

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

**Washington Township Board of Education
Administration Building
206 E. Holly Avenue
Sewell, New Jersey 08080**

OPEN SESSION MINUTES

Thursday, September 22, 2016

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, Administration Building, 206 E. Holly Avenue, Sewell, New Jersey on Thursday, September 22, 2016, beginning at 8:59 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.)

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

Nancy McCabe, Wenonah BOE

2016-2017 Alternate Trustees not answering to roll call

Richard Davidson, Pennsville Public School District

2016-2017 Delegates answering to roll call

Michael Griggel, Deptford Township Public School District
Valerie Carmody, Oldmans Township BOE (arrived at 9:30 am)
Noreen Boston, Pennsauken Public Schools
John Bolil, Salem County Vo-Tech School District (arrived at 9:23 am)
Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE

2016-2017 Delegates not answering to roll call

Janecia Smith, Fairfield Township School District
Lisa Schulz, Monroe Township Public Schools
Jason Schimpf, South Harrison Township School District

2016-2017 Alternate Delegates answering to roll call

Kelly Brazelton, Deptford Township Public School District
John Ogunkanmi, Pennsauken Public Schools
Edgar Keepers, Wenonah BOE

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

Fund Professionals:

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.
Scott C. Tennant, Area Vice President, AJGRMS, Inc.
Brad Hoffman, Area Vice President, AJGRMS, Inc.
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.
Annette Reap, Executive Coordinator, AJGRMS, Inc.
Melissa Ollendike, Marketing Specialist, AJGRMS, Inc.
John W. Geitz, Safety Coordinator, Risk Assessment Services
Louis J. Greco, Esquire, Fund Solicitor
Kathy Kissane, Claims Administrator, Qual-Lynx
James D. Weber, Assistant Safety Coordinator, Risk Assessment Services
Karen Beatty, Client Services Manager, Qual-Lynx
Lorraine Verrill, Fund Treasurer (left at 9:10 a.m.)
Sharon Wilson, Recording Secretary

Risk Management Consultants

Connor Strong & Buckelew
The Barclay Group (arrived at 9:28 am)

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 Ms. Contrevo, second by Ms. Bratty 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. Ferguson, second by Ms. Contrevo to approve the minutes of the May 19, 2016 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VI. ADOPT AMENDED BUDGET – MOTION REQUESTED

Motion by Ms. Bratty, second by Mr. Ferguson to adopt the 2016-2017 Amended Budget as presented in the agenda. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT

Ms. Verrill reviewed the June, July, August, 2016 Approval Memos and Bill Lists and September, 2016 Bill List and Treasurer's Reports for periods ending 5/31/16, 6/30/16, 7/31/16 and 8/31/16.

May Fund Balance	\$7,818,749.83
June Bill List	\$79,021.03
May Claims Paid	\$140,030.53
June Fund Balance	\$7,487,768.37
July Bill List	\$1,463,502.88
June Claims Paid	\$257,680.81
July Fund Balance	\$7,933,823.81
August Bill List	\$59,351.91
July Claims Paid	\$ 86,484.98
August Fund Balance	\$7,871,451.03
September Bill List	\$66,523.34
August Claims Paid	\$255,183.37

Mr. Ferguson inquired about the negative balances and when they would recover, which was explained by Mr. Hoffman.

Motion by Ms. Bratty, 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

On behalf of Mr. Greco, Mr. Tennant reported on two significant case outcomes for the summer of 2016. He reviewed in detail the case histories as found in the agenda.

C. *CLAIM ADMINISTRATOR*

Ms. Kissane reviewed the Subrogation, Adjuster Pendings, and Emergency PAR Stewardship Reports in the agenda, as well as emergency PARS requested over the summer, which are included in the agenda. She then reviewed the Notice of Subrogation Abandonment and Lessons Learned from Losses regarding lifting safety.

D. *MANAGED CARE PROVIDER*

Ms. Beatty reviewed the Managed Care Reports for year-end 2015-2016 and Year to Date, 2016-17. She advised that LifeCare has been removed from the Panel because they are now out of network. Ms. Beatty also stressed the cost-saving benefit of using urgent care facilities over emergency rooms whenever possible.

