

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, March 23, 2017

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, March 23, 2017, beginning at 8:57 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) (arrived at 9:02 am)

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 (left at 9:51 am)

Janecia Smith, Fairfield Township School District

Lisa Schulz, Monroe Township Public Schools

Valerie Carmody, Oldmans Township BOE (arrived at 9:09 am)

Jason Schimpf, South Harrison Township School District (arrived at 9:00 am)

Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE (left at 10:30 am)

2016-2017 Delegates not answering to roll call

Noreen Boston, Pennsauken Public Schools

John Bolil, Salem County Vo-Tech School District

2016-2017 Alternate Delegates answering to roll call

Kelly Brazelton, Deptford Township Public School District

John Ogunkanmi, Pennsauken Public Schools

Edgar Keepers, Wenonah BOE

2016-2017 Alternate Delegates absent

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. Zenaída 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.

Annette Reap, Executive Coordinator, AJGRMS, Inc.

Megan Matro, Marketing Specialist, AJGRMS, Inc.

John W. Geitz, Safety Coordinator, Risk Assessment Services

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 9:02 am)

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 Ms. Contrevo to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Ms. Bratty, second by Mr. Ferguson to approve the minutes of the January 26, 2017 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

VI. APPOINTMENT OF NOMINATING COMMITTEE

Mr. Wilkie reviewed the GCSSD and SPELL Term Expirations included in the agenda. Ms. Meehan appointed Mr. Ferguson, Ms. Contrevo, and Mr. Collins to the Nominating Committee.

VII. PROFESSIONAL REPORTS

A. *TREASURER'S REPORT*

Ms. Verrill reviewed February, 2017 Approval Memo and Bill List and March, 2017 Bill List and Treasurer's Reports for periods ending 1/31/17, and 2/28/17.

| | |
|-----------------------|-----------------|
| January Fund Balance | \$10,198,960.70 |
| February Bill List | \$ 66,174.79 |
| January Claims Paid | \$103,852.21 |
| February Fund Balance | \$10,123,580.64 |
| March Bill List | \$64,173.19 |
| February Claims Paid | \$189,704.77 |

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. Wilkie reviewed Mr. Greco's report in detail regarding expanded Rice Notice Obligations as well as a heads up on Labor Law Ruling. Mr. Tennant initiated discussion regarding the Rice Notice issue, and the additional possible issue of "interns" being considered employees.

C. *CLAIM ADMINISTRATOR*

Mr. Roselli reviewed the Adjuster Pendings, Subrogation Report, and Lessons Learned from Losses regarding Ladder Safety. He urged all members to share the notice on ladder safety with all custodial and maintenance staff.

D. *MANAGED CARE PROVIDER*

Ms. Beatty reviewed QualCare's managed care summary report for the month of February, 2017.

E. *STUDENT ACCIDENT PROGRAM*

Ms. Ridolfino reviewed her Student Accident Group Purchase Renewal Premium report. Six JIF members (3 from ACCASBO JIF, 0 from GCSSD) have been asked to remove themselves from the Student Accident Group Purchase Program and manage their student accident insurance individually. This will reduce anticipated premiums for the remaining members of the group. Discussion ensued regarding this program.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

a) *Introduction of New AJG Staff Member* – Mr. Wilkie introduced Megan Matro, who has been hired as the new Marketing Specialist.

b) *2017-18 Membership Renewals – MOTION REQUESTED* – 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.

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

Mr. Wilkie reviewed a letter from Ms. Meehan, Business Administrator of Washington Township Public Schools, dated October 27, 2016, requesting an extension of time to renew her district's

membership in the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund until May 31, 2017. A motion is requested to grant this extension.

Motion by Ms. Bratty, second by Ms. Contrevo, granting Washington Township Public Schools an extension of time to renew their membership in the GCSSD JIF until May 31, 2017. Upon roll call vote, all voted yea, except for Ms. Meehan, who abstained. Motion carried by unanimous vote.

c) *Cyber Assessment Competition* – Mr. Tennant reported that the SPELL JIF Board of Trustees has chosen Haddon Heights Board of Education (BCIP JIF) and Washington Township Board of Education (GCSSD JIF) to receive a Cyber Assessment performed in district, and the assessment is underway.

The actual assessments will be the property of the respective districts and the membership and SPELL JIF will benefit in a white paper describing the risk profile of school districts and possible remedies, together with one or more seminars for members conducted by the Executive Director's office and involving the IT leadership of each assessed district and the assessment team from K2 Intelligence.

d) *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 Conference schedule is included in the agenda for your reference. GCSSD members attending are: Gerri Ardino, Administrative Assistant, Deptford; John Bolil, BA, Salem County Vo-Tech; Cherie Bratty, BA, Upper Deerfield; Tracy Taverner, Upper Deerfield.

e) *2017 PRIMA Conference* – Mr. Wilkie reminded the members that the next PRIMA Conference is being held from Sunday, June 4 through Wednesday, June 7, 2017 in Phoenix, Arizona. GCSSD member interested in attending Cherie Bratty. Please notify the Executive Director's office in writing or via email to Annette Reap at Annette.Reap@ajg.com if you are interested in attending as soon as possible.

f) *State of the JIF Dinner* – Mr. Wilkie reported that the annual dinner will be held on Thursday, November 30, 2016 at Auletto's in Almonesson. He asked members to mark their calendars, and stated that invitations will be sent out in October.

g) *Proposed Meeting Dates for 2017-18* – Mr. Wilkie reviewed the proposed meeting dates for the 2017-18 Fund Year. He asked the members to review the schedule for any conflicts, and asked for a consensus decision approving the 2017-18 schedule. Mr. Wilkie suggested two corrections: the September meeting should be held on 9/21/17, and the January meeting should be held on 1/18/18. The final schedule will be listed in a resolution at the May reorganization meeting.

h) *Items updated on SPELLJIF.com* – Public side – Fund Professionals; Private Member Side – Board of Trustees, Fund Commissioners. Members 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.

