

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

Remote Meeting via Zoom

OPEN SESSION MINUTES

Thursday, November 19, 2020

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held remotely on November 19, 2020, beginning at 1:29 pm, with Chair Cherie Bratty, 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.)

2020-2021 Trustees answering to roll call

Cherie Bratty, Upper Deerfield Township School District, Chair (SPELL Trustee)

Joseph Collins, Elk Township School District, Vice Chair (Spell Trustee)

Christopher Rodia, Secretary, Westville/Woodbury Heights BOE (SPELL Alternate) (arrived 1:11 pm)

Donna Contrevo, Gateway RSD/National Park Borough School District

Pam Zook, Oldmans Township BOE

John Ogunkanmi, Pennsauken Public Schools

2020-2021 Trustees not answering to roll call

Greg Wilson, East Greenwich Township School District

2020-2021 Alternate Trustees answering to roll call

Lisa Schulz, Monroe Township Public Schools

2019-2020 Alternate Trustees not answering to roll call

Scott Campbell, Greenwich Township School District

2020-2021 Delegates answering to roll call

Todd Reitzel, Deptford Township Public School District

William Gerson, Fairfield Township School District

Brian Ferguson, Interim, Penns Grove-Carneys Point Regional BOE

Heather Mayhew, Pennsville Public School District

Frank Maurer, Salem County SSSD/Vo-Tech

Jason Schimpf, South Harrison Township School District

Denise DiGiandomenico, Wenonah BOE

Rose Wang Chin, Woodstown-Pilesgrove Regional School District (SPELL Alternate)

2020-2021 Delegates not answering to roll call

None

2020-2021 Alternate Delegates in attendance

Edgar Keepers, Wenonah BOE

2019-2020 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
Vacancy, Monroe Township Public Schools
Alicia Smith, Oldmans Township BOE
Dr. Zenaida Cobian, Penns-Grove-Carneys Point Regional BOE
Vacancy, Pennsauken Public Schools
Mike Brodzik, Pennsville Public School District
Corinne Mesmer, South Harrison Township School District
Peter Koza, Ed.D., Upper Deerfield Township School District

Fund Professionals:

Craig H. Wilkie, Area Vice President-RPA, a Division of Gallagher
Scott C. Tennant, Area Vice President-RPA, a Division of Gallagher
Jennifer Fox, Senior Account Manager – RPA, a Division of Gallagher
Megan Matro, Marketing Specialist – RPA, a Division of Gallagher
Lorraine Verrill, CPA, Fund Treasurer – Verrill & Verrill, LLC
Lou Greco, JIF Solicitor
Chris Roselli, Claims Administrator-Qual-Lynx
Karen Beatty, Managed Care Provider - Qual-Lynx
John Geitz, Safety Coordinator – Risk Assessment Services
Annette Reap, Recording Secretary

Risk Management Consultants:

Hardenbergh Insurance Group
Conner 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 Ms. Contrevo, second by Mr. Collins, to open voting to all Fund Delegates present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE Payment Authorization Requests/Items – Resolution – 2020-17

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests as presented in Closed Session:

001075483 2018143745 2021213093 2020191593

Motion by Mr. Ferguson, second by Mr. Maurer, to approve the Payment Authorization Requests, as distributed prior to the meeting. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Maurer, second by Mr. Ferguson, to approve the minutes of the September 17, 2020 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. TREASURER’S REPORT – MOTION APPROVED

The October Approval Memo and Bill List, November Bill List, and Treasurer’s Reports for periods ending 9/30/20 and 10/31/20 were found in the agenda.

September Fund Balance	\$13,731,719.88
October Bill List	\$454,753.69
September Claims Paid	\$482,399.50
October Fund Balance	\$13,589,034.17
November Bill List	\$69,502.59
October Claims Paid	\$182,822.26

Motion by Ms. Contrevo, second by Mr. Ferguson. All in favor. Motion carries.

Ms. Verrill left the meeting at 1:34 pm.

