

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

Remote Meeting via Zoom

**OPEN SESSION MINUTES
Thursday, March 25, 2021**

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held remotely on March 25, 2021, beginning at 2:02 pm, with Cherie Bratty, Chair, 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.)

2020-2021 Trustees answering to roll call

Cherie Bratty, Upper Deerfield Township School District, Chair (SPELL Trustee)
Joseph Collins, Elk Township School District, Vice Chair (Spell Trustee)
Christopher Rodia, Secretary, Westville/Woodbury Heights BOE (SPELL Alternate)
Donna Contrevo, Gateway RSD/National Park Borough School District
Pam Zook, Oldmans Township BOE
John Ogunkanmi, Pennsauken Public Schools

2020-2021 Trustees not answering to roll call

Greg Wilson, East Greenwich Township School District

2020-2021 Alternate Trustees answering to roll call

Lisa Schulz, Monroe Township Public Schools
Scott Campbell, Greenwich Township School District

2019-2020 Alternate Trustees not answering to roll call

None

2020-2021 Delegates answering to roll call

Todd Reitzel, Deptford Township Public School District
Christopher DeStratis, Penns Grove-Carneys Point Regional BOE
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-Pilesgrove Regional School District (SPELL Alternate)

2020-2021 Delegates not answering to roll call

Shay Richardson, Fairfield Township School District

2020-2021 Alternate Delegates in attendance

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
Dr. Michael Knox, Fairfield Township 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
Corinne Mesmer, South Harrison Township School District
Peter Koza, Ed.D., Upper Deerfield Township School District

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
Lou Greco, JIF Solicitor
Chris Roselli, Claims Administrator-Qual-Lynx
Karen Beatty, Managed Care Provider - Qual-Lynx
Bonnie Ridolfino, Student Accident Program-Hardenbergh Insurance Group
John Geitz, Safety Coordinator – Risk Assessment Services
James D. Weber, Assistant Safety Coordinator-Risk Assessment Services
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 – 2020-21

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests as presented in Closed Session:

2018123658	2019173068	2021211143	2020195931	2018129654
2018163064	2019172415	2018160666	2019175487	2019175975
2018143745	2021210763	2021225032		

Motion by Mr. Collins, second by Ms. Contrevo, to approve the Payment Authorization Requests, as presented in closed session. It is noted that Ms. Schulz abstained from PARs #2018163064, #2018160666, #2019175487, #2019175975 and #2018143745 and Mr. Reitzel did not approve PARs #2018163064 and #2018160666. Motion carried.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Collins, second by Ms. Contrevo, to approve the minutes of the January 28, 2021 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 01/31/21 and 02/28/21 were found in the agenda.

January Fund Balance	\$14,774,329.20
February Bill List	\$66,842.59
January Claims Paid	\$104,109.83
February Fund Balance	\$14,520,192.71
March Bill List	\$72,018.62
February Claims Paid	\$208,218.54

Motion by Ms. Chin, second by Mr. Rodia to approve the bill lists and Treasurer’s Reports as presented. All in favor. Motion carries.

Ms. Verrill left the meeting at 2:10 pm.

B. SOLICITOR

Mr. Greco reviewed his report regarding calculating back pay awards for an employee reinstated after an arbitration hearing or a failed tenure hearing. He explained that the longstanding, complicated process has been made simple. Mr. Greco noted that the court ruled that when computing back pay in a judgement case, the employer is entitled to credit for all income earned from any employment during the suspension period. The only item not included in the credits is for the unemployment compensation portion.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed the Adjuster Pendings Report--February 2021, the Open Subrogation Report – February 2021 and the Lessons Learned from Losses-COVID-19 Safety Protocols. Mr. Roselli noted that there are no staffing changes but that Ms. Shallow is still handling all the COVID 19 related cases and those numbers are starting to come down. Mr. Roselli also reviewed the Lessons Learned from Losses regarding COVID-19 Safety Protocols. He wanted to start a discussion now about what a safe return to in-person instruction looks like. Mr. Roselli recommended the CDC website included in his newsletter as a great resource for schools for information.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary, the Average Days to Report and the Transitional Duty Days for February 2021 included in the agenda.

