

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

**Remote Meeting via Zoom**

**OPEN SESSION MINUTES**

**Thursday, September 16, 2021**

**I. MEETING CALLED TO ORDER**

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held remotely on September 16, 2021, beginning at 1:37 pm, with Chair Cherie Bratty, 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.)

***2021-20221 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) (arrived 1:11 pm)**

**Donna Contrevo, Gateway RSD/National Park Borough School District**

**Greg Wilson, East Greenwich Township School District**

**Pam Zook, Oldmans Township BOE**

**John Ogunkanmi, Pennsauken Public Schools**

***2021-2022 Trustees not answering to roll call***

**None**

***2021-2022 Alternate Trustees answering to roll call***

**Lisa Schulz, Monroe Township Public Schools**

***2021-2022 Alternate Trustees not answering to roll call***

**Scott Campbell, Greenwich Township School District**

***2021-2022 Delegates answering to roll call***

**Kim Fleetwood, Greenwich-Cumberland/Stow Creek**

**Christopher DeStratis, Penns Grove-Carneys Point Regional BOE**

**Heather Mayhew, Pennsville Public School District**

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

**Sarah Bell, South Harrison Township School District**

**Denise DiGiandomenico, Wenonah BOE**

**Steve Crispin, Woodstown-Pilesgrove Regional School District**

***2020-2021 Delegates not answering to roll call***

**Todd Reitzel, Deptford Township Public School District**

**Robin Henry, Fairfield Township School District**

**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  
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-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  
Donna Contrevo, Westville Public School District/Woodbury Heights 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  
Jennifer Fox, Senior Account Manager – RPA, a Division of Gallagher  
Lorraine Verrill, CPA, Fund Treasurer – Verrill & Verrill, LLC (left at 1:45 pm)  
Chris Roselli, 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 Colaanni, Student Accident Program – Hardenbergh Insurance Group

**Risk Management Consultants:**

Hardenbergh Insurance Group

**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 – 2021-16**

**Resolved**, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on September 16, 2021:

2021231859	2016078827	2019158100	2018138639	2017101100
2021208882	2022242851			

*Motion* by Mr. Rodia, second by Ms. Contrevo, to approve the Payment Authorization Requests, as distributed prior to the meeting. Upon roll call, all present voted in favor. *Motion* carried by unanimous vote.

**VI. APPROVAL OF MINUTES – MOTION REQUESTED**

*Motion* by Mr. Rodia, second by Mr. Maurer, to approve the minutes of the May 20, 2021 meeting of the JIF. All in favor. Motion carried by unanimous vote.

**VII. Budget Hearing – MOTION REQUESTED**

Motion by Mr. Maurer, second by Ms. Zoom, to approve the Amended 2021-2022 Budget, as presented in the agenda.

**VIII. PROFESSIONAL REPORTS**

**A. TREASURER'S REPORT – MOTION APPROVED**

The June through August Approval Memos and Bill Lists, September Bill List, and Treasurer's Reports for periods ending 5/31/20, 6/30/20, 7/31/20 and 8/31/20 were found in the agenda.

May Fund Balance	\$13,735,153.32
June Bill List	\$75,130.69
May Claims Paid	\$278,410.12
June Fund Balance	\$13,535,998.45
July Bill List	\$1,634,838.72
June Claims Paid	\$146,778.13
July Fund Balance	\$13,055,993.28
August Bill List	\$75,235.42
July Claims Paid	\$540,967.04
August Fund Balance	\$12,894,904.17
September Bill List	\$76,352.71
August Claims Paid	\$516,641.27

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

Ms. Verrill left the meeting at 1:45 pm.

**B. SOLICITOR**

Mr. Wilkie discussed a recent ruling by the Third United States Circuit Court of Appeals requiring that a local public school district must pay full costs and tuition, together with transportation, for a private school placement designated in an IEP written by a charter school child study team. He noted that only the United States Supreme Court could reverse this ruling or legislation by the State of New Jersey declaring that charter schools must fully fund outside placements, which is unlikely.

