

**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, January 26, 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, Administration Building, 206 E. Holly Avenue, Sewell, New Jersey on Thursday, January 26, 2017, beginning at 9:01 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)

2016-2017 Trustees not answering to roll call

Greg Wilson, East Greenwich Township School District

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

Lisa Schulz, Monroe Township Public Schools
Valerie Carmody, Oldmans Township BOE (arrived at 9:13 am)
Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE

2016-2017 Delegates not answering to roll call

Michael Griggel, Deptford Township Public School District
Janecia Smith, Fairfield Township School District
Noreen Boston, Pennsauken Public Schools
John Bolil, Salem County Vo-Tech School District
Jason Schimpf, South Harrison Township School District

2016-2017 Alternate Delegates answering to roll call

John Ogunkanmi, Pennsauken Public Schools
Edgar Keepers, Wenonah BOE

2016-2017 Alternate Delegates absent

Kelly Brazelton, Deptford Township Public School District
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.
Brad Hoffman, Area Vice President, AJGRMS, Inc.
Annette Reap, Executive Coordinator, AJGRMS, Inc.
John W. Geitz, Safety Coordinator, Risk Assessment Services
Louis J. Greco, Esquire, Fund Solicitor
Chris Roselli, Claims Administrator, Qual-Lynx
Karen Beatty, Client Services Manager, QualCare Alliance Network, Inc.
Lorraine Verrill, Fund Treasurer (left at 9:06 am)
Sharon Wilson, Recording Secretary

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 Delegates and Trustees present and voting.

Motion by Mr. Ferguson, 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. Bratty to approve the minutes of the November 18, 2016 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VI. PROFESSIONAL REPORTS

A. TREASURER'S REPORT

Ms. Verrill reviewed the December, 2016 Approval Memo and Bill List and January, 2017 Bill List and Treasurer's Reports for periods ending 11/30/16, and 12/31/16.

November Fund Balance	\$9,054,601.02
December Bill List	\$ 75,150.65
November Claims Paid	\$111,860.86
December Fund Balance	\$10,128,173.09
January Bill List	\$ 88,291.22
December Claims Paid	\$144,316.94

Ms. Verrill negotiated with Republic Bank and achieved an interest increase in all accounts to .8%.

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

Mr. Greco updated the members on the Haddon Heights case decision he reported last month. Mr. Greco reviewed his report in detail regarding OPMA and OPRA requests. The newly formed "New Jersey Foundation for Open Government" has begun targeting public school districts for OPMA violations. Discussion ensued regarding legal requirements of open and closed session meetings.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed the Adjuster Pendings, and Lessons Learned from Losses regarding Claim Reporting: Getting Back to Basics. He reminded the members of the importance of timely reporting.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed Qual-Lynx's managed care summary report for the month of December, 2016.

E. STUDENT ACCIDENT PROGRAM

Mr. Wilkie reported that Ms. Ridolfino is waiting for the 12/31/16 experience rating to provide to carrier for the Student Accident Program. All districts will receive their experience rating, in order for Hardenbergh to prepare policy renewal information.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

Mr. Wilkie informed the members that "No Drone Zone" signs are available.

a) *2017-18 Membership Renewals* – Mr. Wilkie reported that five districts are up for membership renewal on July 1, 2017. They include East Greenwich, Elk Township, South Harrison, Washington Township and Westville Borough.

To date, a Membership Renewal Resolution has been received from East Greenwich.

b) *Fair Labor Standards Act* – Mr. Wilkie reported that changes to the Fair Labor Standards Act, that were to take effect on December 1st, have been delayed. He assumed that the members have received updates, and urged them to contact the Fund Administrator's office if there are any questions.

c) *Safety/Claims Meeting – February* – Mr. Wilkie informed the members that a combined meeting of the Safety and Claims Committees is scheduled for February 28, 2017 at Penns Grove-Carneys Point Regional Board of Education Office. A survey regarding the services being provided by the JIF Administrator, Claims Coordinator, Safety Director and Solicitor will be sent to the membership. This is similar to what you do in the school district regarding the Chief School Administrator and Board Self-Evaluation. A similar survey was conducted last year and the response from the Claims Committee was that the questionnaire should be shortened. If there are concerns with any of the services provided by the vendors, we would then concentrate on the specific versus the general concerns.

d) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner was held on Thursday, December 1, 2016 at Auletto's in Almonesson. A survey was sent to members on December 9, 2016, requesting your opinions about the dinner, and a summary of the responses is attached for your review. Approval is requested for the date for 2017: suggested date is Thursday, November 30, 2017, at Auletto's in Almonesson.

Motion by Ms. Bratty, second by Ms. Contrevo, to approve holding the State of the Fund Dinner at Auletto's on Thursday, November 30, 2017. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

e) *NJSIA Workers' Compensation Conference* – Mr. Wilkie reported that the New Jersey Self-Insurers' Association will hold their spring conference on May 4-5, 2017 in Atlantic City. The SPELL JIF has again approved covering the expense for attendance. Last year, a total of 13 claim coordinators and business administrators from our SPELL JIF members attended as follows: 4 from ACCASBO, 6 from BCIP, and 3 from GCSSD. We will provide information on the conference as it becomes available.

f) *2017 PRIMA Conference* – Mr. Wilkie reminded the members that the next PRIMA Conference is being held from Sunday, June 4 through Wednesday, June 7, 2017 in Phoenix, Arizona. He encouraged discussion on the Conference and the number of members who are interested in attending. Please notify the Executive Director's office in writing or via email to Annette Reap at Annette_Reap@ajg.com if you are interested in attending no later than January 31, 2017. Future PRIMA Conferences include: 2018 – Indianapolis, IN, June 3-6; 2019 – Orlando, FL, June 9-12; 2020 – Nashville, TN – June 14-17.

g) *Items updated on SPELLJIF.com* – The SPELLJIF.com website has been updated to reflect 2016-2017 Fund Year information, and claims information. Mr. Wilkie encouraged members to visit the website often for the most up-to-date information.

