

**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 21, 2019

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 BOE Office, 206 E. Holly Avenue, Sewell, New Jersey on November 21, 2019 beginning at 1:04 pm, with Chair Joseph Collins, 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.)

2019-2020 Trustees answering to roll call

Joseph Collins, Elk Township School District, 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

Greg Wilson, East Greenwich Township School District

Pam Zook, Oldmans Township BOE

John Ogunkanmi, Pennsauken Public Schools

2019-2020 Trustees not answering to roll call

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

2019-2020 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

2019-2020 Delegates answering to roll call

Todd Reitzel, Deptford Township Public School District

Ken Verrill, Penns Grove-Carneys Point Regional BOE

Frank Maurer, Salem County SSSD

Jason Schimpf, South Harrison Township School District

Janine Wechter, Washington Township BOE

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

2019-2020 Delegates not answering to roll call

William Gerson, Fairfield Township School District
Heather Mayhew, Pennsville Public School District
Jennifer Bates, Salem County Vo-Tech School District
Denise DiGiandomenico, Wenonah BOE

2019-2020 Alternate Delegates answering to roll call

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
Christopher Rodia, Gateway Regional School District/National Park Boro 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
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
Donna Contrevo, Westville Boro Public School District/Woodbury Heights BOE

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, Sr. Account Manager, RPA, a Division of Gallagher
Megan Matro, Marketing Specialist, RPA, a Division of Gallagher
Lou Greco, JIF Solicitor
Lorraine Verrill, Fund Treasurer (left 1:10 pm)
Danielle Colaianni, Hardenbergh, Student Accident Program
Chris Roselli, Claims Administrator, Qual-Lynx
Karen Beatty, Qual-Lynx
John W. Geitz, Safety Coordinator, Risk Assessment Services
Jim Weber, Assistant Safety Coordinator, Risk Assessment Services
Annette Reap, Recording Secretary

Risk Management Consultants

Conner Strong & Buckelew – Pennsauken PS
Hardenbergh Insurance Group – Greenwich Twp/Monroe Twp

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. Wilson, to open voting to all Fund Delegates present. All in favor. Motion carried by unanimous vote.

V. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Ms. Contrevo, second by Mr. Wilson, to approve the minutes of the September 19, 2019 meeting of the Fund. All in favor. 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 9/30/19, and 10/31/19.

September Fund Balance	\$12,689,723.49
October Bill List	\$571,947.29
September Claims Paid	\$211,521.37
October Fund Balance	\$12,379,376.59
November Bill List	\$71,780.54
October Claims Paid	\$754,352.75

Ms. Verrill advised that the interest rates for the CDs were 1.6 to 2.5%.

Motion by Mr. Reitzel, second by Ms. Contrevo to approve the Bill Lists and Treasurer's Reports. Upon roll call vote, all voted yea, with the exception of Mr. Verrill, who abstained. Motion carried.

B. SOLICITOR

Mr. Greco reported on an article regarding Disability Accommodations and factors that can lead to employer liability.

C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed the Adjuster Pending Report, noting that there has been no change in staffing since his last report. He referenced the Open Subrogation Report

He also discussed Lessons Learned from Losses regarding reporting claims and contact information. Mr. Roselli recommended reporting claims through the 888 number, as this is much quicker than faxing or emailing. Qual-Lynx has implemented a Combined Initial Interview process that will allow them to see what questions have already been asked, as well as the answers, in order to avoid claimants being asked to provide the same information repeatedly. There are also additional triggers that will prompt additional contacts and, hopefully, will help eliminate the chances that questions are duplicated. Ms. Beatty explained that the 888 number is a dedicated line for the JIF members only.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary reports as of October, 2019, as well as the Average Days to Report and Transitional Duty Summary Report.

E. *STUDENT ACCIDENT PROGRAM*

No report.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

2020-21 Membership Renewals

Five (5) districts are up for membership renewal on July 1, 2020. **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. On September 13, 2019, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

To date, Membership Renewal Resolutions have been received from East Greenwich and South Harrison.

AGRIP Fall Conference

Mr. Wilkie referenced the reports included in the agenda packet from Tom Grossi (ACCASBO) and Cherie Bratty (GCSSD), who attended the fall conference in Cleveland, OH.

NJSBA/NJASBO/NJASA Fall Conference Follow-up

Mr. Wilkie advised that the SPELL JIF exhibit booth was well received at the Conference. The booth location was very good and he was 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.

2019 State of the JIF Dinner (Page 43)

The annual dinner will be held on **Thursday, December 5, 2019 at 5:30 pm at Auletto's Caterers in Almonesson.** Invitations were sent out electronically on November 6, 2019 with a due date of November 20, 2019. We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well.

NJSIA Workers' Compensation Conference

Mr. Wilkie confirmed that the SPELL JIF has approved covering the expense for attendance at the 2020 Conference. More information will be provided to the members when it becomes available. The dates are May 13-15, 2020 at Harrah's.

