

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

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

**OPEN SESSION MINUTES**

**Thursday, September 19, 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 BOE Office, 206 E. Holly Avenue, Sewell, New Jersey on September 19, 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.)

***2019-2020 Trustees answering to roll call***

**Joseph Collins, Elk Township School District, Chair (Spell Trustee)**  
**Cherie Bratty, Upper Deerfield 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**  
**Greg Wilson, East Greenwich Township School District**  
**Pam Zook, Oldmans Township BOE**  
**John Ogunkanmi, Pennsauken Public Schools**

***2019-2020 Trustees not answering to roll call***

**None**

***2019-2020 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**

***2019-2020 Delegates answering to roll call***

**Todd Reitzel, Deptford Township Public School District (arrived 1:08 pm)**  
**Ken Verrill, Penns Grove-Carneys Point Regional BOE**  
**Heather Mayhew, Pennsville Public School District**  
**Frank Maurer, Salem County SSSD (arrived 1:45 pm)**  
**Janine Wechter, Washington Township BOE**

**2019-2020 Delegates not answering to roll call**

Janecia Smith, Fairfield Township School District  
Jennifer Bates, Salem County Vo-Tech School District  
Jason Schimpf, South Harrison Township School District  
Denise DiGiandomenico, Wenonah BOE  
Rose Wang Chin, Woodstown-Pilesgrove Regional School District (SPELL Alternate)

**2019-2020 Alternate Delegates answering to roll call**

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  
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  
Harold Finkle, Washington Township BOE  
Donna Contrevo, Westville Boro Public School District/Woodbury Heights BOE

**Fund Professionals:**

Craig H. Wilkie, Area Vice President, RPA, a Division of Gallagher  
Jennifer Fox, Sr. Account Manager, Gallagher  
Lou Greco, JIF Solicitor  
Lorraine Verrill, Fund Treasurer (left 1:15 pm)  
Danielle Colaianni, Hardenbergh, Student Accident Program  
Chris Roselli, Claims Administrator, Qual-Lynx  
Karen Beatty, Qual-Lynx  
John W. Geitz, Safety Coordinator, Risk Assessment Services  
Jim Weber, Assistant Safety Coordinator, Risk Assessment Services  
Annette Reap, Recording Secretary

**Risk Management Consultants**

Hardenbergh Insurance Group – Greenwich Twp/Monroe Twp

**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 Mr. Rodia, 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 May 16, 2019 meeting of the Fund. All in favor. Motion carried by unanimous vote.

**VI. PROFESSIONAL REPORTS**

**A. TREASURER'S REPORT**

Ms. Verrill reviewed April Approval Memo and Bill List, May Bill List, and Treasurer's Reports for periods ending 03/31/19, and 04/30/19.

May Fund Balance	\$11,899,785.67
June Bill List	\$82,484.83
May Claims Paid	\$454,644.62
June Fund Balance	\$11,491,284.79
July Bill List	\$1,869,943.96
June Claims Paid	\$358,354.21
July Fund Balance	\$11,091,469.67
August Bill List	\$68,293.89
July Claims Paid	\$144,557.83
August Fund Balance	\$11,638,353.48
September Bill List	\$71,680.34
August Claims Paid	\$374,127.26

*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.

**B. SOLICITOR**

Mr. Greco reviewed a Sports Injury Claim that was recently ruled upon in the state of New Jersey, Superior Court Appellate Division. The new ruling states that a student participating in a student/faculty sporting event is considered to have occurred during the "ordinary course of play" and, therefore, liability is not with the school district.

A second case reviewed by Mr. Greco was regarding association officers getting more release time than other faculty. This is against public policy and illegal to have release time to support anything other than the activities of the district.

The last case reviewed by Mr. Greco was involving the Newark Board of Education and the release of their attendance officer. Mr. Greco noted that while this was held not to be a mandated position, a district must have someone monitoring attendance.

**C. CLAIM ADMINISTRATOR**

Mr. Roselli reviewed the Adjuster Pending Report, noting that there has been no change in staffing since his last report, and Open Subrogation Report as of August 30, 2019. He noted the Emergency PAR Stewardship Report included in the agenda for claims that were presented to the Trustees over the summer months.