**C. CLAIM ADMINISTRATOR**

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report were included in the agenda. He noted that Lillian Hulse is no longer with the company and claims in the Liability Unit are being split with other members of the unit. He also noted the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. Mr. Roselli reviewed Lessons Learned from Losses concerning safe lifting practices. He recommended posting the newsletter where staff can see it.

Finally, he confirmed an announcement from back in July where Qual-Lynx has been acquired by Mitchell/Genex/Coventry, which should be finalized by January 1, 2022. All contact information should remain the same.

*D. MANAGED CARE PROVIDER*

Ms. Beatty reviewed the Managed Care Summary Report as of August, 2021, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She also provided reported for year-end for 2020-2021.

*E. STUDENT ACCIDENT PROGRAM*

No report.

*F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

*1. EXECUTIVE DIRECTOR*

**Welcome New Delegates/Members**

Mr. Wilkie welcomed the newest delegates/members of the GCSSD JIF:

- Joe Collins – Delsea Regional SD
- Robin Henry – Fairfield Township SD
- Kim Fleetwood – Greenwich Township-Cumberland/Stow Creek
- Sarah Bell – South Harrison Township SD
- Steve Crispin – Woodstown-Pilesgrove Regional SD

**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.

**Environmental Management Seminar Held on July 14, 2021**

The 9<sup>th</sup> Annual Environmental Management Seminar was held on **Wednesday, July 14, 2021 from 8:00 am until noon via Zoom**. It was our largest participation ever with approximately 278 attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for the program and certificates have been distributed. Per the attached survey, responses were all positive and appreciative of the program.

**Boiler Operator Webinar Held on August 10, 2021**

The annual Boiler Operator refresher training was held on August 10, 2021 via Zoom. We were excited to present a new, revamped program with new content provided directly by the JIF. The program was attended by 285 Attendees. Certificates have been distributed to all attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program. Per the attached survey, the response from Facilities Directors was that it was a much improved program and were appreciative of the program.

**Cyber Security Symposium**

The SPELL JIF IT/Cyber Risk Management Committee did not hold a cyber webinar this year due to the pandemic, but will be producing a series of short presentations over the fall for member review and referral. More information to follow.

**STOPiT Relearn and Relaunch Webinars**

Our partner in anonymous reporting and school safety, STOPiT, is hosting a Relearn and Relaunch Webinar Series, running every Tuesday and Thursday, from now through October. STOPiT has added numerous enhancements to their anonymous reporting system, including new features and trainings for both students and administrators, which will be explained in detail on the webinars. All members listed within STOPiT Administration should have received their first email with the webinar link on August 5<sup>th</sup>. Reminder emails were also sent out from August 6<sup>th</sup>- August 20<sup>th</sup>. Staff can choose from the

drop down menu the date and time that works best for their teams (we encourage all team members to attend ☺). All registrants will receive a recording after the webinar.

The webinars run on **Tuesdays** at 9:30 am & 3 pm EST and **Thursdays** at 12:00 pm & 6:00 pm EST.

Please reach out to your dedicated STOPIT Contact or Customer Experience Manager for any questions.

#### **Public School Works**

The SPELL agreed to expand the services being offered by Public School Works. This will include the ability to distribute Board Policies, etc., and have the employee sign off of their acceptance.

We are still finalizing the contract language but need to make sure you are aware that, "After extensive negotiations, we have been unable to obtain adequate insurance certificates from the purveyors of the web service Public School Works. The amount of liability coverage that they have, coupled with the limitations in their warranty, make the level of their financial responsibility for errors inadequate. That being said, the engagement is nonetheless presented for approval with the proviso that it should be used only for training compliance and not as a source for definitive and reliable solutions to difficult management decisions you may be facing. In those cases, you should always engage your Solicitor for legal advice."

#### **SPELL JIF HR Helpline**

In April, 2021, Enquiron was acquired by Zywave, a leader in the insuretech industry. You should see no change in services. Also, please note that you are now offered unlimited member access to the services. Previously, it was restricted to only two members in the district. Please contact the Fund Administrator's office if you have any questions. Attached is the Engagement Summary for the HR Helpline for the past year.

