

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

**Washington Township BOE Offices
206 E. Holly Avenue
Sewell, New Jersey 08080**

OPEN SESSION MINUTES

Thursday, March 28, 2019

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, March 28, 2019 beginning at 1:00 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.)

2018-2019 Trustees answering to roll call

Joseph Collins, Elk Township School District, Chair (Spell Alternate)
Cherie Bratty, Upper Deerfield Township School District, Vice Chair (SPELL Trustee)
Christopher Rodia, Secretary, Westville/Woodbury Heights BOE (SPELL Alternate) (arrived 1:10 pm)
Donna Contrevo, Gateway RSD/National Park Borough School District
Greg Wilson, East Greenwich Township School District
Pam Zook, Oldmans Township BOE

2018-2019 Trustees not answering to roll call

Margaret F. Meehan, Washington Township BOE, (SPELL Trustee)

2018-2019 Alternate Trustees answering to roll call

Lisa Schulz, Monroe Township Public Schools
John Ogunkanmi, Pennsauken Public Schools

2018-2019 Alternate Trustees not answering to roll call

None

2018-2019 Delegates answering to roll call

Todd Reitzel, Deptford Township Public School District
Janecia Smith, Fairfield Township School District
Ken Verrill, Penns Grove-Carneys Point Regional BOE
Jason Schimpf, South Harrison Township School District
Rose Wang Chin, Woodstown-Piles Grove Regional School District (arrived 1:21 pm)

2018-2019 Delegates not answering to roll call

Scott Campbell, Greenwich Township School District
Henry Bermann, Interim, Pennsville Public School District
John Bolil, Salem County Vo-Tech School District
Denise DiGiandomenico, Wenonah BOE

2018-2019 Alternate Delegates answering to roll call

Harold Finkle, Washington Township BOE
Edgar Keepers, Wenonah BOE

2018-2019 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
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
Donna Contrevo, Westville Boro Public School District/Woodbury Heights BOE

Fund Professionals:

Craig H. Wilkie, Area Vice President, Gallagher
Brad Hoffman, Executive Vice President, Gallagher
Jennifer Fox, Sr. Account Manager, Gallagher
Lou Greco, JIF Solicitor
Lorraine Verrill, Fund Treasurer (left 1:06 pm)
Danielle Colaianni, Hardenbergh, Student Accident Program
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
Annette Reap, Recording Secretary

Risk Management Consultants

Hardenbergh Insurance Group – Greenwich Twp/Monroe Twp
Conner Strong & Buckelew - Pennsauken Public Schools

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 Delegates present. All in favor. Motion carried by unanimous vote.

V. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Ms. Bratty, second by Ms. Contrevo to approve the minutes of the January 17, 2019 meeting of the Fund. All in favor. Motion carried by unanimous vote.

VI. Appointment of Nominating Committee by Fund Chair

Mr. Wilkie advised that Ms. Bratty, Ms. Contrevo and Mr. Rodia have agreed to serve on the Nominating Committee. They will present their recommendations at the May meeting.

VII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT

Ms. Verrill reviewed February Approval Memo and Bill List, March Bill List, and Treasurer's Reports for periods ending 01/31/19, and 02/28/19.

January Fund Balance	\$13,230,559.93
February Bill List	\$69,156.94
January Claims Paid	\$390,035.23
February Fund Balance	\$12,842,588.72
March Bill List	\$82,141.89
February Claims Paid	\$346,809.47

Motion by Ms. Bratty, second by Ms. Contrevo to approve the Bill Lists and Treasurer's Reports. Upon roll call vote, all voted yea, with the exception of Mr. Verrill, who abstained. Motion carried.

A. ATTORNEY

Mr. Greco reviewed his report in detail regarding the impact of the New Jersey Compassionate Use Medical Marijuana Act on workplace drug testing. He explained that the State will not prosecute, but employers do not have to accommodate the use as a disability. Mr. Keepers asked how the use of recreational marijuana will affect our members. Mr. Greco advised that there was no way to tell until the law is passed. Discussion followed.

