

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

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

OPEN SESSION MINUTES

Tuesday, September 18, 2018

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSDJIF) was held at the Washington Township Board of Education Offices, 206 E. Holly Avenue, Sewell, New Jersey on Tuesday, September 18, 2018, beginning at 1:15 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 Boro Public School District/Woodbury Heights BOE)
Donna Contrevo, Gateway RSD/National Park Borough School District
Brian E. Ferguson, Penns Grove-Carneys Point Regional BOE (SPELL Alternate)
Greg Wilson, East Greenwich Township School District
Margaret F. Meehan, Washington Township BOE, (SPELL Trustee)

2018-2019 Trustees not answering to roll call

No One

2018-2019 Alternate Trustees answering to roll call

Richard Davidson, Pennsville Public School District

2018-2019 Alternate Trustees not answering to roll call

Lisa Schulz, Monroe Township Public Schools

2018-2019 Delegates answering to roll call

Todd Reitzel, Deptford Township Public School District
Janecia Smith, Fairfield Township School District
Scott Campbell, Greenwich Township School District
Pam Zook, Oldmans Township BOE
Noreen Boston, Pennsauken Public Schools

Jason Schimpf, South Harrison Township School District
Kelly Brazelton, Wenonah BOE
Rose Wang Chin, Woodstown-Pilesgrove Regional School District

2018-2019 Delegates not answering to roll call

John Bolil, Salem County Vo-Tech School District

2018-2019 Alternate Delegates answering to roll call

Dr. Michael Knox, Fairfield Township School District
John Ogunkanmi, Pennsauken Public Schools
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
Christopher Rodia, Gateway Regional School District/National Park Boro 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
Donna Contrevo, Westville Boro Public School District/Woodbury Heights BOE

Fund Professionals:

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.
Scott C. Tennant, Area Vice President, AJGRMS, Inc.
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.
Annette Reap, Executive Coordinator, AJGRMS, Inc.
Lorraine Verrill, Fund Treasurer (left at 1:30 pm)
Louis J. Greco, Esquire – Fund Solicitor
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
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 GCSSDJIF 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. Ferguson, second by Ms. Contrevo to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2018-17.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on September 18, 2018, the following claims were discussed and are, herewith, being approved as follows:

2018127765 01	001075483 01	2018143671 01	001181535 01
2017096132 01	001233860 01	001228625 01	

Motion by Ms. Bratty, second by Ms. Contrevo 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, Ms. Meehan, and Ms. Bratty, who abstained. Motion carried by majority vote.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Rodia, second by Ms. Contrevo to approve the minutes of the May 17, 2018 meeting of the Fund. Upon roll call vote, all voted yea, with the exception of Ms. Chin, who abstained. Motion carried by majority vote.

VII. MOTION REQUESTED – Adoption of Amended Budget

Motion by Mr. Ferguson, second by Ms. Bratty to adopt the 2018-2019 Amended Budget. Motion carried by unanimous vote.

VIII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT

Ms. Verrill reviewed June, July, and August Approval Memo and Bill List, September Bill List, and Treasurer's Reports for periods ending 5/31/18, 6/30/18, 7/31/18, and 8/31/18.

May Fund Balance	\$10,836,284.58
June Bill List	\$ 83,408.69
May Claims Paid	\$307,032.62
June Fund Balance	\$10,616,139.81
July Bill List	\$1,719,008.98
June Claims Paid	\$ 158,443.51
July Fund Balance	\$10,604,954.28
August Bill List	\$67,090.01
July Claims Paid	\$163,524.62
August Fund Balance	\$10,649,271.86
September Bill List	\$71,480.11
2017-18 Assessment Reimbursement	5,636.00
August Claims Paid	\$367,230.84

Ms. Verrill reported that all accounts are currently receiving 2% interest.

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

B. ATTORNEY

Mr. Greco reviewed his report in detail regarding recent labor law decisions.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed personnel changes within Qual-Lynx. He then reviewed Adjuster Pendencies, the Notice of Subrogation Abandonment Report, and Open Subrogation Report. He also reviewed Lessons Learned from Losses regarding Safe Lifting. Mr. Roselli advised that he can provide special reports to the members and they can be requested through the website. All report requests are submitted directly to Mr. Roselli.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed QualCare's managed care summary report through the month of August, 2018.

E. STUDENT ACCIDENT PROGRAM

Ms. Colaanni reviewed the Student Accident Group Purchase Program. Mr. Wilkie reminded members to use the new student accident claim forms, and destroy the old ones.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

a) *Welcome New Members/Delegates* – Mr. Wilkie welcomed the following new members to the GCSSD JIF: Scott Campbell, Greenwich Township SD, John Bolil, Salem County Special Services School District, and Rose Wang Chin, Woodstown-Piles Grove RSD.

b) *2018 AGRIP Conference Reports* – Mr. Wilkie reviewed the reports from AGRIP attendees from Southampton Township BOE (BCIP) and Northern Burlington County RSD (BCIP).

c) *Environmental Management Seminar held on July 18, 2018* – The 6th Annual Environmental Management Seminar "Mold and IAQ in our Schools" was held on July 18, 2018 at the Double Tree in Mount Laurel. There were 118 attendees from 53 School Districts: 11 - ACCASBO; 27 - BCIP; 7 - GCSSD; and 8 Non-member districts. Mr. Wilkie reported that the response was very positive from attendees regarding the presentations, and the survey results are included in the agenda. He reported that they were able to secure CEU's from the New Jersey Building & Grounds Association for the Facilities Managers attending for the first time. He asked members for any suggestions about next year's program.

d) *Boiler Operator Refresher Training Held on August 15, 2018* – Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 15th at Collingswood High School in Collingswood. The training was 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. Mr. Wilkie was pleased to report that 24 member districts took the opportunity to participate in this training, about 200 people total.

e) *SPELL JIF Joint Retreat – September 26-28, 2018* – Mr. Wilkie reminded the members of the Joint Retreat being planned for Wednesday, September 26th through Friday, September

28th, 2018 at Congress Hall in Cape May. He reported that 39 of the 85 SPELL districts are expected to be in attendance, 6 from GCSSD.

