

**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 21, 2017

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held at the Washington Township Board of Education Offices, 206 E. Holly Avenue, Sewell, New Jersey on Thursday, September 21, 2017, beginning at 8:58 am, 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.)

2017-2018 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) (arrived at 9:01 am)
Donna Contrevo, Gateway RSD/National Park Borough School District
Brian E. Ferguson, Penns Grove-Carneys Point Regional BOE (SPELL Alternate #2)
Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE)

2017-2018 Trustees not answering to roll call

Cherie Bratty, Upper Deerfield Township School District, Secretary (SPELL Trustee)
Nancy McCabe, Wenonah BOE

2017-2018 Alternate Trustees answering to roll call

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

2017-2018 Alternate Trustees not answering to roll call

No One

2017-2018 Delegates answering to roll call

Pam Zook, Oldmans Township BOE
Noreen Boston, Pennsauken Public Schools
Richard Davidson, Pennsville Public School District

2017-2018 Delegates not answering to roll call

William Blatchley, Deptford Township Public School District
Janecia Smith, Fairfield Township School District
John Bolil, Salem County Vo-Tech School District
Jason Schimpf, South Harrison Township School District

2017-2018 Alternate Delegates answering to roll call

John Ogunkanmi, Pennsauken Public Schools

2017-2018 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
David Sullivan, Monroe Township Public Schools
Shari Payson, Oldmans Township BOE
Dr. Zenaída 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.
Louis J. Greco, Esquire – Fund Solicitor
John W. Geitz, Safety Coordinator, Risk Assessment Services
Chris Roselli, Claims 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 9:05 am)
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 Mr. Ferguson, 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 Mr. Rodia, second by Mr. Ferguson to approve the minutes of the May 18, 2017 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VI. MOTION REQUESTED – Adoption of Amended Budget

Motion by Mr. Ferguson, second by Ms. Contrevo to adopt the 2017-2018 Amended Budget. Motion carried by unanimous vote.

VII. 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 5/31/17, 6/30/17, 7/31/17, and 8/31/17.

May Fund Balance	\$9,411,878.94
June Bill List	\$ 72,140.40
May Claims Paid	\$382,994.70
June Fund Balance	\$9,123,870.18
July Bill List	\$1,579,444.86
June Claims Paid	\$ 226,631.61
July Fund Balance	\$9,421,754.70
August Bill List	\$61,441.95
July Claims Paid	\$210,591.09
August Fund Balance	\$9,414,566.32
September Bill List	\$62,703.84
August Claims Paid	\$228,348.79

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

B. ATTORNEY

Mr. Greco reviewed his report in detail regarding indemnifying a teacher for bad intentional acts.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed personnel changes within Qual-Lynx. He then reviewed Adjuster Pending, the Notice of Subrogation Abandonment Report, and Open Subrogation Report. He also reviewed the Emergency PAR Stewardship Report, a letter from Ann Noble, retired President and CEO of Qual-Lynx, and Lessons Learned from Losses regarding a reporting refresher.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed QualCare's managed care summary report through the month of August, 2017. She also reported that Qual-Lynx is tracking several facility changes, and will keep the members informed as the changes are finalized.

E. STUDENT ACCIDENT PROGRAM

Ms. Ridolfino reviewed the Student Accident Group status report.

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: Bill Blatchley, Deptford Township, and Pam Zook, Oldmans Township.

b) *2017 Prima Conference Reports* – Mr. Wilkie reviewed the reports from PRIMA attendees from Folsom (ACCASBO), Haddonfield (BCIP) and Riverside (BCIP)

c) *SPELL JIF HR Hotline* – The Member Engagement Summary Report from Enquiron for fund year 2016-17 is included in the agenda. Mr. Wilkie asked members to review the staff members from their districts who have access and update any information, if necessary, by contacting Annette Reap at the Fund Administrator's office.

d) *Environmental Management Seminar held on July 19, 2017* – The 5th Annual Environmental Management Seminar "Mold and IAQ in our Schools" was held on Wednesday, July 19, 2017 at the Double Tree in Mount Laurel. There were 70 attendees from 39 School Districts: 10 - ACCASBO; 19 - BCIP; 7 - GCSSD; and 3 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 for the first time. He asked members for any suggestions about next year's program.

e) *Boiler Operator Refresher Training Held on August 9, 2017* – Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on Wednesday, August 9th at Lenape Regional High School, 235 Medford Road in Medford. 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. Only 10 member districts took the opportunity to participate in this training, about 157 people total.

f) *SPELL JIF Joint Retreat – September 27-29, 2017* – Mr. Wilkie reminded the members of the Joint Retreat being planned for Wednesday, September 27th through Friday, September 29th, 2017 at Congress Hall in Cape May. He reported that 33 of the 76 SPELL districts are expected to be in attendance, 5 from GCSSD.