#### **NJSBA/NJASBO/NJASA Virtual Fall Conference**

The SPELL JIF will have an Exhibit Booth at the virtual Fall Conference on October 26-28, 2021.

#### **State of the JIF Dinner**

The annual dinner is scheduled for **Thursday, December 2, 2021 at Villari's Lakeside**. Please mark your calendars. Discussion is encouraged on the status of this year's dinner during this time.

Mr. Wilkie reported that after polling the members, it was about 50/50 on districts attending the dinner. He noted the \$500 deposit given to the venue would be lost upon cancelling, but decision to cancel can be made up until November.

#### **NJSIA WC Conference – November 3-5, 2021**

The New Jersey Self-Insurers' Association has rescheduled their spring conference to November 3-5, 2021 at The Hard Rock in Atlantic City. Further details will be provided when received. Mr. Wilkie advised the invitation will be sent out at the beginning of next week.

#### **Executive Director's Office Outlook Email Issues**

In mid-July, the RPA team migrated to MS Office 365. Since that time, a portion of our members have not received email from our staff. Although inconsistent, we want you to be aware and ask that you regularly check your Spam or Junk folder. If you notice our emails (with the domain @riskprogramadministrators) are sent to your Junk folder, you may need to contact your IT department to "whitelist" our email domain. Domains added to a whitelist will bypass spam filters and do not move emails to the Junk folder. Also keep in mind if you have not received ANY of our standard emails with quorum checks and agenda information prior to your JIF meetings, please let us know, and check in with your IT department as well.

#### **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](mailto:Annette_Reap@riskprogramadministrators.com).

### **Maintaining Safe Schools**

The June through September 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**

- Spell Joint Retreat – 9/22-24/21 @ The Grand Hotel in Cape May
- SPELL Meeting – Friday, 10/1/21 – 10:00 am
- NJ Self-Insurers' Spring Conference – 11/3-5/2021 @ Hard Rock in Atlantic City
- Next GCSSD JIF Meeting - 11/18/21 – 1:00 pm @ Delsea Regional Middle School
- GCSSD State of the Fund Dinner – Thursday, 12/2/21 @ Villari's Lakeside Restaurant

## **2. UNDERWRITING AND FINANCE DIRECTOR**

### **Second Installment 2021-2022 Premium Contribution Notices**

Second installment 2021-2022 premium contribution notices were emailed to members on September 1, 2021. Payments are due by October 15, 2021 to the Fund Treasurer, Mrs. Verrill. Final Installment invoices will be emailed on November 1, 2021 with a due date of January 15, 2022.

### **District/Fund Incurred Losses Report**

Mr. Hoffman will provide an update on Fund Year 2020-2021 as of August 31, 2021.

### **2021-2022 Plan of Risk Management**

The 2021-2022 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section.

### **2022-2023 Exposure Renewal and Budget Process**

It is critical that every member district complete and forward needed information to the Administrator's office by the noted deadline. The process is simple and usually involves little time or effort. This data begins the renewal and budgeting process.

**Payroll:** Please include the Fund Administrator's office on your district audit circulation list. An entire copy of your district audit for the year ending June 30, 2021 is requested. Delineate on the Enterprise Fund Schedule how much of cafeteria payroll is management fees, if any. We will use the entire payroll shown unless you advise otherwise. **Please submit a copy of your Audit for year ending June 30, 2021 when completed and available for release/posting to district website, to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053 or email to [jennifer\\_fox@ajg.com](mailto:jennifer_fox@ajg.com).**

**Student Count:** Please provide the Fund Administrator with a copy of your current ASSA Report summary pages concurrent with filing it with the County. **Please submit a copy of your ASSA report by December 15, 2021, or as soon as available, to Jennifer Fox, SPELL JIF, PO Box 449, Marlton, NJ 08053 or email to [jennifer\\_fox@ajg.com](mailto:jennifer_fox@ajg.com).**

**Vehicle and Watercraft lists:** Vehicle and watercraft lists will be sent in September/October requesting verification of the following information for each district vehicle: Group, Year, Make, Model, Complete Vin #, Executive Auto Driver's name, leased – Yes/No, Cost, Department, Seats and

Vehicle Weight. And each district watercraft: make, model, vessel name, length in feet, serial #, Department/School, and cost. Members are asked to verify the existing vehicles and watercraft, and update the list via deleting or adding, if applicable before submitting the completed list.