2020 PRIMA Conference

The next PRIMA Conference is being held from Sunday, June 14 through Wednesday, June 17, 2020 in Nashville, TN. Mr. Wilkie asked members to please notify the Executive Director's office in writing or via email to Annette Reap at Annette.Reap@riskprogramadministrators.com if you are interested in attending no later than January 31, 2020. Information on the Conference will be provided via email when it becomes available. Future PRIMA Conferences: 2021 Milwaukee, WI – June 13-16.

Mold/Environmental Management Workshop

The SPELL has approved funding for this very important workshop again in 2020-21. Mr. Wilkie reported that his office will begin to plan for this educational seminar for next July 2020. Tentative date is Wednesday, July 15, 2020. 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.

Cyber Security Symposium

The SPELL JIF IT/Cyber Risk Management Committee held its first risk management symposium focused on managing cyber security risk in school districts at the DoubleTree Suites in Mount Laurel.

There were over 100 attendees: 28 from ACCASBO, 70 from BCIP and 5 from GCSSD. The SPELL has approved funding to hold again in 2020-21.

SPELL JIF Joint Retreat 2020

Mr. Wilkie explained 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 2020. His office will move forward with the planning of this event. Tentative dates are September 23-25, 2020. He reported that the planning committee visited a possible new venue in Cape May, The Grand Hotel.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website has been updated to reflect the 2019-2020 Fund Year information. Policy information is being updated as it is received. You can access all the current directories, lists, meeting information and claims information. Please visit the website often for the most up-to-date information.

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

Maintaining Safe Schools

The September and October 2019 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

- GCSSD State of the Fund Dinner – Thursday, 12/5/19 – 5:30 pm @ Auletto's Caterers in Almonesson
- Next GCSSD JIF Meeting - 1/23/20 – 1:00 pm @ Washington Township BOE Offices

2. UNDERWRITING AND FINANCE DIRECTOR

Final Installment 2019-2020 Premium Contribution Notices

Final installment 2019-2020 premium contribution notices invoices were sent on November 1, 2019 with a due date of January 15, 2020 to the Fund Treasurer, Mrs. Verrill.

District/Fund Incurred Losses Report

Mr. Wilkie reviewed the update on Fund Year 2018-19, as of October 31, 2019, that was provided in the agenda.

SPELL JIF Meeting Minutes

The approved meeting minutes from the May 23, 2019 SPELL JIF Meeting are included.

2020-2021 Exposure Renewal and Budget Process

Ms. Fox reported that the renewal packets were emailed to all members on November 8, 2019. She asked that all requested information (including the completed packet, a complete copy of your audit for year ending June 30, 2019 and the current ASSA) be forwarded to the Executive Director's office, to her attention. She reminded the members that 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

Ms. Fox advised that a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2018-2019 program after the State of the JIF

Dinner. Reimbursement requests are due by May 31, 2020. 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 her attention at the JIF address, P.O. Box 449, Marlton, NJ 08053.

Financial Award Winners

Ms. Fox reported that the Financial Awards will be paid on the January 2020 bill list for all districts that have qualified for a financial award for the 2017-2018 fund year.

Certificates of Insurance Report from 9/1/19 – 10/31/19 are included in the agenda.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz referenced the September and October Activities and November/December Agenda, found in the agenda. He also noted the 2019-20 Safety Incentive Program Status Report.

Mr. Geitz discussed his Safety Notice regarding unauthorized passengers while school bus drivers are transporting school students. He stressed that there is an inherent risk associated with this practice, not to mention that the law is clear that this practice is not permitted.

Mr. Geitz also shared a memo that was distributed by Jackson Township BOE, an ACCASBO JIF member, to staff concerning a recent news article where common cleaning products were inadvertently combined causing a lethal gas that resulted in the death of an employee. He wanted to share with all members as a reminder and asked everyone to pass along to their own districts.

H. Committee Meetings

1. Strategic Planning Committee – Mr. Wilkie noted the meeting minutes from September 19, 2019 were included in the agenda.
2. SPELL IT/Cyber Committee – Mr. Wilkie noted the meeting minutes from October 3, 2019 were included in the agenda.
3. Claims Management Committee – Mr. Wilkie referenced the meeting minutes from October 7, 2019 included in the agenda.

VII. MISCELLANEOUS BUSINESS

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, January 23, 2020 at 1:00 pm at the Washington Township BOE Offices, 206 E. Holly Avenue, Sewell, NJ.

VIII. PUBLIC COMMENT

There was none.

IX. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2019-19

Motion by Mr. Verrill, 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 Mr. Verrill, second by Mr. Wilson, 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 – 2019-20.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSD JIF held on November 21, 2019 the following claims were discussed and are, herewith, being approved as follows:

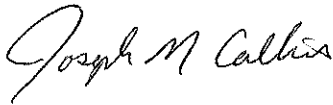
2017091067	2020185154	2020182087
2019175487	2017089194	

Motion by Mr. Rodia, second by Mr. Wilson, to approve the above Payment Authorization Requests as presented in Closed Session. All in favor, with the exception of Mr. Keepers, who voted nay. Motion carried.

XII. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Reitzel, second by Ms. Contrevo, to adjourn the November 21, 2019 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:09 p.m.



Joseph M. Collins, GCSSD JIF Chair