B. SOLICITOR

Mr. Greco reviewed his report regarding limited procedures for appeals on HIB Hearings. Mr. Greco noted that the Appellate Court ruled that no formal due process hearing is required on a HIB appeal by parents. It is not like going to court and an informal narrative of the facts and findings is sufficient.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed the Adjuster Pendlings Report for October 2020, noting that any COVID claims and bad weather claims were included. He advised that Ms. Conway is back from her leave and that department is fully staffed. He also referenced the Open Subrogation Report for October 2020 included in the agenda. Mr. Roselli discussed Lessons Learned from Losses on timely reporting of claims. He reminded everyone about the negative impact that delays in reporting can have on claims. Mr. Roselli stressed that even if it is believed that an incident will not turn into a claim down the road, an informational only report does not negatively impact the district and helps in getting the best possible defense for the district if necessary.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary – October 2020, the Average Days to Report - October 2020, and the Transitional Duty Days – October 2020. She noted that provider MedExpress is now Riverside Care and asked the members not to use this facility at this time until her office can speak to them.

E. STUDENT ACCIDENT PROGRAM

No report.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*
1. *EXECUTIVE DIRECTOR*

2020-21 Membership Renewals

Mr. Wilkie advised that seven (7) districts are up for membership renewal on July 1, 2021. **They are Gateway, Greenwich Township, National Park, Pennsauken, Penns Grove-Carneys Point, Woodbury Heights and Woodstown-Pilesgrove.**

Districts renew their membership in the JIF 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.

To date, Membership Renewal Resolutions have been received from Greenwich Township and Penns Grove-Carneys Point.

NJSBA/NJASBO/NJASA Virtual Fall Conference Follow-up

Mr. Wilkie noted that the SPELL/ACCASBO participated in the virtual conference. We have received a report from NJSBA with contacts that were made at the Booth. It was definitely a different experience. Mr. Wilkie noted that for the value paid, the value received was not equitable. If future conferences are held this way, further evaluation would be needed to determine participation as a vendor.

State of the Fund Dinner

The annual dinner scheduled for **Thursday, December 3, 2020 at Villari's Lakeside** has been cancelled. The PowerPoint presentation that is usually presented at the dinner will be posted to the SPELL website in December and the awards from the dinner will be distributed in January.

STOPit Webinars

Mr. Wilkie noted that included in the agenda is information from STOPit on two webinars scheduled on Wednesday, November 18, 2020. The morning session will be for existing members that use STOPit and need a refresher and that the afternoon session will be for members that are considering using the program. Mr. Wilkie reminded all present that this program is funded by the JIF and continues to be improved and modified. He encouraged the members to attend the scheduled webinars.

Property Insurance

Mr. Wilkie reviewed the coverages that the JIF carries. He noted that these coverages are just for our SPELL JIF and do not include other districts in the state or in other states as some JIFs have. Please see the Property Coverage summary highlighting the coverage and what is included. If anyone has any questions regarding coverages, please feel free to contact Mr. Wilkie, Mr. Tennant or Mr. Hoffman at any time.

Administrative Matter Defense Reimbursement – MOTION REQUESTED

Mr. Wilkie led a discussion regarding the Administrative Defense Reimbursement, what it can be used for and how it came about. Mr. Wilkie noted that not all Districts apply for these funds and that it has been recommended to raise this reimbursement for the 2021-2022 school year. A summary of the program was included in the agenda. It is suggested to increase the reimbursement amount from \$1,500 to \$2,500.

Motion by Mr. Reitzel, second by Mr. Rodia, to increase the reimbursement amount from \$1,500 to \$2,500 beginning with the 2021-2022 school year. Motion carried by unanimous vote.

SPELL JIF Advice – Claim Reporting

Mr. Wilkie reviewed the information included in the agenda packet on how timely claim reporting is crucial to all lines of coverage. He noted that districts should not be afraid to report and that everyone is here to help. Mr. Tennant advised that it enforces Mr. Roselli's recommendations.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website is currently being updated to reflect the 2020-2021 Fund Year information. Policy information is being updated as it is received. You can access all the current directories, lists, meeting information and claims management information. Please visit the website often for the most up-to-date information.