He also discussed Lessons Learned from Losses regarding safe lifting. Mr. Roselli reported that many of these claims are preventable, but it one of the most common claims filed.

*D. MANAGED CARE PROVIDER*

Ms. Beatty reviewed the Managed Care Summary reports as of 2018-19 Year End and August, 2019, as well as the Average Days to Report and Transitional Duty Summary Report. Mr. Wilkie highlighted two new columns providing information on average days to report to TPA and to Insured.

Ms. Beatty also made the members aware of two serious claims handled by their office from a municipal client of serious and severe injuries as the result of tick bites. She stressed the importance of being aware for facilities staff and advised more information could be obtained from the CDC's website.

*E. STUDENT ACCIDENT PROGRAM*

A Status Report was presented to the Trustees by Ms. Colaianni on the student accident program for 2019-20. She noted the correct address for the claims form and asked the members to confirm that this was currently being used to avoid delays in processing. Ms. Colaianni advised that renewal packets for sent to the Business Administrators on 6/27/19. Finally, Ms. Colaianni advised that Bollinger has provided districts with their claims experience for the last five years. Members should review to make sure that all students listed are in their districts.

*F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

*1. EXECUTIVE DIRECTOR*

**Welcome New Members/Delegates**

We would like to welcome the newest delegates of the GCSSD JIF:

Frank Maurer – Salem County SSSD

Janine Wechter – Washington Township

**2020-21 Membership Renewals**

Five (5) districts are up for membership renewal on July 1, 2020. **They include East Greenwich, Elk Township, South Harrison, Washington Township and Westville Borough.**

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. On September 13, 2019, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

**NJSIA WC Conference – May 8-10, 2019**

The results of a post-conference survey sent to the attendees are included in the agenda.

**2019 PRIMA Conference Reports**

Included in the agenda packet are reports from the attendees of the PRIMA Conference, Chris Veneziani, Folsom (ACCASBO) and Cherie Bratty, Upper Deerfield (GCSSD).

**Environmental Management Seminar Held on July 17, 2019**

The 7<sup>th</sup> Annual Environmental Management Seminar was held on **Wednesday, July 17, 2019 from 8:00 am until noon at the DoubleTree in Mount Laurel.** There were approximately 198 attendees from 77 School Districts (16 ACCASBO, 27 BCIP, 11 GCSSD and 23 Non-member Districts). The response was very positive from attendees regarding the presentations. Included is a summary of the attendee survey, along with a copy of the agenda. We look forward for any suggestions about next year's program.

**2019 Mold Seminar Follow up Survey for Environmental Hazard Risk Identification Program (EHRIP) Services**

A survey was sent to all members on July 19, 2019. In total, 23 School Districts responded. The EHRIP was created to help reduce environmental risk among member school districts by providing a qualified

consultant's third party evaluation and examination of the members' physical plant, HVAC systems and operational capacity to respond to mold concerns. The results of the survey will be utilized to identify trends within the SPELL JIF and how best we can address the issues. Participation in the program is 100% voluntary, and will be initially funded by the SPELL JIF.

#### **Mold Claim Reporting Update**

As of 08-29-2019, there have been eleven (11) mold claims reported to Beazley Insurance, the Environmental Carrier to SPELL JIF members. Mistakes in reporting continue to be made jeopardizing coverage. First mistake is: we can handle this, so let's not report. Wrong! Here is the rule: see mold report mold. Mold reported a week late jeopardizes coverage. The policy requires consent from Beazley on the choice of CIH and on the authorization to pursue a scope of services written by the agreed upon CIH. Not getting consent jeopardizes coverage. All you need to know is found on the SPELL website at: <http://www.spelljif.com/pollution-mold-information>. Here is the process to follow: See mold, report mold and include a stated request for consent to use your CIH on the claim report form. Once you receive an acknowledgment, call the Beazley claims adjuster and seek consent for your CIH and at the same time pin the adjuster down on the timing of consent associated with the anticipated Scope of Services to remediate. Chase the Beazley adjuster until you get what you need. Don't be victim to the process speed, speed it up. Tips: 1) Using any one of the three recommended CIH firms who are listed on the claim reporting form will speed the process. 2) Any other CIH may require Beazley to spend time vetting the firm and that will slow the process. 3) The actual inspection must be done by a CIH and can't be a survey done by an environmental consultant and signed off on by a CIH who was not present.