E. *STUDENT ACCIDENT PROGRAM*

Ms. Ridolfino from Hardenbergh Insurance Group discussed her report. She noted that her office has finished the renewal negotiations and they are able to present the SPELL a proposal with a 5% decrease from the 2021 premium. The only change in the program will be the carrier. Catlin, the carrier for the past 3 years, has decided to get out of this line of coverage. Hartford, who submitted a proposal last year that was financially more competitive with the same coverages, will now be the carrier. BMI will continue to handle all the claims and Ms. Ridolfino's office will continue to be the liaison with the claims. She stated that all participating districts were provided their claims experience in late January and should review the list for accuracy. Any district that is not currently in the program that is interested should contact Hardenbergh's office for a quote.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

2021-22 Membership Renewals

Seven (7) districts are up for membership renewal on July 1, 2021. They are Gateway, Greenwich Township, National Park, Pennsauken, Penns Grove-Carneys Point, Woodbury Heights and Woodstown-Pilesgrove. Mr. Wilkie reported that all 7 districts have renewed their memberships and Westville has early renewed. Thank you!

Results of Fund Professional Survey

The results of the recent survey sent to member districts on the services of the Fund Professionals were included in the agenda and discussed by Mr. Wilkie. He noted that the results were very positive. Mr. Wilkie advised that the results will be shared at the Finance Committee meeting so they can make their recommendations to renew the annual contracts of the fund professionals.

Loss Information Reports

Mr. Tennant discussed the Loss Reports Module on the SPELL website. He explained that it will generate loss reports for districts based upon criteria that is entered, specifically, for auto, general, property, work comp or all claims. Reports can be filtered by amount, claim type, year or time frame, location or department. Specific claim details can be reviewed, as well as the adjuster and their contact information and claim status. Mr. Tennant stressed that no Personal Identifiable Information exists in this database. He urged members to test and advised that canned reports are available now. Mr. Tennant explained that the system is refreshed every Monday. He also noted that an alert will be sent to the district on any claim where the reserve has increased 25% or more. Mr. Tennant asked the members to test and provide him with their feedback so that the module can be tweaked before it is formally rolled out to the full membership. Mr. Tennant hopes that everyone will find it useful, as that is its intent. An instruction sheet was included in the agenda.

STOPit Activity Report

Mr. Wilkie reviewed an Activity Report for ACCASBO usage of the STOPit program from 10/01/2020 through 12/30/2020 is included in the agenda. He advised that STOPit will be holding webinars on April 13th as a refresher for existing members and April 15th for new and interested members.

Environ SPELL HR Helpline

Mr. Wilkie referenced a member engagement summary for the SPELL HR Helpline from 03/09/2020 through 03/09/2021 included in the agenda packet. He reminded the members that this resource is included for all members at no extra charge and that each district can designate two people to have access.

2021 PRIMA Conference

Mr. Wilkie advised that PRIMA has decided to hold a virtual event in place of its 2021 Annual Conference originally scheduled to be held in June in Milwaukee, WI. The new conference dates will be announced shortly.

NJSIA Workers' Compensation Conference

Mr. Wilkie reported that the New Jersey Self-Insurers' Association has rescheduled their spring conference to November 3-5, 2021 at the Hard Rock Hotel in Atlantic City. The SPELL JIF has approved covering the expense for attendance. More details will be provided when received.

Proposed Meeting Dates for 2021-22

Included in the agenda are proposed meeting dates for the 2021-22 Fund Year. Mr. Wilkie asked the members to please review the schedule for any conflicts. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website has been updated to reflect the 2020-2021 Fund Year information. Policy information is being updated as it is received. 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.