The Member Login section of the site has been transitioned to a new design and platform.

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.

i) *Maintaining Safe Schools* – The February and March, 2017 issues have been emailed to Business Administrators of all member districts.

j) *Key Dates* –

- SPELL Meeting – Friday, 4/7/17 – 9:30 am @ AJG Marlton Offices

- NJ Self-Insurers' Spring Conference – 5/4-5/17 @ Harrah's in Atlantic City
- GCSSD Reorganization Meeting – 5/18/17 – 12:00 pm at the Bridgeport Holiday Inn/Swedesboro
- PRIMA Conference – 6/5-8/17 in Phoenix, AZ
- 5th Annual Mold/Environmental Management Seminar – 7/19/17 @ the Double Tree/Mt. Laurel
- Boiler Operator Refresher Training – 8/9/17 @ Lenape RHSD
- SPELL JIF Joint Retreat – 9/27-29/17 @ Congress Hall in Cape May

2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Status* – Mr. Wilkie provided an update on Fund Year 2016-17, with claims counted and valued as of February 28, 2017. All three funds are doing exceptionally well with loss ratio numbers.

b) *Financial Audit – June 30, 2016* – MOTION REQUESTED – Mr. Wilkie requested a motion to accept the June 30, 2016 Financial Audit as prepared by Jim Miles of Bowman & Company. The audit was clean, with no recommendations. The Finance Committee has reviewed the Audit and recommends acceptance.

Motion by Mr. Ferguson, second by Ms. Contrevo, to accept the June 30, 2016 Financial Audit as referenced above. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

c) *Resolution 2016-24 Surplus Release* – MOTION REQUESTED – Mr. Wilkie requested a motion to accept the Finance Committee's recommendation for a surplus release of \$100,000 from the 2006-2007 Fund Year.

Motion by Ms. Bratty, second by Mr. Ferguson, to accept the Finance Committee's recommendation for a surplus release from the 2006-2007 Fund Year. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

d) *Resolution 2016-25 Approving Transfers* – MOTION REQUESTED – A motion is requested to accept the Finance Committee's recommendation for inter-year transfers.

Motion by Mr. Ferguson, second by Ms. Bratty, to approve the Finance Committee's recommendation for inter-year transfers. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

e) *2017-2018 Renewal* – Ms. Fox provided a verbal update on the renewal process. Property appraisals were distributed at today's meeting.

f) *Safety Incentive Program Winners – Reimbursement Procedure* – Ms. Fox informed the members that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that have qualified for an award in the 2015-2016 Program. 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.

g) *RMC Resolutions and Agreements* – RMC Resolutions and agreements will be emailed to all districts shortly. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2017-2018 Fund Year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox by May 1, 2017.

h) *Certificates of Insurance Report* – The Certificates of Insurance Report from 1/1/17 – 2/28/17 is included in the agenda.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR:

Mr. Geitz referenced the January/February Activities and March/April Agenda, found in the agenda. He also reviewed the Safety Incentive Program Status Report.

H. *Committee Meetings*

Mr. Wilkie reviewed minutes of the Finance Committee Meeting held on February 21, 2017, as well as the Joint Safety-Claims meeting held on February 28, 2017.

VIII. Budget Hearing – MOTION REQUESTED – A motion is requested to adopt the preliminary budget for 2017-2018.

Motion by Mr. Ferguson, second by Ms. Contrevo, to approve the preliminary budget for 2017-2018. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

IX. MISCELLANEOUS BUSINESS

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, May 18, 2017 at 12:00 pm at the Bridgeport Holiday Inn, Swedesboro, New Jersey.

X. PUBLIC COMMENT

None

XI. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2016-26

Motion by Ms. Contrevo, second by Ms. Bratty to go into Executive Closed Session. All in favor. Motion carried by unanimous vote.

XII. MOTION REQUESTED TO COME OUT OF CLOSED SESSION

Motion by Ms. Contrevo, second by Mr. Keepers to come out of Closed Session. All in favor. Motion carried by unanimous vote.

XIII. MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items – Resolution – 2016-27.

Resolved, at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on March 23, 2017, the following claims were discussed and are, herewith, being approved as follows:

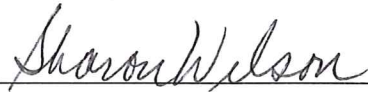
| | | | |
|---------------|---------------|--------------|--------------|
| 001162786 01 | 2017088314 01 | 000916459 01 | 001222973 01 |
| 2016075838 01 | 11200936 01 | | |

Motion by Ms. Bratty, second by Ms. Contrevo to approve the above Payment Authorization Requests as presented in Closed Session, with the exception of PAR 001162786 01, which is being held pending an offer to the claimant. Upon roll call vote all voted in favor. Motion carried by majority vote.

XIV. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Ferguson, second by Ms. Contrevo to adjourn the March 23, 2017 meeting. All in favor.
Motion carried by unanimous vote.

The meeting adjourned at 10:41 AM.

A handwritten signature in blue ink, appearing to be "C. B. A.", written over a horizontal line.A handwritten signature in black ink, reading "Sharon Wilson", written over a horizontal line.

Sharon Wilson, Recording Secretary