A comprehensive Program has been put in place for the three day retreat, and Mr. Wilkie reviewed the agenda.

f) *NJSBA/NJASBO/NJASA Fall Conference* – Mr. Wilkie reported that the SPELL JIF will have an Exhibit Booth at the Fall Conference on October 23-24, 2018 in Atlantic City. The booth location is #478, the same as last year.

g) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner will be held on Thursday, November 29, 2018 at Auletto's in Almonesson. He stated that electronic invitations will be sent out in October.

All districts will be recognized for their efforts, with special recognition for those districts that have won safety awards and managed claims well. Mr. Wilkie reminded members to nominate personnel from their districts who have gone above and beyond in their service in the past year for the "Safety Star" of the year to the Safety Coordinator's office.

h) *Items updated on SPELLJIF.com* – The SPELLJIF.COM website has been updated to reflect the 2018-19 Fund Year information. You 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.

The Member Login section of the site has been transitioned to a new design and platform.

If members 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@ajg.com.

i) *2019-20 Membership Renewals* – Mr. Wilkie reported that eight (8) districts are up for membership renewal on July 1, 2019. They include Deptford, Fairfield, Monroe, Oldmans, Pennsville, Salem County Vo-Tech, Upper Deerfield, and Wenonah. Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. In August, 2018, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

j) *Maintaining Safe Schools* – The May through September, 2018 issues have been emailed to Business Administrators of all member districts.

k) *Key Dates* –

- SPELL JIF Joint Retreat – 9/26-28/18 @ Congress Hall in Cape May
- Spell Meeting – Friday, 10/12/18 – 10:00 a.m. at the Gallagher office in Marlton
- Next GCSSD JIF Meeting: 11/15/18 – Washington Township BOE Administration Offices, 1:00 PM
- GCSSD State of the JIF Dinner – Thursday, 11/29/18 – 6:00 p.m. at Auletto's Caterers

2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Incurred Losses Report* – Mr. Tennant provided an update on Fund Year 2017-2018 as of August 31, 2018.

b) *Second Installment 2018-2019 Premium Contribution Notices* – Ms. Fox informed the members that second installment 2018-2019 premium contribution notices were sent on August 31, 2018. Payments are due by October 15, 2018 to the Fund Treasurer, Mrs. Verrill. Final installment invoices will be mailed on December 1, 2018, with a due date of January 15, 2019.

Members were asked to contact Ms. Palmeri in the Executive Director's Office if they have any questions.

c) *2018-2019 Plan of Risk Management* – Ms. Fox stated that the 2018-2019 Plan of Risk Management has been posted to the SPELLJIF website under the Budget and Operating Documents section.

d) *2018-2019 Exposure Renewal and Budget Process* – Ms. Fox informed the members that 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, 2018 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, 2018 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@aig.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, 2018, or as soon as available, to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053, or email it to Jennifer_fox@aig.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. 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 complete 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: American Appraisal Associates is conducting building value appraisals. A property value renewal questionnaire will be sent to all districts in the fall 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. Mr. Wilkie urged members to let the office know if their reports will be delayed.

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.

Mr. Wilkie reminded all members to please provide this information as quickly as possible, in order for the Executive Director's Office to formulate the JIF Budget and provide budget numbers to members.

e) *Duff & Phelps Questionnaire* – Ms. Fox reported that a questionnaire from Duff & Phelps was emailed to all members on Monday, August 6, 2018. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires were due August 31, 2018, and there are five (5) districts that have not completed and returned them. She urged those members to

complete and return the questionnaires as soon as possible. Those districts that are scheduled for a site visit this year should have been contacted by Duff & Phelps to schedule that visit. Those districts are: East Greenwich Township School District, Pennsville Public School District, Wenonah BOE, Greenwich Township School District, Salem County Special Services, and Woodstown-Pilesgrove Regional School District. Other site visits may be scheduled based on the information provided on the completed questionnaires.

f) *NJ DOL Compliance Enforcement Cross Match* – Ms. Fox reported that a letter regarding the cross match program was sent on July 26, 2018. The letter from Ms. Fox to Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 85 school districts in the JIF's 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.

g) *2017-2018 & 2018-2019 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. Reimbursement requests are due by September 30, 2018 for the 2017-2018 Fund Year and September 30, 2019 for the 2018-2019 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.

i) *Certificates of Insurance Report* – The Certificates of Insurance Report from 5/1/18 – 8/31/18 is included in the agenda.

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

Mr. Geitz referenced the June/July/August Activities and September/October Agenda, found in the agenda. He also reviewed a Safety Notice regarding End of School Year Safety.

H. **Committee Meetings**

None

IX. **PUBLIC COMMENT**

None

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

Motion by Ms. Bratty, second by Mr. Ferguson to adjourn the September 18, 2018 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:25 PM.


Sharon Wilson, Recording Secretary