

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

**Holiday Inn Swedesboro  
Pureland Drive  
Swedesboro, New Jersey 08085**

**OPEN SESSION MINUTES**

**Friday, May 18, 2017**

**I. MEETING CALLED TO ORDER**

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held at the Holiday Inn Swedesboro, Pureland Drive, Swedesboro, New Jersey on Thursday, May 18, 2017, beginning at 12:30 pm, with Chair Margaret Meehan, 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.)

***2016-2017 Trustees answering to roll call***

**Margaret F. Meehan, Washington Township BOE, Chair (SPELL Trustee)**  
**Joseph Collins, Elk Township School District, Vice Chair (Spell Alternate #1)**  
**Cherie Bratty, Upper Deerfield Township School District, Secretary (SPELL Trustee)**  
**Donna Contrevo, Gateway RSD/National Park Borough School District**  
**Brian E. Ferguson, Penns Grove-Carneys Point Regional BOE (SPELL Alternate #2)**  
**Greg Wilson, East Greenwich Township School District**

***2016-2017 Trustees not answering to roll call***

**No One**

***2016-2017 Alternate Trustees answering to roll call***

**Richard Davidson, Pennsville Public School District**  
**Nancy McCabe, Wenonah BOE**

***2016-2017 Alternate Trustees not answering to roll call***

**No One**

***2016-2017 Delegates answering to roll call***

**Lisa Schulz, Monroe Township Public Schools**  
**Noreen Boston, Pennsauken Public Schools**  
**Jason Schimpf, South Harrison Township School District**  
**Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE)**

***2016-2017 Delegates not answering to roll call***

Michael Griggel, Deptford Township Public School District  
Janecia Smith, Fairfield Township School District  
Valerie Carmody, Oldmans Township BOE  
John Bolil, Salem County Vo-Tech School District

***2016-2017 Alternate Delegates answering to roll call***

Kelly Brazelton, Deptford Township Public School District  
John Ogunkanmi, Pennsauken Public Schools

***2016-2017 Alternate Delegates absent***

Dr. James Lynch, East Greenwich Township School District  
Joseph Nichols, Elk Township School District  
Dr. James Ruffin, Fairfield Township School District  
David Sullivan, Monroe Township Public Schools  
Shari Payson, Oldmans Township BOE  
Dr. Zenaida Cobian, Penns-Grove-Carneys Point Regional BOE  
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  
Edgar Keepers, Wenonah BOE

***Fund Professionals:***

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.  
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.  
Annette Reap, Executive Coordinator, AJGRMS, Inc.  
John W. Geitz, Safety Coordinator, Risk Assessment Services  
Chris Roselli, Claims Administrator, Qual-Lynx  
Claudia Acosta, Clams Administrator, Qual-Lynx  
James D. Weber, Assistant Safety Coordinator, Risk Assessment Services  
Karen Beatty, Client Services Manager, QualCare Alliance Network, Inc.  
Lorraine Verrill, Fund Treasurer (left at 12:42 pm)  
Sharon Wilson, Recording Secretary

***Risk Management Consultants***

Hardenbergh Insurance Group  
Connor 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. Bratty, second by Ms. Contrevo to open voting to all Fund Commissioners 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 March 23, 2017 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

**VI. BUDGET HEARING**

- A. *Motion* by Mr. Ferguson, second by Ms. Bratty, to open the Budget Hearing to the public
- B. *Motion* by Ms. Meehan, second by Ms. Bratty to close the Budget Hearing to the public

*Motion* by Ms. Bratty, second by Mr. Ferguson to adopt the 2017-2018 Budget, included in the agenda.

**VII. ELECTION OF TRUSTEES, Alternates, SPELL Delegates**

- A. Election of Trustees (3) and Alternates (2): Ms. Meehan submitted the recommendation of the Nominating Committee for Fund Year 2017-2018 as follows: Ms. Meehan, Ms. McCabe, and Mr. Rodia (to fill vacancy that expires 2018) to serve as Trustees. Ms. Schulz and Mr. Wilson to serve as Alternate Trustees.
  