#### **Cyber Security Symposium – July 24, 2019**

The SPELL JIF IT/Cyber Risk Management Committee held its first risk management symposium focused on managing cyber security risk in school districts at the DoubleTree Suites in Mount Laurel. There were over 100 attendees: 28 from ACCASBO, 70 from BCIP and 5 from GCSSD. Attached are the results of the attendee survey.

#### **Technology Risk Management Services Proposal by CyZen LLC**

Surveys were distributed to all members on June 12, 2019. In total, 34 School Districts responded and each received an individual proposal from CyZen. These proposals contained pricing for (1) Employee Cyber Security Awareness Training and (2) Vulnerability Testing of member district's systems. While the SPELL is not paying for the services, we wanted members to be aware of the cost. There is no obligation to use CyZen, but given our history with them, we are confident in their capabilities and believe their pricing to be competitive. Our research shows that employee training and vulnerability testing are vital to reducing the risk of a cyber-related event, and we recommend all members budget for such services.

#### **STOPit/WeTip Reminder**

SPELL JIF provides every member who elects to use it, the STOPit/WeTip programs. They are now combined and provide 24/7/365 anonymous reporting of all issues that are impacting students. To learn more and access the program go to: <http://www.spelljif.com/stopt>.

#### **Drone Coverage Reminder**

As expected, all organizations are finding useful purpose for drones. For schools, a good risk management use is for roof top inspections where setting a ladder, climbing up and down and walking around inspecting roofs is dangerous work that can be done by training facilities staff and getting them licensed for drone use and buying a drone for them to conduct such inspections. **Your coverage document provides coverage, but only for licensed operators and federally registered drones, and only after evidence of licensing and registration has been provided to the Administrator's office.** This risk management requirement is in lock step with FAA regulations and ensures a knowledgeable

user and safe activity. Go to the SPELL website for further information:  
<http://www.spelljif.com/drone-update-form>.

### **November Professional Development**

We will be providing an elective Professional Development following the November meeting on the impact of the change to the Statute Of Limitations related to Sexual Abuse and Molestation claims. This is a very serious issue potentially impacting every member in explosive ways and we encourage all members to be present. We have already met with our reinsurer, claims team, JIF solicitor and actuary to define the many issues surrounding this change and begin building a best practices claim management response.

### **Boiler Operator Refresher Training Held on August 6, 2019**

Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 6<sup>th</sup> at Washington Township High School in Sewell. 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 wanted to refresh their skills. Twenty-six (26) member districts took the opportunity to participate, training approximately 230 people total.

### **SPELL JIF Joint Retreat – September 25-27, 2019**

We are looking forward to the Joint Retreat to be held on **September 25<sup>th</sup> (Wed) through September 27<sup>th</sup> (Fri), 2019 at Congress Hall in Cape May**. We are expecting 40 of the 86 SPELL districts to be in attendance; 18 from BCIP. A copy of the agenda is included in the agenda packet. A comprehensive Program has been put in place for the three day retreat.

- Wednesday afternoon's session, presented by Andras Tilcsik and Chris Clearfield, will lead us through a discussion of purpose and best practices to help guide and inform the future of the SPELL JIF and its members.
- Thursday is Capehart Day! John Geaney and Carmen Saginario will discuss Workers' Compensation issues, Medical Marijuana and Employees Rights.
- Friday's program will address Third Party Management, as well as review the recommended changes in the Certificate of Insurance Guidelines and implementing a COI Diary system for your district.

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

The SPELL JIF will have an Exhibit Booth at the Fall Conference on October 22-23, 2019 in Atlantic City. The Booth Location is #478, the same as last year.