Please notify our office if you would like to change or add a user for the website, please contact Annette Reap at (856) 446-9139 or via email at Annette_Reap@riskprogramadministrators.com.

Maintaining Safe Schools

The October and November 2020 issues have been sent by email to the Business Administrators of all member districts.

(The SPELL JIF purchased the rights to copy this newsletter to Owner Group members only. If you wish to reproduce any part of this newsletter to share with someone within your district, you must first complete the form at the back of the newsletter and submit it to LRP Publications for their approval).

Key Dates

- Next GCSSD JIF Meeting - 1/28/21 – 1:00 pm via Zoom
- GCSSD State of the Fund Dinner – 12/3/20 at Villari’s Lakeside Restaurant - **CANCELLED**

2. UNDERWRITING AND FINANCE DIRECTOR

Final Installment 2020-2021 Premium Contribution Notices

Mr. Wilkie reminded the members that the final installment 2020-2021 premium contribution notices were emailed to members on November 1, 2020. Payments are due by January 15, 2021 to the Fund Treasurer, Mrs. Verrill.

SPELL JIF Meeting Minutes

Mr. Wilkie noted that the approved meeting minutes from the June 26, 2020 SPELL JIF Meeting are included.

2021-2022 Exposure Renewal and Budget Process

Mr. Wilkie reminded all present that in order to get a timely renewal quote for Budgeting purposes, please return the renewal packets timely. Renewal packets will be emailed to all members and their RMCs by mid-November. We ask that you forward all requested information (including the completed packet, a complete copy of your audit for year ending June 30, 2020 and the current ASSA) to the Executive Director’s office, attention, Jennifer Fox. It is critical that every member district complete and forward needed information. The process is simple and usually involves little time. If you have any questions please contact Jennifer Fox at (856) 446-9133.

Safety Incentive Program Winners – Reimbursement Procedure

Mr. Wilkie noted that as previously discussed, the annual State of the Fund dinner will not be held this year, however, the Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2019-2020 program. Winners will be announced in December. Reimbursement requests are due by May 31, 2021. 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.

Financial and Timely Reporting Award Winners

Financial Awards will be paid on the January 2021 bill list for all districts that have qualified for a financial award for the 2019-2020 fund year. Mr. Wilkie noted that the award itself would be mailed in January.

Certificates of Insurance Report from 9/1/20 – 10/31/20 – enclosed in agenda.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz reviewed the September/October Activities and November Agenda, the Safety Incentive Program Status Report 2020-21, the Safety Notice-Revised Use of Respirators During the Pandemic and Safety Notice-Appendix D - OSHA Respiratory Standard. Mr. Geitz reviewed the notice regarding voluntary use of respirators during the pandemic noting that if it is voluntary, then fit testing is not required. He advised that the deadline to provide him with information for 2019-2020 Safety Incentive Program was extended to November 6, 2020, but can still be sent to him, as he is finalizing information next week.

H. COMMITTEE MEETINGS

1. Mr. Wilkie reviewed the minutes from the Strategic Planning – November 3, 2020. He reviewed who is a part of the committee. Mr. Wilkie reminded the Trustees to report to Qual Lynx as much information as possible. If a claim comes to defense and there is no information, it does not put the JIF in a good place for defense. Mr. Tennant stressed that if a claim becomes litigation in the future, defending it will be 100% dependent on the district's records.

VIII. MOTION REQUESTED – Resolution 2020-18

Motion by Mr. Gerson, second by Mr. Maurer, to meet remotely in Closed Session on January 28, 2021 at 1:00 pm via Zoom

IX. Miscellaneous Business, Public Comment and/or RMC comments.

None.

X. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Maurer, second by Mr. Gerson, to adjourn the November 19, 2020 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:15 p.m.



Christopher Rodia, GCSSD JIF Secretary