- B. Mr. Collins and Mr. Ferguson to serve as SPELL Alternate Delegates for 1-year terms.

Ms. Meehan opened the floor to accept other nominations.

Ms. Meehan closed nominations.

*Motion* by Ms. Contrevo, second by Ms. Bratty to Elect Nominees listed above as recommended by the Nominating Committee for the 2017-2018 Fund Year and listed in the Nominating Committee Report on page 16. Motion carried by unanimous vote.

**VIII. ELECTION OF OFFICERS – MOTION REQUESTED – to Elect:**

- Chair** – Margaret Meehan, Washington Township BOE
- Vice Chair** – Joseph Collins, Elk Township School District
- Secretary** – Cherie Bratty, Upper Deerfield Township School District

*Motion* by Mr. Ferguson, second by Mr. Davidson to approve and elect the above officers for the 2017-2018 Fund Year. Motion carried by unanimous vote.

**IX. PROFESSIONAL REPORTS**

**A. TREASURER’S REPORT**

Ms. Verrill reviewed April, 2017 Approval Memo and Bill List and May Bill List, and Treasurer’s Reports for periods ending 3/31/17, and 4/30/17.

March Fund Balance	\$9,748,531.45
April Bill List	\$ 62,735.16
March Claims Paid	\$328,713.41
April Fund Balance	\$9,842,623.58
May Bill List	\$ 61,742.93
April Claims Paid	\$183,358.34

*Motion* by Ms. Bratty, second by Mr. Ferguson to approve the Bill Lists and Treasurer's Reports. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

Due to the increase in interest rate to .9% that Ms. Verrill has negotiated with the bank, this JIF has realized an increase in interest income of approximately \$10,000.00 over the last six months.

*B. ATTORNEY*

Mr. Greco reviewed his report in detail regarding handling of Reductions in Force, and stressed the importance of always using seniority to determine elimination of staff, even if it is not required by law.

*C. CLAIM ADMINISTRATOR*

Mr. Roselli reviewed the Adjuster Pendings, Subrogation Report, and Lessons Learned from Losses regarding surveillance, and its value as a tool in defending workers' compensation claims.

*D. MANAGED CARE PROVIDER*

Ms. Beatty reviewed QualCare's managed care summary report for the month of April, 2017.

*E. STUDENT ACCIDENT PROGRAM*

Ms. Ridolfino reviewed her Student Accident Group Purchase Renewal Premium report. She noted that the underwriting process for the upcoming fund year will begin in September, as opposed to January.

*F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

*1. EXECUTIVE DIRECTOR*

Mr. Wilkie acknowledged Ms. Reap for coordinating today's luncheon meeting.

*a) 2017-18 Membership Renewals* – Resolutions have been received from four of the five districts up for membership renewal on July 1, 2017. Mr. Wilkie requested a motion to accept and approve the membership renewal Resolutions received from the following districts: East Greenwich, Elk Township, South Harrison and Westville. Washington Township Public Schools was granted an extension of time to renew their membership in the GCSSD JIF until May 31, 2017. Their Board will approve renewal at their meeting on Tuesday.

*Motion* by Ms. Bratty, second by Ms. Contrevo to accept and approve membership renewal Resolutions received from the districts listed above. Motion carried by unanimous vote.

*b) NJSIA Workers' Compensation Conference* – The New Jersey Self-Insurers' Association held their conference in Atlantic City on May 4-5, 2017. Mr. Wilkie was pleased that 25 Claim Coordinators and School Business Administrators from SPELL JIF members attended the conference: 7 from ACCASBO, 15 from BCIP and 3 from GCSSD.

*c) Mold, Environmental and IAQ Best Practices – July 19, 2017* – This one day seminar will be held on Wednesday, July 19, 2016 from 8:00 am until Noon at the Double Tree in Mount Laurel. Invitations were emailed to all districts on April 25, 2017. Mr. Wilkie reported that they have applied for CEU's from the New Jersey Building & Grounds Association, and are awaiting their response.