### **State of the Fund Dinner**

The annual dinner will be held on **Thursday, December 5, 2019 at Auletto's Caterers in Almonesson**. An invitation will be sent out electronically in early October. Mark the date on your calendars!

We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well. Remember to nominate personnel from your district 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.

### **Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website is currently being updated to reflect the 2019-2020 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.

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 May through August 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**

- SPELL JIF Joint Retreat – 9/25-27/19 @ Congress Hall in Cape May
- SPELL Meeting – Friday, 10/4/19 – 10:00 a.m. at the Gallagher office in Marlton
- Next GCSSD JIF Meeting - 11/21/19 – 1:00 pm (Third Thursday) @ Washington Township BOE Offices
- GCSSD State of the Fund Dinner – Thursday, 12/5/19 – 6:00 pm @ Auletto's Caterers in Almonesson

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

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

Mr. Wilkie will provide an update on Fund Year 2018-2019 as of August 31, 2019.

### **2019-2020 Plan of Risk Management**

The 2019-2020 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

### **Second Installment 2019-2020 Premium Contribution Notices**

Ms. Fox advised that second installment 2019-2020 premium contribution notices were emailed to members on August 30, 2019. Payments are due by October 15, 2019 to the Fund Treasurer, Mrs. Verrill. Final installment invoices will be mailed on December 2, 2019 with a due date of January 15, 2020.

### **2020-2021 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, 2019 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, 2019 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, 2019, 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:** Duff & Phelps 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.

#### **Duff & Phelps Questionnaire**

A questionnaire from Duff & Phelps was emailed to all members on Friday, July 12, 2019. 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 30, 2019; there are still nine (9) districts that have not completed and returned the questionnaire. We ask that if you have not completed the questionnaire to please do so 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 Duff & Phelps to schedule that visit. The districts scheduled for this year are: Elk Township School District, Fairfield Township School District, National Park Boro School District and Woodbury Heights BOE. Other site visits may be scheduled after the questionnaires are received.

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

A letter regarding the cross match program was sent on August 30, 2019. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 86 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.

#### **2018-2019 & 2019-2020 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, 2019 for the 2018-2019 Fund Year and September 30, 2020 for the 2019-2020 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 5/01/19 – 8 /31/19-enclosed.

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

Mr. Geitz referenced the May through August Activities and September/October Agenda, found in the agenda. He also noted the 2018-19 Safety Incentive Program Status Report. He asked the members to provide him with any updates not included in the report. Mr. Geitz will ask for all final information in the fall to determine the winners for the Safety Incentive Program. Mr. Geitz also reported that he has completed the new Bus Driver Safety Training program required under the new NJMVC regulations. He noted that the new program meets the intent of the regulation. Mr. Geitz referred to the Back to School Safety Notice included in the agenda packet.



H. *Committee Meetings*

1. 2019-2020 Committee Appointments – Mr. Wilkie referred to the list of committee appointments included in the agenda packet.
2. Strategic Planning Committee – Mr. Wilkie advised that the committee met prior to today's JIF meeting to review items to be addressed over the coming year.

Mr. Wilkie also noted that the Claims Management Committee is scheduled to meet on October 7, 2019 at Gateway.

VII. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, November 21, 2019 at 1:00 pm at the Washington Township BOE Offices, 206 E. Holly Avenue, Sewell, NJ.

VIII. **PUBLIC COMMENT**

There was none.

IX. **MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2019-17**

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

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

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

XI. **MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2019-18.**

*Resolved*, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on September 19, 2019 the following claims were discussed and are, herewith, being approved as follows:

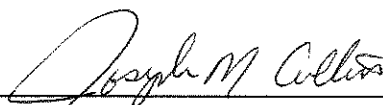
001026061	2018129353	2018124273	2019171124	001187333
001233931	2016082911	2018112932	001235322	2016082336
2018155295	001212827	2019175382		

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

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

*Motion* by Mr. Verrill, second by Ms. Bratty, to adjourn the September 19, 2019 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:27 p.m.

  
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~~Christopher Rodia, GCSSD JIF Secretary~~  
Joe Collins, GCSSD JIF Chair