

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

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

OPEN SESSION MINUTES

Thursday, November 16, 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, November 16, 2017, beginning at 1:07 pm, 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)
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)
Nancy McCabe, Wenonah BOE
Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE

2017-2018 Trustees not answering to roll call

No One

2017-2018 Alternate Trustees answering to roll call

No One

2017-2018 Alternate Trustees not answering to roll call

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

2017-2018 Delegates answering to roll call

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
Pam Zook, Oldmans Township BOE
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
Edgar Keepers, Wenonah BOE

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. 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.
Annette Reap, Executive Coordinator, AJGRMS, Inc.
Louis J. Greco, Esquire – Fund Solicitor
Chris Roselli, Claims Administrator, Qual-Lynx
Karen Conway, Workers' Compensation Supervisor, Qual-Lynx
John W. Geitz, Safety Coordinator, Risk Assessment Services
James D. Weber, Assistant Safety Coordinator, Risk Assessment Services
Karen Beatty, Client Services Manager, QualCare Alliance Network, Inc.
Lorraine Verrill, Fund Treasurer (left at 1:14 pm)
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 Ms. Bratty, second by Mr. Davidson 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. Davidson, second by Mr. Ferguson to approve the minutes of the September 21, 2017 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 October Approval Memo and Bill List, November Bill List, and Treasurer's Reports for periods ending 9/30/17, and 10/31/17.

September Fund Balance	\$10,646,679.28
October Bill List	\$475,130.02
September Claims Paid	\$73,599.23
October Fund Balance	\$10,608,163.13
November Bill List	\$63,295.83
October Claims Paid	\$ 174,921.81

Ms. Verrill noted that interest rates for all accounts have increased to 1.15%.

Motion by Mr. Ferguson, second by Ms. Contrevo 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 expansion of bullying liability for schools. A recent appeals court decision, if published, could prove disastrous for school districts.

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 further discussed a reporting program that is being developed. When completed, customization of reporting will be available. Lessons Learned from Losses regarding investing in safety was discussed.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary Reports for the month of October, 2017.

E. STUDENT ACCIDENT PROGRAM

There was no report

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

a) *2018-19 Membership Renewals* – Mr. Wilkie reported that five 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.

A Renewal Resolution has been received from Penns Grove-Carneys Point.

b) *Certificates of Insurance – Additional Insured Recommendations* – Mr. Tennant reviewed wording appearing on Certificates of Insurance, and provided recommended language to members, with the suggestion that they share it with their solicitor for final language.

c) *SPELL JIF Information Technology Advisory Committee* – Mr. Tennant reported that the Administrator's office is in the process of forming a SPELL JIF Information Technology Advisory Committee. The purpose of the committee is to gather member IT professionals from the 10 counties represented by the membership to discuss IT related risk issues and provide timely advice to all members. Two member SBA's are also involved and the first meeting should occur in January, 2018.

d) *Cyber Audit – Thank You from Washington Township B O E* – Washington Township appreciates the opportunity to participate in the Audit, and they are awaiting permission to present at Techspo 2018.

e) *SPELL HR Helpline* – Mr. Wilkie reported that the Client Engagement Summary from Enquiron through 9/30/17 for the SPELL JIF is attached.

f) *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 were sent out on November 6, 2017, with a due date of November 17, 2017. He urged members to respond to the Administrator's office immediately if you have not already done so.

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.

g) *Mold/Environmental Management Workshop* – The SPELL has approved funding for this very important workshop again in 2018-19. Mr. Wilkie reported that the Administrator's office will begin to plan for this educational seminar for next July, 2018. The tentative date is Wednesday, July 18, 2018 at the Double Tree in Mount Laurel. He reminded the members to report every mold claim to the Environmental Carrier using the reporting form and instructions on SPELLJIF.COM, found under the Claims tab.

h) *Boiler Operator Training* – Mr. Wilkie reported that Traveler's Insurance provided this training on August 9, 2017 for the SPELL membership. The SPELL has agreed to request this training again next year.

i) *SPELL JIF Joint Retreat Attendee Evaluations* – Mr. Wilkie advised the members that the surveys from the Joint Retreat were reviewed by the SPELL Board of Trustees. The SPELL has approved funding the joint retreat again in September, 2018. Planning of this event will move forward, and the possible dates are September 26-28, 2018.

j) *NJSBA/NJASBO/NJASA Fall Conference* – Mr. Wilkie reported that the SPELL JIF exhibit booth was well received at the Fall Conference on October 24-25, 2017 in Atlantic City. The booth location was excellent, and many district board members, as well as delegates, stopped by, which was appreciated.

k) *NJSIA Workers' Compensation Conference* - The SPELL JIF has approved covering the expense for attendance at the 2018 Conference. More information will be provided to the members as it becomes available. The dates are May 9-11, 2018 at Harrah's.

l) *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. The content of the Member Login section

of the site 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.