*d) Boiler Operator Refresher Training – August 9, 2017* – Traveler's Insurance, the JIF's boiler and machinery carrier, will hold 2 refresher training sessions for Black Seal Boiler Operators. Each three-hour session is identical: 8 to 11 am and Noon – 3 pm. The training is designed for newly licensed boiler operators, those with limited boiler knowledge, or those who have not had regular exposure to boiler operations since becoming licensed and would like to

refresh their skills. This training will be held on Wednesday, August 9<sup>th</sup> at Lenape Regional High School, 235 Medford Road in Medford. Invitations will be emailed to all districts in May.

e) *SPELL JIF Joint Retreat – September 27-29, 2017* – Mr. Wilkie reminded the members of the Joint Retreat being planned for Wednesday, September 27<sup>th</sup> through Friday, September 29<sup>th</sup>, 2017 at Congress Hall in Cape May, and asked them to mark their calendars. Further information will be provided in the coming months.

f) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner will be held on Thursday, November 30, 2017 at Auletto's Caterers in Deptford. He asked members to mark their calendars, and stated that invitations will be sent out in October.

g) *SPELL JIF HR Hotline* – The Member Engagement Summary Report from Enquiron for fund year 2016-17 as of March 31, 2017 is included in the agenda.

h) *STOPit Update* – Mr. Wilkie is pleased to note that ten SPELL JIF affiliated districts are now using STOPit to help them identify and immediately manage student issues very early in their genesis. The STOPit districts are: Folsom, Greater Egg Harbor Regional, Somers Point and Weymouth from ACCASBO JIF; Delanco, Lumberton, Mercer County Area Vocational Technical School and Westampton Township from BCIP JIF; and Penns Grove – Carneys Point and Upper Deerfield from GCSSD JIF. STOPit is 100% funded from SPELL JIF and our Reinsurance Partner the Great American Insurance Company. Any member need only call STOPit at 855.999.0932 and make certain you mention that you are a SPELL JIF member school district.

i) *Service Animals on Campus (Dogs) (Addendum A)* – Mr. Wilkie reported that they have observed an increase in the number of members across ACCASBO, BCIP and GCSSD JIF's who are incorporating service dogs into their programs. Having animals within crowded human populations is always a risk and always will be. The risk can only be reduced through training for the animal and handler and education within the organization. There is a very good reason why the drug sniffing dogs at the airport security line wear a sign that says: "Don't pet the dog." Addendum A is a series of blogs, advices and resources for your files in the event you need to consider a service animal or presently have one or more. Members have coverage for this risk.

j) *Lead Matters* – Mr. Wilkie reminded the members that lead is a current issue in drinking water and rubber flooring. It is a toxic volatile pollutant. Take all matters about lead very seriously as there is no coverage in any member policies for third party liability or property damage associated with lead. He urged members, if they have a rubber floor, to put in a claim NOW!

k) *Items updated on SPELLJIF.com* – All contact lists will be updated in July, after the 2017-18 Fund Year begins. Members can access all the current directories, lists, meeting information and claims information. Mr. Wilkie encouraged members to visit the website often for the most up-to-date information.

Mr. Wilkie encouraged members to notify the Executive Director's Office if they would like to change or add a user to the website; please contact Annette Reap at the Executive Director's office, via email at [Annette.Reap@ajg.com](mailto:Annette.Reap@ajg.com).

l) *Maintaining Safe Schools* – The May, 2017 issues have been emailed to Business Administrators of all member districts.

m) *Key Dates* –

- SPELL JIF Reorg. Meeting – 5/25/17 – 9:30 am @ AJG Offices in Marlton
- No JIF Meetings in June, July or August
- PRIMA Conference – 6/5-6/8/17 in Phoenix, AZ
- Annual Mold/Environmental Management Seminar – 7/19/17 @ the Double

Tree/Mt. Laurel

- Boiler Operator Refresher Training – 8/9/17 @ Lenape RHSD, Medford
- Next GCSSD JIF Meeting: 9/21/17 – 9:00 am @ Washington Township BOE Admin Bldg.
- SPELL JIF Joint Retreat – 9/27-29/17 @ Congress Hall in Cape May

n) *Adverse Contract Language in an Event – Discussion* – Mr. Ferguson initiated a discussion regarding this issue. All members were urged to read all contract language carefully.

