

**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**

**Friday, November 18, 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 Friday, November 18, 2016, beginning at 9:00 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***

**Michael Griggel, Deptford Township Public School District**  
**Lisa Schulz, Monroe Township Public Schools**  
**Valerie Carmody, Oldmans Township BOE (arrived at 9:18 am)**  
**Noreen Boston, Pennsauken Public Schools**  
**Jason Schimpf, South Harrison Township School District**  
**Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE**

***2016-2017 Delegates not answering to roll call***

Janecia Smith, Fairfield Township School District  
John Bolil, Salem County Vo-Tech 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.  
Scott C. Tennant, Area Vice President, AJGRMS, Inc.  
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.  
John W. Geitz, Safety Coordinator, Risk Assessment Services  
Louis J. Greco, Esquire, Fund Solicitor  
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 9:06 am)  
Sharon Wilson, Recording Secretary

***Risk Management Consultants***

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. 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. Bratty to approve the minutes of the September 22, 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 October, 2016 Approval Memos and Bill List and November, 2016 Bill List and Treasurer's Reports for periods ending 9/30/16, and 10/31/16.

September Fund Balance	\$8,170,282.58
October Bill List	\$445,072.80
September Claims Paid	\$149,998.49
October Fund Balance	\$9,071,732.57
November Bill List	\$59,813.34
October Claims Paid	\$201,819.72

*Motion* by Ms. Bratty, second by Ms. Contrevo 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. A motion was filed to retry, and the Third Circuit of Appeals voted unanimously NOT to retry, so the decision stands.

Mr. Greco reviewed his letter regarding Expanded Discipline Jurisdiction Over Student Social Media Content found in the agenda.

*C. CLAIM ADMINISTRATOR*

Mr. Roselli reviewed the Adjuster Pendencies, and Lessons Learned from Losses regarding Workers' Compensation 101, and how members can help keep workers' compensation costs to a minimum.

*D. MANAGED CARE PROVIDER*

Ms. Beatty reviewed QualCare's managed care summary report for the month of October, 2016.

*E. STUDENT ACCIDENT PROGRAM*

Ms. Ridolfino had no report this month.

*F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

*1. EXECUTIVE DIRECTOR*

*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.

Membership renewal documents were sent to those districts on October 17, 2016. 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.

- b) *Cyber Claim Examples* – Mr. Tennant reviewed examples of actual claims reported to RPS Technology & Cyber in September, 2016 as found in the agenda.
- c) *Cyber Assessment Competition* – The SPELL JIF has approved funding of two cyber assessments at a total cost of \$68,000. Mr. Tennant reviewed this initiative in detail.
- d) *SPELL JIF Unmanned Aircraft System Model District Policy* – Mr. Tennant reviewed the policy included in the agenda. He also reviewed an article published 10/17/16 regarding UAF Liability.
- e) *Coverage Attorney* – Mr. Wilkie reported that the SPELL JIF has approved the hiring of coverage attorneys, if needed, for coverage approval. The JIF Administrator and the JIF Solicitor will determine when needed on a case-by-case basis.
- f) *Boiler Operator Training* – Traveler’s Insurance provided this training last August for the membership. The SPELL has agreed to request this training again this year, probably in Camden County.
- g) *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 Almonesson. Invitations have been sent out. Please respond to the JIF Administrator’s office if you have not already done so.
- 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 during the past year for the “Safety Star” of the year to the Safety Coordinator’s office.
- h) *NJSBA/NJASBO/NJASA Fall Conference* – Mr. Wilkie reported that the SPELL JIF exhibit booth was well received at the Conference. The booth location was very good and we were able to meet and speak with several Board Members from your districts that stopped by the booth, as well as Delegates, and it was appreciated.
- i) *Mold/Environmental Management Workshop* – Mr. Wilkie reported that the SPELL has approved funding for this very important workshop again in 2017-18. We will begin to plan for this educational seminar for next July, 2017.
- j) *SPELL JIF Joint Retreat Attendee Evaluations* – 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, 2017. We will move forward with the planning of this event. Possible dates are September 27-29, 2017.
- k) *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.
- l) *SPELL HR Helpline* – Mr. Wilkie reviewed Enquiron’s Client Engagement Summary through 9/30/16 for the SPELL JIF.
- m) *Fair Labor Standards Act* – Mr. Wilkie informed the members that there are changes to the Fair Labor Standards Act that will take effect on December 1<sup>st</sup>. He assumed that the members have received updates, and urged them to contact the Fund Administrator’s office if there are any questions.
- n) *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.