- m) *Maintaining Safe Schools* – The September and October, 2017 issues have been emailed to Business Administrators of all member districts.
- n) *Key Dates* –
 - GCSSD State of the Fund Dinner – Thursday, 11/30/17 – 6:00 p.m. @ Auletto's Caterers
 - Next GCSSD Meeting – Thursday, 1/18/18 – 9:00 a.m. @ Washington Twp BOE

2. UNDERWRITING AND FINANCE DIRECTOR

- a) *Final Installment 2017-2018 Premium Contribution Notices* – Mr. Wilkie informed the members that final installment 2017-2018 premium contribution notices will be mailed on December 1, 2017. Payments are due by January 15, 2018 to the Fund Treasurer, Ms. Verrill.
- b) *District/Fund Status* – Mr. Wilkie reviewed an update on Fund Year 2016-17, as of October 31, 2017. All funds are experiencing great loss ration numbers.
- c) *SPELL JIF Meeting Minutes* – Mr. Wilkie advised the members that the approved meeting minutes from the May 25, 2017 SPELL JIF Meeting are included in the agenda.
- d) *2018-2019 Exposure Renewal and Budget Process* – Renewal packets will be mailed to all members. Mr. Wilkie reminded the members that it is critical that every member district complete and forward requested information, including the completed packet, a complete copy of your audit for year ending June 30, 2017, and the current ASSA, to the Administrator's office, attention, Jennifer Fox, by the noted deadline. The process is simple and usually involves little time or effort. He urged the members to contact Jennifer Fox at (856)446-9133, if they have any questions.
- e) *Safety Incentive Program Winners – Reimbursement Procedure* – A Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2016-2017 program after the State of the Fund Dinner. Reimbursement requests are due by May 30, 2018. 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 49, Marlton, NJ 08053.
- f) *Financial Award Winners* – Financial Awards will be paid on the January, 2018 bill list for all districts that have qualified for a financial award for the 2016-2017 fund year.
- g) *Certificates of Insurance Report* – The Certificates of Insurance Report from 9/1/17 – 10/31/17 is included in the agenda.

Mr. Tennant discussed the following items:

- 1) The insurance industry is anticipating rate increases for property insurance.
- 2) Harassment issues are becoming very costly and need to be addressed.
- 3) Cyber insurance carriers are pulling cyber coverage back into policies.

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

Mr. Geitz referenced the September/October Activities and November Agenda, found in the agenda. He also reviewed the Safety Incentive Program-Status Report.

H. **Committee Meetings**

1. Strategic Planning – 9/20/17 – Mr. Wilkie and Mr. Tennant reviewed the minutes of this meeting in detail. Mr. Tennant requested a motion to approve engaging a Pain Management Interventionist.
Motion by Ms. Contrevo, second by Mr. Rodia, to approve funding a dinner meeting with the healthcare providers for the purpose of introducing the concept of engaging a pain management Interventionist, as recommended by the Strategic Planning Committee. Upon roll call vote, all in favor. Motion carried by unanimous vote.
2. Claims Management – 11/2/17 – a verbal report was provided.

VII. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, January 18, 2018 at 9:00 am at the Washington Township BOE Administration Offices in Sewell, New Jersey.

VIII. **PUBLIC COMMENT**

None

IX. **MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2017-19**

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 – 2017-20.**

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on November 16, 2017, the following claims were discussed and are, herewith, being approved as follows:

2016078827 01	2017100684 01	001216641 01	001229419 01
2016076069 01	2017089183 01		

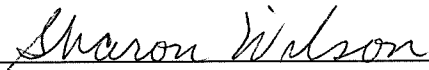
Motion by Ms. Contrevo, second by Mr. Keepers to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor. Motion carried by unanimous vote.

XII. MOTION REQUESTED to adjourn the meeting

Motion by Ms. Bratty, second by Mr. Ferguson to adjourn the November 16, 2017 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:18 p.m.





Sharon Wilson, Recording Secretary