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

g) *NJSBA/NJASBO/NJASA Fall Conference* – Mr. Wilkie reported that the SPELL JIF will have an Exhibit Booth at the Fall Conference on October 24-25, 2017 in Atlantic City. The booth location is #478, the same as last year. The "giveaway" will be ear buds.

h) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner will be held on Thursday, November 30, 2017 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.

i) *Arthur J. Gallagher Publications* – Mr. Wilkie reviewed the following AJG Publications: "Don't Bother Me. I'm Embezzling", and "Prepare for Electronic Submission of Injury and Illness Records to OSHA". Mr. Geitz added that this requirement may never apply to PEOSHA.

j) *Enquiron Publication* – Mr. Wilkie reviewed this item, "Controversial New Overtime Rule Officially Abolished".

k) *2018-19 Membership Renewals* – Mr. Wilkie reported that five (5) districts are up for membership renewal on July 1, 2018. They include Gateway, National Park, Pennsauken, Penns Grove-Carneys Point and Woodbury Heights. Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. In August, 2017, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

l) *GCSSD November JIF Meeting* – The date of the next JIF meeting conflicts with the Tri-County ASBO Meeting (Burlington-Camden-Gloucester) on the morning of November 16, 2017. Mr. Wilkie asked members if they preferred to change the date of the meeting or the time. All members agreed to hold the meeting at 1:00 pm instead of the regular time. He and Ms. Reap would explore the feasibility of a luncheon meeting, possibly at the Holiday Inn Swedesboro.

m) *Items updated on SPELLJIF.com* – The SPELLJIF.COM website has been updated to reflect the 2017-2018 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.

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.

n) *Maintaining Safe Schools* – The June through August, 2017 issues have been emailed to Business Administrators of all member districts.

o) *Key Dates* –

- SPELL JIF Joint Retreat – 9/27-29/17 @ Congress Hall in Cape May
- Spell Meeting – Friday, 10/13/17 – 9:30 a.m. at the Gallagher office in Marlton
- Next GCSSD JIF Meeting: 11/16/17 – Holiday Inn Swedesboro, 1:00 PM
- GCSSD State of the JIF Dinner – Thursday, 11/30/17 – 6:00 p.m. at Auletto's Caterers

2. UNDERWRITING AND FINANCE DIRECTOR

a) *Retrospective Addition of General Liability Coverage* – Mr. Wilkie reported that legal expense reimbursement coverage is being added back into the SPELL JIF General Liability Policies beginning July 1, 2007 through the current year policy for Legal Reimbursement fees required by statute and otherwise subject to coverage. The language as listed in the agenda will appear in the general liability coverage document section III. SUPPLEMENTARY PAYMENTS, subsection a. number 7

b) *2017-2018 Plan of Risk Management* – Ms. Fox stated that the 2017-2018 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section shortly.

c) *Second Installment 2017-2018 Premium Contribution Notices* – Ms. Fox informed the members that second installment 2017-2018 premium contribution notices were sent on September 1, 2017. Payments are due by October 16, 2017 to the Fund Treasurer, Mrs. Verrill. Final installment invoices will be mailed on December 1, 2017, with a due date of January 15, 2018. Members were asked to contact Ms. Palmeri in the Executive Director's Office if they have any questions.

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, 2017 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, 2017 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, 2017, 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 (formerly American Appraisal Questionnaire* – Ms. Fox reported that a questionnaire from Duff & Phelps was emailed to all members on Monday, July 13, 2017. 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 September 1, 2017, and there are four (8) 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: Deptford BOE and South Harrison Twp. 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 September 7, 2017. The letter from Ms. Fox to

Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 76 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) *Letter to Division of Workers Compensation with Campus Information* – A letter from Ms. Fox to Mr. Crider, Assistant Director at the Division of Workers Compensation, with a listing of campuses for all 76 districts of SPELL was sent on September 7, 2017. This letter was sent as a result of requests that many districts received requesting district locations by address and name.

h) *2016-2017 & 2017-2018 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, 2017 for the 2016-2017 Fund Year and September 30, 2018 for the 2017-2018 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 5/1/17 – 8/31/17 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 Back to School Safety Programs. He further reviewed in detail EPA revised underground storage rules and requirements, DCA requirements for asbestos handling, and carbon monoxide monitor requirements.

H. ***Committee Meetings***
None

VIII. Miscellaneous Business

The next meeting of the GCSSD JIF is proposed to be held on Thursday, November 16, 2017 at 1:00 PM at the Holiday Inn, Swedesboro, NJ.

IX. PUBLIC COMMENT

None

X. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2017-17

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

XI. MOTION REQUESTED TO COME OUT OF CLOSED SESSION

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

XII. MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2017-18.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on September 21, 2017, the following claims were discussed and are, herewith, being approved as follows:


2018112651 01 2017100613 01 2017102190 01 2017095187 01
001236096 01

Motion by Ms. Contrevo, second by Mr. Davidson to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor. Motion carried by unanimous vote.

XIII. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Ferguson, second by Mr. Davidson to adjourn the September 21, 2017 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:09 AM.





Sharon Wilson, Recording Secretary