How to login to the member login section of the SPELLJIF website:

- Go to <http://www.spelljif.com>
- Click on "Member Login" in the top right-hand corner.
- Enter your username and password.
- USERNAME: Your e-mail address.
- TEMPORARY PASSWORD: spelljif
- Click on "Logout" when your session is complete.

Note: If this is your first time logging prior to July 28<sup>th</sup>, enter the temporary password: spelljif. If you have already logged in to the new site, you have already created your unique, personal password. Please make sure to write your password down. The JIF Administrator's office no longer has access to your password, nor can we reset it for you. If you forget your password, you will have to reset it by clicking "Forgot Password."

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](mailto:Annette_Reap@ajg.com).

*o) Maintaining Safe Schools* – The October 2016 issue has been emailed to Business Administrators of all member districts.

*p) Key Dates* –

- GCSSD State of the Fund Dinner – Thursday, 12/1/16 – 6:00 PM at Auletto's in Almonesson, NJ
- Next GCSSD Meeting – Thursday, 1/26/17 – 9:00 am @ Washington Township BOE

## 2. UNDERWRITING AND FINANCE DIRECTOR

*a) Final Installment 2016-2017 Contribution Notices* – Mr. Tennant reported that final installment premium contribution invoices for the 2016-2017 fund year were sent to members on November 2, 2016. Payments are due by January 16, 2017 to the Fund Treasurer, Ms. Verrill.

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

*c) SPELL JIF Meeting Minutes* – Mr. Tennant reported that the approved meeting minutes from the May 20, 2016 SPELL JIF Meeting are included in the agenda.

*d) 2017-2018 Renewal* – Ms. Fox reminded the members that renewal packets were emailed to all members on 11/14/16. She asked that every member district complete and forward needed information (including the completed packet, a complete copy of your audit for year ending June 30, 2016 and the current ASSA) to the Executive Director's office, attention Jennifer Fox. The process is simple and usually involves little time or effort. If you have any questions, please contact Jennifer Fox at (856)446-9133.

*e) Safety Incentive Program Winners – Reimbursement Procedure* – Ms. Fox reminded 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.

f) *Financial Award Winners* – Ms. Fox reported that vouchers will be sent to all districts that have qualified for a financial award for the 2015-2016 fund year. Please sign and return to the Executive Director’s office, to the attention of Jennifer Fox.

g) *Certificates of Insurance Report* – Ms. Fox informed the members that the Certificates of Insurance Report from 9/1/16 – 10/31/16 is included in the agenda.

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 Criteria for 2016-17, the Safety Incentive Status Report, and a recent Safety Bulletin, regarding Steamer Safety in school kitchens.

H. ***Committee Meetings***

1. Strategic Planning – 9/21/16 – The minutes of this meeting are included in the agenda.
2. Claims Management – 10/18/16 – The minutes of this meeting are included in the agenda.

***MOTION REQUESTED*** – The Claims Management Committee recommends that the Trustees authorize the Claims Administrator and the JIF Attorney to make “voluntary offers” when, in their opinion, it is in the best interest of the JIF and to report the outcomes at each successive Executive Meeting, similar to an Emergency PAR.

*Motion* by Ms. Bratty, second by Mr. Ferguson, to authorize the Claims Administrator and the JIF Attorney to make “voluntary offers” as described above. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

Mr. Wilkie informed the members that the January Safety Committee Meeting could be combined with the second Claims Management meeting.

**VII. MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, January 26, 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 2016-20**

Motion by Mr. Rodia, second by Ms. Contrevo 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. Contrevo, 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 – 2016-21.**

**Resolved,** at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on November 18, 2016, the following claims were discussed and are, herewith, being approved as follows:

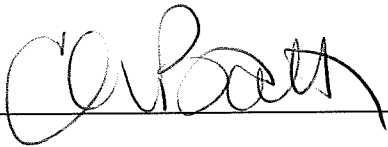
2017085691 01      001203644 01      000740145 01      2017083029 01  
001187333 01

*Motion* by Mr. Rodia, second by Ms. Bratty 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. Motion carried by majority vote.

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

*Motion* by Ms. Bratty, second by Ms. Contrevo to adjourn the November 18, 2016 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 10:11 AM.



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Sharon Wilson, Recording Secretary