B. CLAIM ADMINISTRATOR

Mr. Roselli discussed the Adjuster Pending Report and Open Subrogation Report as of February 28, 2019. He noted Lessons Learned from Losses regarding defusing conflict. Mr. Roselli stressed proper training of staff involved in breaking up altercations between students, as well as a uniform verbal intervention and physical restraint policy. He provided examples of claims that were very costly to their districts. Mr. Geitz discussed the basic training that is provided by the JIF.

C. *MANAGED CARE PROVIDER*

Ms. Beatty reviewed the Managed Care Summary report through the month of February, 2019, as well as the Average Days to Report and Transitional Duty Summary Report. She reminded the members that her office would like to see the reporting of all claims between 1 and 3 days, but the earlier, the better to manage the claim and direct treatment.

D. *STUDENT ACCIDENT PROGRAM*

Ms. Colaianni reported on the 2019-20 renewal program for student accident insurance program. The carrier's proposal included a 3.5% increase, which she advised is favorable. The premium allocation depends on a district's loss ratio and ranges from zero to 6%. She advised that member districts should have received their individual premium amount included in the JIF assessments that have been provided by the Executive Administrator's office. Ms. Colaianni said that any member district that is not currently in the program, but would like a quote, can contact her office.

E. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

2019-20 Membership Renewals – Mr. Wilkie reported that Renewal Resolutions have been received from all eight (8) of the districts up for membership renewal on July 1, 2019. They include Deptford, Fairfield, Monroe, Oldmans, Pennsville, Salem County Vo-Tech, Upper Deerfield and Wenonah.

NJSIA Workers' Compensation Conference - Mr. Wilkie advised that the New Jersey Self-Insurers' Association will hold their spring conference on May 8-10, 2019 in Atlantic City. The SPELL JIF has again approved covering the expense for attendance. An email providing conference details was sent to all members on March 12, 2019 with a response date of March 29, 2019. The Conference schedule is included in the agenda packet for reference.

Proposed Meeting Dates for 2019-20 - Mr. Wilkie noted that the proposed meeting dates for the 2019-20 Fund Year are included in the agenda packet. He asked the members to review the schedule for any conflicts. Washington Township will be contacted for availability and the May meeting will be held at the Holiday Inn. The final schedule will be approved by Resolution at the May reorganization meeting.

SPELL HR Helpline - Mr. Wilkie noted the Client Activity Summary Report from Enquiron for the current fund year through 2/28/2019 included in the agenda. He reminded the members that, under the contract with the SPELL, each member district is able to register two staff members to access this service.

Items Updated on SPELLJIF.COM - The SPELLJIF.COM website has been updated to reflect the 2018-2019 Fund Year information. Members can access all the current directories, lists, meeting information and claims information. Please visit the website often for the most up-to-date information. Please notify Annette Reap at (856) 446-9139 or via email at Annette_Reap@ajg.com at the Executive Director's office to change or add a user for the website.

Maintaining Safe Schools - The January and February 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

- Joint Safety/Claims Committee Meeting –Wednesday, 4/3/2019 – 9:30 am @ Gateway Regional Administration Offices
- SPELL Meeting – Friday, 4/12/2019-9:30 am @ AJG Marlton Offices

- GCSSD Reorganization Meeting- 5/16/2019 -noon @ the Holiday Inn Swedesboro, 1 Pureland Drive, Swedesboro, New Jersey
- NJ Self-Insurers' Spring Conference – 5/8-10/2019 @ Harrah's in Atlantic City
- PRIMA Conference – 6/9-12/2019 in Orlando, FL. Ms. Bratty will be representing GCSSD.
- 7th Annual Mold/Environmental Management Seminar – 7/17/2019 @ the DoubleTree Hotel/Mount Laurel
- Boiler Operator Refresher Training – August, 2019 @ location: TBD
- SPELL JIF Joint Retreat – 9/25-27/2019 @ Congress Hall, Cape May
- State of the JIF Dinner – Thursday, 12/5/2019 @ Auletto's

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report - Mr. Hoffman provided an update on Fund Year 2018-19, as of February 28, 2019, the first eight months. He noted that a five-year average for loss funds is used.