## 2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Status* – Mr. Wilkie provided an update on Fund Year 2016-17, with claims counted and valued as of April 30, 2017. All three funds are doing exceptionally well with loss ratio numbers.

b) *2017-2018 Renewal* – Mr. Wilkie provided a verbal update on the renewal process. Mr. Hoffman will present renewal information at the SPELL JIF meeting.

c) *SPELL Meeting Minutes* – The minutes from the SPELL Meeting held on February 3, 2017 are provided for the members' information.

d) *RMC Resolutions and Agreements* – Mr. Fox informed the members that RMC Resolutions and Agreements were emailed to all districts on April 6, 2017 with a May 15, 2017 due date. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2017-2018 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox.

e) *2017-2018 Contribution Notices* – Ms. Fox explained that first installment premium billings for the 2017-2018 fund year will be mailed to all districts by June 1, 2017. All premium contributions are due by July 15, 2017 to the Fund Treasurer, Lorraine Verrill.

f) *Surplus Return Resolutions* – Surplus return resolutions will be sent to eligible current and former members by June 1, 2017. Please forward executed resolutions to the Executive Director's Office, attention Jodi Palmeri, no later than June 30, 2017.

The Fund Risk Management Plan states:

*Any current or former member who does not act on their resolution by the time established by the Board of Trustees shall forfeit their rights to act independently for that year and accept the following results:*

*In the event of non-action on a net return or money: The total net return amount shall be transferred to the individual member's portion of their unencumbered aggregate excess loss contingency fund.*

g) *2016-2017 Administrative Matter Defense Reimbursement* – Each district is eligible for up to \$1,500 annually in expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement for the 2016-2017 Fund Year. If you have any questions or need a copy of the reimbursement procedures with voucher please contact Jennifer Fox at (856)446-9133. Reimbursement requests are due by September 30, 2017.

h) *Certificates of Insurance* – Ms. Fox reported that an email will be sent to each district with a Certificate of Insurance Report listing all of the annual certificates that were processed for the 2016-2017 Fund Year. In order to prepare for the 2017-2018 Fund Year she asked that members review the report and check all certificates that are needed for the July 1, 2017 Renewal Date. Ms. Fox asked that these reports be forwarded to the Executive Director's office, to her attention, by June 30, 2017 to ensure adequate timing to prepare the new certificates.

i) *Auto ID Cards* – Ms. Fox informed the members that Auto ID cards will be mailed to all districts by the end of June for the 2017-2018 Fund Year. Cards will be created based on the information that was provided to the Executive Director’s office during the Exposure Renewal Process. Any vehicle listed as a leased vehicle will receive a vehicle specific Auto ID Card. All other vehicles will be given a generic fleet card. Ms. Fox reminded the members that if a vehicle is replaced with another fleet vehicle, the Auto ID Card can be transferred to the new vehicle.

j) *Safety Incentive Program Winners – Reimbursement Procedure* – Ms. Fox informed the members that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that have qualified for an award in the 2015-2016 Safety Incentive Program. Reimbursement requests are due by May 31, 2017. 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.

k) *Certificates of Insurance Report* – The Certificates of Insurance Report from 3/1/17 – 4/30/17 is included in the agenda.

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

Mr. Geitz referenced the March/April Activities and May/June Agenda, found in the agenda. He also reviewed the Safety Incentive Program Status Report. He also reviewed a Safety Recall Alert on Epi-Pens, due to a failing mechanism.

Mr. Geitz informed the members that he has been notified that the State is finalizing regulations mandating carbon monoxide detectors for all classrooms. Mr. Geitz will be researching this issue.

H. *Committee Meetings*

Mr. Wilkie reviewed minutes of the Finance Committee Meeting held on May 2, 2017.