The Member Login section (Private Side) of the site has been transitioned to a new design and platform and has been reorganized with broader categories.

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.

h) *Maintaining Safe Schools* – The December, 2016 and January, 2017 issues have been emailed to Business Administrators of all member districts.

i) *Cyber Assessment Competition* – Mr. Wilkie reported that the Cyber Assessment Competition

was sent to the twenty members who had qualified to compete for the assessment. The responses were due by Friday, January 20th. A decision will be made by the SPELL JIF Board of Trustees at their meeting in February.

j) *Can My PTA Hold a Movie Night and Charge a Fee?* – Mr. Wilkie reported that this call was received and generated a little research. Basically, this is only permitted if you have a license to do so and is subject to very significant fines if you don't have a license. Keep in mind that such fines are not insured and you would be on your own for their cost. He encouraged members to assess how licensed and copyrighted motion pictures and television shows are being used in district and attend to the risk issues as they present. Coordination with your Solicitor is encouraged.

k) *What is the JIF's Position on Having NARCAN (Naxolone) on Campus?* – An ACCASBO JIF member asked what the JIF position was on having NARCAN (Naxolone) on campus. This member had been asked by her school nurse, who had recently been to a seminar where the advice given school districts was to have NARCAN on campus to help prevent death due to a narcotic overdose. Mr. Wilkie reviewed the information included in the agenda in detail.

l) *Featured Professional Development – Reading a Certificate of Insurance* – Mr. Wilkie reviewed this information in detail, and explained each area that must be accurately completed.

m) *Key Dates* –

- GCSSD Safety/Claims Meeting – February 28, 2017
- SPELL Meeting – Friday, 2/3/17 – 9:30 am @ AJG Marlton Offices
- GCSSD Finance Committee Meeting – Thursday, 2/9/17 – 2:00 pm @ Gateway RHSD
- Next GCSSD Meeting – Thursday, 3/23/17 – 9:00 am at the Washington Township Board of Education Administration Offices
- 5th Annual Mold/Environmental Management Seminar – Tentative Date: 7/19/17 @ Indian Springs Country Club/Marlton
- SPELL JIF Joint Retreat – Tentative Dates: 9/27-29/17

2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Status* – Mr. Hoffman provided an update on Fund Year 2015-16, with claims counted and valued as of December 31, 2016. All three funds are doing exceptionally well with loss ratio numbers.

b) *2017-2018 Exposure Renewal* – Mr. Hoffman reminded the members that exposure renewal packets were emailed to all members on November 11, 2016, with a December 15, 2016 due date. There is 1 district with outstanding information. He asked that requested information be forwarded to the Executive Director's office, attention Jennifer Fox. The Finance Committee meets on 2/9/17, and that will begin the budget process. Mr. Hoffman advised that the worst-case scenarios figures should be available to members by 2/15/17.

Mr. Wilkie reminded the members of the importance of prompt submission of the requested information. The budget process cannot move forward without complete information from all members.

c) *Safety Incentive Program Winners – Reimbursement Procedure* – Mr. Hoffman informed the members that a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2015-2016 program after the State of the Fund Dinner. Reimbursement requests are due by May 30, 2017. Once you have identified eligible purchases from this year's budget which total your monetary reward, forward a signed voucher, and a list of the item(s) purchased with evidence of the

purchase (i.e. purchase order, vouchers, invoices, etc.) to Jennifer Fox at the JIF address, P.O. Box 449, Marlton, NJ 08053.

e) *Financial Award Winners* – Financial awards have been paid on the January, 2017 bill list and checks were distributed at the meeting.

f) *Certificates of Insurance Report* – The Certificates of Insurance Report from 11/1/16 – 12/31/16 is included in the agenda.

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

Mr. Geitz referenced the November, December Activities and January, February Agenda, found in the agenda. He also reviewed the Safety Incentive Program Criteria for 2016-17, the Safety Incentive Status Report, and a Safety Incentive Program Reimbursement Suggestions List. He also reviewed OSHA Recordkeeping Sample forms and the importance of having them completed and readily available at each district site. He also reviewed a recent Safety Bulletin, regarding weather related slips and falls.

H. *Committee Meetings*

No Reports

VII. MISCELLANEOUS BUSINESS

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, March 23, 2017 at 9:00 a.m. at the Washington Township Board of Education, Administration Building, Sewell, New Jersey.

VIII. PUBLIC COMMENT

None

IX. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2016-22

Motion by Ms. Bratty, second by Mr. Ferguson 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 Mr. Ferguson, second by Ms. Bratty 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 2016-23.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on January 26, 2017, the following claims were discussed and are, herewith, being approved as follows:

001197848 01	001239763 01	001223297 01	001130624 01
2017089183 01	2016076069 01	001200936 01	001229419 01
001206022 01	001170586 01		

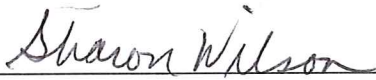
Motion by Ms. Contrevo, second by Mr. Ferguson to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor, with the exception of Mr. Rodia, who had left the meeting. Motion carried by majority vote.

XII. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Ferguson, second by Ms. Bratty to adjourn the January 26, 2017 meeting. All in favor.
Motion carried by unanimous vote.

The meeting adjourned at 10:30 AM.





Sharon Wilson, Recording Secretary