**Employee Count:** An employee count questionnaire will be sent in September/October requesting the number of employees in the following categories: Full Time Instructional Staff, Full Time Instructional Aides, Full Time Administrators, Full Time Counselors/Psychologists, Full Time Other and Total Part Time.

**Property:** Gallagher Bassett is conducting building value appraisals. A property value renewal questionnaire will be included in the Exposure Renewal Packet asking for projected value of contents, outdoor property, extra expense, Business Income and Mobile Equipment. **In addition to the usual information requested, this year we will again ask for occupancy information for all locations for both employees and students.**

**Cyber, Drones and Environmental:** We will be forwarding applications on these exposures and expect there will be new information requirements and may be multiple applications. We will be aggressively examining all options this year for these coverages and accurate, timely information will prove the difference maker.

#### **Gallagher Bassett Appraisal Services Questionnaire**

A questionnaire from Gallagher Bassett was emailed to all members on July 30, 2021. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires are due September 15, 2021 so we ask that if you have not already done so please complete and return to Erin Fischer as soon as possible in order to keep the appraisal process running smoothly. Those districts that are up for a site visit this year should have been contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: Monroe Twp Public Schools, Penns Grove-Carneys Point Regional BOE, Upper Deerfield Twp SD, Westville BOE, Delsea RHSD, Greenwich Twp BOE (Cumberland) and Stow Creek Twp BOE. Other site visits may be scheduled after the questionnaires are received.

Ms. Bratty advised that the appraiser had already visited her three districts and noted he was very nice.

#### **NJ DOL Compliance Enforcement Cross Match**

A letter regarding the cross match program was sent on September 1, 2021 to Melpomene Kotsines, Esq. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 95 school districts in the JIFs of ACCASBO, BCIP, GCSSD and SEJIF. This annual submission is a means to hopefully correct member districts occasionally receiving Cross Match Response Forms in error from the Department of Labor due to incorrect TINs or misspelled district names. If you receive this form, please do not respond, and fax a copy to Ms. Fox at the Executive Director's office.

#### **2020-2021 & 2021-2022 Administrative Matter Defense Reimbursement**

An email was sent to all members on September 2, 2021 with the memo and voucher to submit for your Administrative Matter Defense Reimbursement. Each district is eligible annually for an expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. **Beginning with the 2021-2022 Fund Year the amount of reimbursement has increased to \$2,500.** Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement. Reimbursement requests are due by September 30, 2021 for the 2021-2022 Fund Year and September 30, 2022 for the 2021-2022 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.

**Certificates of Insurance Report** from 5/01/21 – 8 /31/21-enclosed in the agenda.

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

Mr. Geitz reviewed Spring/Summer Activities and September/October Agenda and gave an update regarding the Safety Incentive Program Criteria for 2021-22. He also referred to his Safety Notice regarding Back to School issues to remind members to focus on setting up their district safety programs for another year of success.

H. *COMMITTEE MEETINGS*

1. Mr. Wilkie noted that the Committee Appointments for 2021-22 are attached. Please review and scheduling of meeting will be shortly.

IX. **MOTION REQUESTED – Resolution 2021-17**

Motion by Mr. Rodia, second by Mr. Maurer, to meet in Closed Session on November 18, 2021 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

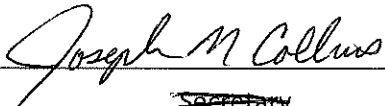
X. Miscellaneous Business, Public Comment and/or RMC comments.

None.

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

*Motion* by Mr. Collins, second by Mr. Maurer, to adjourn the September 16, 2021 meeting. All in favor.  
Motion carried by unanimous vote.

The meeting adjourned at 2:16 p.m.

  
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~~Secretary~~  
Chair