

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

Remote Meeting via Zoom

OPEN SESSION MINUTES

Thursday, September 17, 2020

I. MEETING CALLED TO ORDER

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held remotely on September 17, 2020, beginning at 1:41 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 (arrived 1:16 pm)

Scott Campbell, Greenwich Township School District

2019-2020 Alternate Trustees not answering to roll call

None

2020-2021 Delegates answering to roll call

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

Todd Reitzel, Deptford Township Public School District

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. Zenaïda 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
Brad Hoffman, Area Executive 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
Jim Weber, Assistant Safety Coordinator – Risk Assessment Services
Danielle Colaianni, Student Accident Program – Hardenbergh Insurance Group
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. Campbell, 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 – 2020-15

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on September 17, 2020:

2020195547	2020191147	2018124344	2019175487
2019175975	2021211986		

Motion by Mr. Gerson, second by Ms. Contrevo, to approve the Payment Authorization Requests, as distributed prior to the meeting. Upon roll call, all present voted in favor, with the exception of Mr. Ferguson who abstained on his district's PARs. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Gerson, second by Ms. Contrevo, to approve the minutes of the May 21, 2020 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. Budget Hearing – MOTION REQUESTED

Motion by Ms. Contrevo, second by Mr. Ferguson, to approve the Amended 2020-2021 Budget, as presented in the agenda.

VIII. PROFESSIONAL REPORTS

A. TREASURER'S REPORT – MOTION APPROVED

The June through August Approval Memos and Bill Lists, September Bill List, and Treasurer's Reports for periods ending 5/31/20, 6/30/20, 7/31/20 and 8/31/20 were found in the agenda.

May Fund Balance	\$12,943,295.93
June Bill List	\$79,433.49
May Claims Paid	\$61,661.97
June Fund Balance	\$12,642,359.30
July Bill List	\$1,405,812.89
June Claims Paid	\$239,844.41
July Fund Balance	\$12,411,401.64
August Bill List	\$69,491.34
July Claims Paid	\$296,492.82
August Fund Balance	\$12,777,809.86
September Bill List	\$71,342.59
August Claims Paid	\$132,668.83

Mr. Ferguson asked about the debit balance in Fund Year 2003-2004. Mr. Hoffman explained that it is a worker's compensation claim and that the funds will be recovered.

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

Ms. Verrill left the meeting at 2:01 pm.

B. SOLICITOR

Mr. Greco reviewed the notice regarding Class Action Lawsuits and IEP's. Mr. Greco noted that while this suit is already obsolete; if any district does receive a notice, please forward it along to his office.

C. CLAIM ADMINISTRATOR

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report were included in the agenda. He noted that all the units are fully staffed at this time. He also noted the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. Mr. Roselli reviewed Lessons Learned from Losses concerning contact tracing. He also reminded everyone to report claims as soon as possible and that includes those relating to CoVID-19 as well.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary Report as of August, 2020, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She also provided reported for year-end for 2019-2020.

E. STUDENT ACCIDENT PROGRAM

Ms. Colaianni gave a Status Report on the Student Accident program. She noted that those Districts that participated in the Student Accident program could expect a 10% refund of premium from Kaplan for 2019/2020 due to the suspension of schools from March to June. She also asked those that participate to review your student reports and if a student if not from your district, please call her office as soon as possible to have the correction made.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

Welcome New Members/Delegates

Mr. Wilkie welcomed Mr. Ferguson, who is currently the Interim at Penns Grove-Carneys Point, back to the JIF.

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.

Environmental Management Seminar Held on July 15, 2020

The 8th Annual Environmental Management Seminar was held on **Wednesday, July 15, 2020 from 8:00 am until noon via Zoom**. There were approximately 128 member attendees from 46 School Districts (11 ACCASBO, 25 BCIP, 10 GCSSD), as well as non-member districts. Included is a summary of the attendee survey, along with a copy of the agenda. Mr. Wilkie asked the members to forward any suggestions about next year's program.

Cyber Security Symposium – July 24, 2020

The SPELL JIF IT/Cyber Risk Management Committee held its second risk management symposium on Wednesday, July 29, 2020 via Zoom. There were approximately 70 attendees: 34 from ACCASBO, 21 from BCIP and 11 from GCSSD. Attached are the results of the attendee survey.

STOPiT Activity Report

Activity Report for the fund year 2019-2020 was included in the agenda.

NJSBA/NJASBO/NJASA Virtual Fall Conference

Mr. Wilkie reported that the SPELL JIF will have an Exhibit Booth at the virtual Fall Conference on October 20-22, 2020.

State of the Fund Dinner

The annual dinner is scheduled for **Thursday, December 3, 2020 at Villari's Lakeside**. There was discussion on the status of this year's dinner during this time. The subject will be discussed at the Strategic Planning Committee meeting.

NJSIA WC Conference – May 12-14, 2021

The New Jersey Self-Insurers' Association will hold their spring conference on May 12-14, 2021 at The Hard Rock in Atlantic City. Further details will be provided when received.

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 June through September 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

- SPELL Meeting – Friday, 10/2/20 – 10:00 am via Zoom
- Next GCSSD JIF Meeting - 11/19/20 – 1:00 pm via Zoom
- GCSSD State of the Fund Dinner – Thursday, 12/3/20 at Villari's Lakeside Restaurant

2. UNDERWRITING AND FINANCE DIRECTOR

Second Installment 2020-2021 Premium Contribution Notices

Mr. Wilkie reminded the members that the second installment 2020-2021 premium contribution notices were emailed to members on September 1, 2020. Payments are due by October 15, 2020 to the Fund Treasurer, Mrs. Verrill. Final Installment invoices will be emailed on November 1, 2020 with a due date of January 15, 2021.