Maintaining Safe Schools

The February and March 2021 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

- STOPIT Webinar for existing members – 4/13/2021 – 10:00 am
- STOPIT Webinar for new/interested members – 4/15/2021 – 10:00 am
- SPELL Meeting – Monday, 4/23/2021-10:00 am
- GCSSD Reorganization Meeting- 5/20/2021 -12:00 pm via Zoom
- 9th Annual Mold/Environmental Management Seminar – 7/14/2021 via Zoom
- NJ Self-Insurers' Spring Conference – 11/3-5/2021 @ Hard Rock in Atlantic City

Mr. Wilkie welcomed Mr. DeStratis, the new Business Administrator at Penns Grove-Carneys Point, to the GCSSD JIF.

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report

Mr. Hoffman reviewed his report included in the agenda on Fund Year 2020-2021, as of February 28, 2021.

Financial Audit – June 30, 2020 – MOTION REQUESTED

Mr. Hoffman requested a motion to accept the June 30, 2020 Financial Audit as prepared by Jim Miles of Bowman & Company. He noted that the report is clean, with no recommendations, and will be provided when it is released. The Finance Committee has reviewed the Audit and recommends acceptance.

Motion by Ms. Rodia, second by Ms. Contrevo to accept the June 30, 2020 Financial Audit. All present voted in favor. Motion carried by unanimous vote.

Resolution 2020-22 Surplus Release – MOTION REQUESTED

Mr. Hoffman requested a motion to accept the Finance Committee's recommendation for a surplus release of \$100,000 from the 2016-2017 Fund Year.

Motion by Ms. Chin, second by Mr. Rodia, to approve Resolution 2020-22 to release surplus as discussed above. All in favor. Motion carried by unanimous vote.

2021-2022 Exposure Renewal and Budget Process

Mr. Hoffman stated that Budget memos were sent out last week to the members, along with surplus distribution and student accident numbers. He noted that the 5.2% increase in the budget is being driven by the SPELL reinsurance costs.

RMC Resolutions and Agreements

RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on March 10, 2021. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2021-2022 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox by May 7, 2021.

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 2019-2020 program year. Reimbursement requests are due by May 31, 2021. 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 1/1/21 – 2/28/21 was included in the agenda.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz reviewed the January/February Activities and March/April Agenda and the Safety Incentive Program Status Report 2020-21. He also reminded the members that items towards the 2020-2021 Safety Incentive Program are due by the end of June. Mr. Geitz reported that he will be moving forward with the mold and boiler seminars.

H. COMMITTEE MEETINGS

1. Claims Management – Minutes from the 1/26/21 meeting were included in the agenda.
2. Safety – Minutes from the 2/10/21 meeting were included in the agenda.
3. Finance – Mr. Wilkie reported that the Finance Committee met on 3/9/21 and Mr. Hoffman covered items discussed at this meeting in his earlier report.

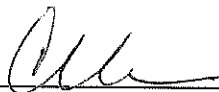
IX. Budget Hearing – MOTION REQUESTED

Mr. Wilkie directed everyone to the Preliminary Budget Summary for 2021-2022 found in the agenda.

Motion by Mr. Rodia, second by Mr. Schimpf, to adopt the preliminary 2021-2022 Budget. Upon roll call, all voted yea. Motion carried by unanimous vote.

- X. MOTION REQUESTED – Resolution 2020-2**
Motion by Mr. Maurer, second by Mr. Collins, to meet remotely in Closed Session on May 20, 2021 at 1:00 pm via Zoom
- XI. Miscellaneous Business, Public Comment and/or RMC comments.**
None.
- XII. MOTION REQUESTED to adjourn the meeting**
Motion by Ms. Chin, second by Mr. Maurer, to adjourn the March 25, 2021 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:36 p.m.



Christopher Rodia, GCSSD JIF Secretary