pm @ Holiday Inn Swedesboro NJ
- 10th Annual Mold/Environmental Management Seminar – 7/13/2022
- Cyber Seminar – 7/20/2022

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report

Mr. Wilkie reviewed Mr. Hoffman's reported included in the agenda for Fund Year 2021-22 as of February 28, 2022.

Financial Audit – June 30, 2021 – MOTION REQUESTED (Addendum)

Mr. Wilkie discussed the financial audit attached to the agenda as an Addendum. He said it is a clean audit with no issues. He requested a motion to accept the June 30, 2021 Financial Audit as prepared by Jim Miles of Bowman & Company. Mr. Wilkie advised that the Finance Committee has reviewed the Audit and recommends acceptance.

Motion by Ms. Zook, second by Mr. Maurer, to accept the financial audit dated June 30, 2021 prepared by Bowman & Company. All in favor. Motion carried.

Resolution 2021-25 Surplus Release – MOTION REQUESTED

Mr. Wilkie requested a motion to accept the Finance Committee's recommendation for a surplus release of \$200,000 from the 2016-2017 Fund Year.

Motion by Mr. Maurer, second by Ms. Zook, to approve Resolution 2021-25 to release surplus from Fund Year 2016-2017. All in favor. Motion carried.

2022-2023 Exposure Renewal and Budget Process

Mr. Tennant provided a verbal update on the 2022-2023 renewal and budget process. He advised that renewal negotiations were running smoothly, with the exception of cyber. He indicated that the JIF will meet the budget previously advised.

2022-2023 Cyber Renewal

Mr. Tennant advised that the cyber renewal process has been stressful and unavoidable. He thanked all members for their patience and diligence in the process. Our ambition is to ensure that every member has a cyber-product that will benefit them in event of a claim. Mr. Tennant reported that his office is working diligently with our proven partner STARR Insurance Company for a favorable renewal. That has required two applications and an explanatory webinar which can be viewed on the SPELL JIF website, on the member only side. **If any member of your IT staff requires access to the Cyber Application Webinar and related materials, please contact Megan Matro at megan_matro@riskprogramadministrators.com at the Executive Director's office for assistance.**

We remind everyone that the second application was due March 8, 2022. To cover the risk that any member might not be offered a renewal under the STARR policy we have asked that all of you complete a third application for an individual policy through Cowbell Insurance Company.

RMC Resolutions and Agreements

Mr. Wilkie advised that RMC Resolutions and Agreements were emailed to all districts that currently have a RMC on March 2, 2022. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2022-2023 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox by May 6, 2022.

Safety Incentive Program Winners – Reimbursement Procedure

A Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2020-2021 program year. 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 JIF address, P.O. Box 449, Marlton, NJ 08053.

Certificates of Insurance Report from 1/1/22 – 2/28/22 is included in the agenda.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz reviewed the January/February Activities and March Agenda and the Safety Incentive Program Status 2021-22. Mr. Geitz noted that as activities are completed for the Safety Incentive Program, they can be sent to his office or provided at the end of the year, either is fine. He also reported on his recent Safety Notice on the rising theft of catalytic converters from vehicles.

H. COMMITTEE MEETINGS

1. Finance – 2/22/22 – Mr. Wilkie reviewed the minutes included in the agenda from the February 22, 2022 meeting.
2. Safety – 3/3/22 – Mr. Wilkie referred to the meeting minutes included in the agenda from the March 3, 2022 committee meeting. He highlighted the development of Enterprise Risk Management Reports that can be accessed through the member's side of the website that provides information on district claims. These reports are different from the monthly reports received from Qual-Lynx on claims experience for all claims/all years. Mr. Wilkie asked for feedback on these reports in order to make them more relevant for member districts.

IX. MOTION REQUESTED – Resolution 2021-26

Motion by Mr. Maurer, second by Ms. Zook, to meet in Closed Session on May 19, 2022 at 12:00 pm at the Holiday Inn Philadelphia South-Swedesboro, 1 Pureland Drive, Swedesboro, New Jersey.

X. Miscellaneous Business, Public Comment and/or RMC comments.

XI. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Maurer, second by Ms. Zook, to adjourn the March 24, 2022 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:09 p.m.

Secretary