X. **MOTION REQUESTED** – To Adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting.

*Motion* by Mr. Ferguson, second by Ms. Bratty, to adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

XI. **ROLL CALL**

**2017-18 Trustees**

**Margaret F. Meehan, Washington Township BOE, Chair (SPELL Trustee)**  
**Joseph Collins, Elk Township School District, Vice Chair (SPELL Alternate #1)**  
**Cherie Bratty, Upper Deerfield Township School District, Secretary, (SPELL Trustee)**  
**Donna Contrevo, Gateway RSD/National Park Borough School District**  
**Brian E. Ferguson, Penns Grove-Carneys Point Regional BOE, (SPELL Alternate #2)**  
**Nancy McCabe, Wenonah BOE**  
**Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE**

**2017-18 Alternate Trustees**

Lisa Schulz, Monroe Township Public Schools  
Greg Wilson, East Greenwich Township School District

**2017-18 Delegates**

Michael Griggel, Deptford Township Public School District

Janecia Smith, Fairfield Township School District  
Valerie Carmody, Oldmans Township BOE  
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Richard Davidson, Pennsville Public School District  
John Bolil, Salem County Vo-Tech School District  
Jason Schimpf, South Harrison Township School District

**2017-18 Alternate Delegates**

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David Sullivan, Monroe Township Public Schools  
Shari Payson, Oldmans Township BOE  
Dr. Zenaida Cobian, Penns-Grove-Carneys Point Regional BOE  
John Ogunkanmi, 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  
Edgar Keepers, Wenonah BOE  
Donna Contrevo, Westville Boro Public School District/Woodbury Heights BOE

**XII. 2017-2018 OATHS OF OFFICE**

Mr. Wilkie reported that the Oaths of Office were being presented to Chair, Vice-Chairperson, Secretary, Trustees and Alternate Trustees for signature. He asked those affected to sign the Oaths of Office and return them to Ms. Fox.

**XIII. 2017-2018 REORGANIZATION RESOLUTIONS – Adoption**

*A. Reorganization Resolutions*

*Motion* by Mr. Ferguson, second by Ms. Contrevo to adopt Resolutions 2017-01 thru 2017-14. Upon roll call vote all present voted yea. Motion carried by unanimous vote.

*B. Committee Appointments:* Mr. Wilkie asked the members to please notify Ms. Meehan of their committee preferences within the next few weeks, so that committees can be established.

**XIV.** *Motion* by Ms. Bratty, second by Mr. Ferguson to adjourn the Reorganization Meeting. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

**XV. MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, September 21, 2017 at 9:00 am at the Washington Township BOE Administration Offices in Sewell, New Jersey.

**XVI. PUBLIC COMMENT**

None



**XVII. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2017-15**

Motion by Ms. Bratty, second by Ms. Contrevo to go into Executive Closed Session. All in favor. Motion carried by unanimous vote.

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

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

**XIX. MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2017-16.**

**Resolved**, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on May 18, 2017, the following claims were discussed and are, herewith, being approved as follows:

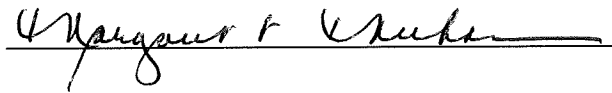
2017091067 01	2017098658 01	2017091604 01	2017094806 01
2017100953 01	2016078587 01	2016079676 01	001223297 01
2017086262 01	001195468 01	001216641 01	001222973 01
2017087331 01			

*Motion* by Ms. Contrevo, second by Mr. Rodia to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor, with the exception of Mr. Ferguson, Penns Grove/Carneys Point; Ms. Bratty, Upper Deerfield; Mr. Wilson, East Greenwich; Ms. Brazelton, Deptford; and Ms. Boston, Pennsauken, who abstained. Motion carried by majority vote.

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

*Motion* by Ms. Bratty, second by Mr. Ferguson to adjourn the May 18, 2017 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:47 PM.



Sharon Wilson, Recording Secretary