E. *STUDENT ACCIDENT PROGRAM*

Mr. Wilkie reviewed SPELL JIF Student Accident Group Purchase Program for Fund Years 2014-2015 and 2015-2016. He also reviewed the renewal process and the amended claim form.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

a) Mr. Wilkie welcomed new business administrators: Valerie Carmody, Interim at Oldmans Township, and Noreen Boston from Pennsauken Public Schools.

b) *2016-17 Program Enhancements* – Mr. Wilkie reviewed a summary of the 2016-17 Program Improvements, Enhancements, Additions and Highlights. This information has also been uploaded to the SPELL JIF Website under the “What’s New” menu tab (<http://spelljif.com/whats-new>). Mr. Tennant briefly discussed Drone coverage.

c) *Resolution 2016-16 Adopting Procedures in Compliance with Open Public Meetings Act – Revised – Motion Requested* – Motion is requested to approve Resolution 2016-16, which replaces Resolution 2016-02, to finalize the 2016-2017 meeting schedule and meeting locations.

Motion by Mr. Ferguson, second by Ms. Bratty to approve Resolution 2016-16 as described above. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

d) *2016-17 Appointing Panel Physicians – MOTION REQUESTED* – Mr. Wilkie requested a motion to approve Resolution 2016-17, which replaces Resolution 2016-08.

Motion by Ms. Bratty, second by Ms. Contrevo, to approve Resolution 2016-17 to include additions to the list made at the request of Qual-Lynx. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

e) *Safety Incentive Program – Rollover of Award Monies – MOTION REQUESTED* – Mr. Wilkie reported that the safety committees of all three JIF’s recommend allowing districts to rollover their award monies for one year to be able to combine with the following year for a larger safety purchase.

Motion by Mr. Ferguson, second by Ms. Contrevo, to allow districts to rollover award monies for one year. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

f) *2016 PRIMA Conference Report* – Mr. Wilkie referred to the report from PRIMA attendee Joanne Clement, Clementon School District.

g) *SPELL HR Helpline* – Mr. Wilkie informed the members that Enquiron’s Client Engagement Summary for the 2015-16 Fund Year for SPELL JIF is included in the agenda.

h) *Environmental Management Seminar Held on July 20, 2016* – Mr. Wilkie reported that this program was again well attended and will be offered again next year. Included are the results of

the attendee survey, along with a copy of the agenda. He would like to hear from the members with their thoughts for next year's program. Please contact [Craig Wilkie@ajg.com](mailto:Craig_Wilkie@ajg.com) at the Executive Director's Office.

i) *Boiler Operator Refresher Training Held on August 11, 2016* – Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 11th at Cedar Creek High School in Egg Harbor City. 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. Mr. Wilkie reported that about 70 people attended this training.

j) *SPELL JIF Joint Retreat – September 28-30, 2016* – We are looking forward to the Retreat to be held on September 28th (Wednesday) through September 30th (Friday), 2016 at Congress Hall in Cape May. We are expecting 35 of the 73 SPELL districts to be in attendance. A preliminary Program has been included for your reference.

k) *NJSBA/NJASBO/NJASA Fall Conference* – The SPELL JIF will have an Exhibit Booth at the Fall Conference on October 25-27, 2016 in Atlantic City. The Booth Location is #478.

l) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner has been scheduled for Thursday, December 1, 2016 at Auletto's Caterers in Deptford. Invitations will be sent out in October. 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.

m) *Items updated on SPELLJIF.com* – The SPELLJIF.com website has been updated to reflect 2016-2017 Fund Year information. Members can access all current directories, lists and coverage documents. 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 email [Chris Pistone@ajg.com](mailto:Chris_Pistone@ajg.com) or call (856)446-9138.

The content of the Member Login section of the site has been reorganized with broader categories. These categories include: 2015 Retreat Presentations – Coverage – Directories – Meeting Closed Session Minutes & Agendas 2016-2017 – Member surveys (*New Feature*) – Resources – Safety – SPELL Previous Year Meetings Agenda & Handouts – Student Accident Insurance – TULIP.

n) *Unmanned Aerial Systems (UAS) – Drones Update* – Mr. Tennant provided an update on Unmanned Aerial Systems, or drones, and the recently acquired coverage.

o) *2017-2018 Membership Renewals* – Five districts are up for membership renewal on July 1, 2017. 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. Renewing members will be contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

p) *Marketing/Growth* – Mr. Wilkie reported that the Executive Director's Office will be sending out a marketing e-mail at the beginning of October to Non-Member Districts, highlighting SPELL JIF's recent enhancements.

q) *Kids Chance of NJ Scholarships* – Mr. Tennant reported that Kids' Chance of New Jersey

was created to provide scholarships for college and vocational education to children of New Jersey workers who have been fatally or catastrophically injured in a work-related accident. The hardships to children and families created by the death or serious disability of a parent often include financial ones, making it difficult for deserving young people to pursue their educational dreams. For more information, their website can be accessed through his link: <http://www.kidschancenj.org/scholarships/>

r) *Donation in Memory of Gary Moore* – Mr. Wilkie reported that a donation of \$100 was made to the Logan Volunteer Fire Company on behalf of the members of the GCSSD JIF.