District/Fund Incurred Losses Report

Mr. Wilkie reviewed Mr. Hoffman's report on incurred losses of Fund Year 2019-2020 as of August 31, 2020.

2020-2021 Plan of Risk Management

The 2020-2021 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

2021-2022 Exposure Renewal and Budget Process

It is critical that every member district complete and forward needed information to the Administrator's office by the noted deadline. The process is simple and usually involves little time or effort. This data begins the renewal and budgeting process.

Payroll: Please include the Fund Administrator's office on your district audit circulation list. An entire copy of your district audit for the year ending June 30, 2020 is requested. Delineate on the Enterprise Fund Schedule how much of cafeteria payroll is management fees, if any. We will use the entire payroll shown unless you advise otherwise. **Please submit a copy of your Audit for year ending June 30, 2020 when completed and available for release/posting to district website, to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053 or email to jennifer_fox@ajg.com.**

Student Count: Please provide the Fund Administrator with a copy of your current ASSA Report summary pages concurrent with filing it with the County. **Please submit a copy of your ASSA report by December**

15, 2020, or as soon as available, to Jennifer Fox, SPELL JIF, PO Box 449, Marlton, NJ 08053 or email to jennifer_fox@ajg.com.

Vehicle and Watercraft lists: Vehicle and watercraft lists will be sent in September/October requesting verification of the following information for each district vehicle: Group, Year, Make, Model, Complete Vin #, Executive Auto Driver's name, leased – Yes/No, Cost, Department, Seats and Vehicle Weight. And each district watercraft: make, model, vessel name, length in feet, serial #, Department/School, and cost. Members are asked to verify the existing vehicles and watercraft, and update the list via deleting or adding, if applicable before submitting the completed list.

Employee Count: An employee count questionnaire will be sent in September/October requesting the number of employees in the following categories: Full Time Instructional Staff, Full Time Instructional Aides, Full Time Administrators, Full Time Counselors/Psychologists, Full Time Other and Total Part Time.

Property: Gallagher Bassett is conducting building value appraisals. A property value renewal questionnaire will be included in the Exposure Renewal Packet asking for projected value of contents, outdoor property, extra expense, Business Income and Mobile Equipment. **In addition to the usual information requested, this year we will again ask for occupancy information for all locations for both employees and students.**

Cyber, Drones and Environmental: We will be forwarding applications on these exposures and expect there will be new information requirements and may be multiple applications. We will be aggressively examining all options this year for these coverages and accurate, timely information will prove the difference maker.

Gallagher Bassett Appraisal Services Questionnaire

Mr. Wilkie reiterated that this year the SPELL JIF moved Appraisal Services to Gallagher Bassett Appraisal Services with Lynn Forsythe serving as Account Executive. A questionnaire from Gallagher Bassett Appraisal Services was emailed to all members on Wednesday, August 26, 2020. You will notice that the questionnaire is the same we have used in the past which consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires were due September 11, 2020. We ask that if you have not completed the questionnaire to please do so as soon as possible in order to keep the appraisal process running smoothly. Those districts that are up for a site visit this year will be contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: Gateway Regional High School District, Oldmans Township BOE and Pennsauken Public Schools. Other site visits may be scheduled after the questionnaires are received.

NJ DOL Compliance Enforcement Cross Match

A letter regarding the cross match program was sent on September 1, 2020 to Melpomene Kotsines, Esq. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 85 school districts in the JIFs of ACCASBO, BCIP, GCSSD and SEJIF. This annual submission is a means to hopefully correct member districts occasionally receiving Cross Match Response Forms in error from the Department of Labor due to incorrect TINs or misspelled district names. If you receive this form, please do not respond, and fax a copy to Ms. Fox at the Executive Director's office.

2019-2020 & 2020-2021 Administrative Matter Defense Reimbursement

Each district is eligible for up to \$1,500 annually in expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement. **Reimbursement requests are due by September 30, 2020 for the 2019-2020 Fund Year and September 30, 2021 for the 2020-2021 Fund Year.** If you have any questions or need a copy of the reimbursement procedures with voucher please contact Jennifer Fox at (856) 446-9133.

Certificates of Insurance Report from 5/01/20 through 8 /31/20 was included in the agenda packet.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz provided an update regarding the training that occurred over the summer. With the current health crisis, over 1,100 employees were still able to be trained, virtually. He noted that he is looking to continue with online training and expand upon the offerings. Mr. Geitz reviewed Spring/Summer Activities and September/October Agenda and gave an update regarding the Safety Incentive Program Status Report 2019-20. Mr. Geitz stated that, due to the health crisis in the spring, a decision was made to only require two safety meetings instead of three, for the safety incentive criteria.

Mr. Geitz also updated information regarding the use of N95 or KN95 masks. He noted that if these masks are used on a voluntary basis, they are not to be treated as a ventilator and do not require a medical clearance or fitting. This is an update to previous guidance.

H. COMMITTEE MEETINGS

1. Mr. Wilkie noted that the Committee Appointments for 2020-21 are attached. Please review and scheduling of meetings will be shortly.

IX. MOTION REQUESTED – Resolution 2020-16

Motion by Mr. Gerson, second by Mr. Ferguson, to meet remotely in Closed Session on November 19, 2020 at 1:00 pm via Zoom

- X.** Miscellaneous Business, Public Comment and/or RMC comments.
None.

XI. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Ferguson, second by Mr. Gerson, to adjourn the September 17, 2020 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:27 p.m.



Christopher Rodia, GCSSD JIF Secretary