Financial Audit – June 30, 2018 - Mr. Hoffman referenced the Financial Audit summary included in the agenda packet. He advised that the full audit was reviewed by the Finance Committee and can be found on the SPELLJIF website. There were no unusual findings or recommendations as a result. He requested a motion to accept the June 30, 2018 Financial Audit as prepared by Jim Miles of Bowman & Company.

Motion by Ms. Bratty, second by Ms. Contrevo to approve the June 30 2018 Financial Audit, as prepared by Jim Miles of Bowman & Company. Upon roll call vote, all voted yea, with the exception of Mr. Verrill, who abstained. Motion carried.

Resolution 2018-26 Surplus Release - Mr. Hoffman explained that the Finance Committee is making a recommendation for a surplus release of \$100,000 from the 2015-2016 Fund Year. He requested a motion to approve this recommendation.

Motion by Mr. Rodia, second by Ms. Bratty, to approve Resolution 2018-26 Surplus Release. All in favor. Motion carried by unanimous vote.

Timely Claim Reporting – New Annual Award - Mr. Wilkie explained the timely claim reporting recognized at the annual State of the JIF dinner. The Finance Committee discussed adding a monetary award to the recognition. The Committee is recommending \$500 to those districts who report claims between one and three days and \$1,000 for those districts who report claims within 24 hours. A motion is requested to approve the Finance Committee's recommendation, as presented.

Motion by Ms. Contrevo, second by Ms. Bratty, to approve the timely claim reporting award. All in favor. Motion carried by unanimous vote.

2019-2020 Exposure Renewal and Budget Process – Mr. Hoffman advised that all renewal information has been received from all members. The process is on-going. He mentioned that the property market is horrible right now and pollution and mold has also been challenging, but he doesn't expect any major issues. The final program will be presented at the May meeting.

RMC Resolutions and Agreements- Mr. Hoffman reported that RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on February 26, 2019. He asked those districts that appoint a Risk Management Consultant for the 2019-2020 fund year to forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox by May 10, 2019.

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 2017-2018 program year. Reimbursement requests are due by May 31, 2019. Once eligible purchases have

been identified 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 1/1/19 – 2/28/19 is included in the Agenda.

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

Mr. Geitz referenced the February/March Activities and April Agenda, found in the agenda. He also noted the Safety Incentive Program Monthly Status Report. He asked the members to provide him with any updates not included in the report.

G. **Committee Meetings**

Mr. Hoffman noted the minutes from the Finance Committee Meeting held on February 14, 2019 included in the agenda. He advised that most of the items were already covered earlier in his report.

VIII. **Budget Hearing – MOTION REQUESTED**

Mr. Wilkie referenced the preliminary budget found on Page 77 of the agenda.

Motion by Mr. Shimpf, second by Mr. Rodia, to adopt the 2019-2010 preliminary budget. All in favor. Motion carried.

IX. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, May 16, 2019 at the Holiday Inn Swedesboro, 1 Pureland Drive, Swedesboro, New Jersey 08080.

X. **PUBLIC COMMENT**

None

XI. **MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2018-27**

Motion by Mr. Verrill, second by Mr. Keepers to go into Executive Closed Session. All in favor. Motion carried by unanimous vote.

XII. **MOTION REQUESTED TO COME OUT OF CLOSED SESSION**

Motion by Mr. Keepers, second by Ms. Bratty, to come out of Closed Session. All in favor. Motion carried by unanimous vote.

XIII. **MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2018-28.**

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on March 28, 2019 the following claims were discussed and are, herewith, being approved as follows:

2018123406	2019153209	2019152010	2019156846	2016079464
2017091525	1240432	2019150575	2019165005	

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

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

Motion by Mr. Keepers, second by Mr. Reitzel, to adjourn the March 28, 2019 meeting. All in favor. Motion carried by unanimous vote.

Professional Development – Social Media and Investigation Tools

There will be a short presentation by Nate Reber of Prime Source Investigations on when social media investigation is appropriate and the various tools available. Member attendance is voluntary.

The meeting adjourned at 2:05 p.m.



Christopher Rodia, GCSSD JIF Secretary