s) *Maintaining Safe Schools* – The June through September 2016 issues have been emailed to Business Administrators of all member districts.

t) *Key Dates* –

- SPELL Joint Retreat: 9/28-30/16 at Congress Hall/Cape May
- SPELL Meeting – Friday, 10/14/16 – 9:30 am at the Gallagher office in Marlton
- GCSSD Meeting – Friday, 11/18/15 – 9:00 am @ Washington Township BOE
- GCSSD State of the Fund Dinner – Thursday, 12/1/15 – 6:00 PM at Auletto's
- Strategic Planning Committee Meeting – Following meeting 9/22/16

2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Incurred Losses Update* – Mr. Hoffman provided an update on Fund Year 2015-16, with claims counted and valued as of August 31, 2016. He reported healthy loss ratio numbers to date.

b) *2016-2017 Plan of Risk Management* – Mr. Hoffman informed the members that the 2016-2017 Plan of Risk Management will be posted to SPELLJIF website under the Budget and Operating Documents section, by the end of the month.

c) *Second Installment 2016-2017 Contribution Notices* – Second installment premium contribution invoices for the 2016-2017 fund year were sent to members on September 1, 2016. Payments are due by October 15, 2016 to the Fund Treasurer, Ms. Verrill. Final installment invoices will be mailed on December 1, 2016 with a due date of January 15, 2017.

d) *2017-2018 Renewal* – Mr. Hoffman 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, 2016 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, 2016 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 31, 2016 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.

e) Duff & Phelps (formerly American Appraisal) Questionnaire – Ms. Fox reported that a questionnaire from Duff & Phelps was emailed to all members on Tuesday, July 26, 2016. 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 12, 2016; there are still three (3) districts (Fairfield Township School District, Pennsauken Public Schools and Pennsville Public School District) that have not completed and returned the questionnaire. We ask that if you have not completed the questionnaire, please do so as soon as possible in order to keep the appraisal process running smoothly. Districts that are scheduled for a site visit this year should have been contacted by Duff & Phelps to schedule that visit. Districts scheduled for this year are: Penns Grove-Carneys Point BOE, Salem County Vo-Tech School District, Westville Boro Public SD and Monroe Township Public Schools. Other site visits may be scheduled after the questionnaires are received.

f) NJ DOL Compliance Enforcement Cross Match – Ms. Fox reported that a letter regarding the cross match program was sent on August 2, 2016. The letter from Ms. Fox to Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 73 school districts in the JIF's of ACCASBO, 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 73 districts of SPELL was sent on August 2, 2016. This letter was sent as a result of requests that many districts received requesting district locations by address and name.

h) 2015-2016 & 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. Reimbursement requests are due by September 30, 2016 for the 2015-2016 Fund Year and September 30, 2017 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.

i) *Certificates of Insurance Report* – The Certificates of Insurance Report from 5/1/16 – 8/31/16 is included in the agenda packet and members were asked to please call the Fund Administrator’s office with any changes.

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 recent Safety Notice, regarding a review of Back to School safety programs needed for a successful program.

VIII. MISCELLANEOUS BUSINESS

The next meeting of the GCSSD JIF is scheduled to be held on Friday, November 18, 2016 at 9:00 a.m. at the Washington Township Board of Education, Administration Building, Sewell, New Jersey.

VIX. PUBLIC COMMENT

None

X. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2016-18

Motion by Ms. Bratty, second by Mr. Ferguson 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. Bratty 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 – 2016-19.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on September 22, 2016, the following claims were discussed and are, herewith, being approved as follows:

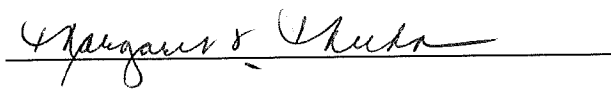
001237495 01	001240382 01	001198486 01	001240270 01
2016081313 01	2016075838 01	001216641 01	001207843 01

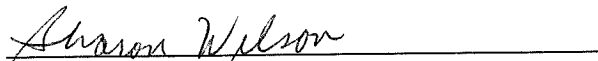
Motion by Ms. Bratty, second by Ms. Contrevo to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor, with the exception of Mr. Ferguson, who abstained on the Penns Grove claims. Motion carried by majority vote.

XIII. MOTION REQUESTED to adjourn the meeting

Motion by Ms. Bratty, second by Mr. Davidson to adjourn the September 22, 2016 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:35 AM.




Sharon Wilson, Recording Secretary