

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

**Delsea Regional Middle School  
Media Center  
242 Fries Mill Road  
Franklinville, NJ 08322**

**OPEN SESSION MINUTES**

**Thursday, January 26, 2023**

**I. MEETING CALLED TO ORDER**

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held at the Delsea Regional Middle School on January 26, 2023, beginning at 1:15 pm, with Joseph Collins, Elk Township/Delsea Regional, Chair, 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**

***2022-2023 Trustees answering to roll call:***

Joseph Collins, Elk Township SD/Delsea Regional SD, **Chair** (SPELL Trustee)  
Greg Wilson, East Greenwich Township School District, **Vice Chair**  
Pam Zook, Oldmans Township BOE, **Secretary**  
John Ogunkanmi, Pennsauken Public Schools

***2022-2023 Trustees not answering to roll call:***

Lisa Schulz, Monroe Township Public Schools  
Scott Campbell, Greenwich Township School District (SPELL Trustee)

***2022-2023 Alternate Trustees answering to roll call:***

Heather Mayhew, Pennsville Public School District (SPELL Alternate)  
Frank Maurer, Salem County SSSD/Salem County Vo-Tech School District (SPELL Alternate)

***2022-2023 Alternate Trustees not answering to roll call:***

None

***2022-2023 Delegates answering to roll call:***

Kim Fleetwood, Greenwich-Cumberland/Stow Creek  
Christopher DeStratis, Penns Grove-Carneys Point Regional BOE  
Denise DiGiandomenico, Wenonah BOE  
Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

***2022-2023 Delegates not answering to roll call:***

Todd Reitzel, Deptford Township Public School District  
Dr. Sean McCarron, Fairfield Township School District  
Janice Grassia, Gateway Regional SD/Woodbury Heights BOE

Lauren Granate, National Park Borough SD/Westville PSD  
Dawn Leary, South Harrison Township School District  
Dr. Frank Badessa, Interim, Upper Deerfield Township School District,

**2022-2023 Alternate Delegates answering to roll call:**

Edgar S. Keepers, Wenonah 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  
Brad Hoffman, Area Executive Vice President- RPA, a Division of Gallagher  
Megan Matro, Marketing Specialist – RPA, a Division of Gallagher  
Kim Hill, Account Manager- RPA, a Division of Gallagher  
Lorraine Verrill, JIF Treasurer-Verrill & Verrill, LLC  
Patrick Madden, Esquire – Fund 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 Colaanni, Student Accident Program – Hardenbergh Insurance Group  
Annette Reap, Recording Secretary

**Risk Management Consultants:**

Conner Strong & Buckelew  
Hardenbergh Insurance Group

**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 Mr. Wilson, second by Mr. Maurer, 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 – 2022-20**

**Resolved,** that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on January 26, 2023:

2022273296    2022248646    2022268427    2021215265    2022287796

*Motion* by Mr. Maurer, second by Mr. Wilson, to approve the Payment Authorization Requests, as distributed prior to the meeting. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

**VI. APPROVAL OF MINUTES – MOTION REQUESTED**

*Motion* by Mr. Wilson, second by Mr. Maurer, to approve the minutes of the November 17, 2022 meeting of the JIF. All in favor. Motion carried by unanimous vote.

## VII. PROFESSIONAL REPORTS

### A. TREASURER'S REPORT – **MOTION APPROVED**

The December Approval Memo and Bill List, January Bill List, and Treasurer's Reports for periods ending 11/30/22 and 12/31/22 were found in the agenda.

November Fund Balance	\$14,330,611.93
December Bill List	\$94,856.22
November Claims Paid	\$207,496.11
December Fund Balance	\$14,924,558.17
January Bill List	\$126,708.46
December Claims Paid	\$164,343.46

Ms. Verrill noted that the current interest rate is 4.4% and \$54,000 in interest has been earned.

*Motion* by Mr. Maurer, second by Mr. Wilson, to approve the bill lists and Treasurer's reports. All in favor. Motion carries.

Ms. Verrill left the meeting at 1:37 pm.

### B. SOLICITOR

Mr. Madden reported on school therapy dog issues because a few districts have acquired or are considering use of a therapy dog.

He reported that New Jersey's dog bite statute imposes strict liability for dog bites on the dog's owner and supersedes what used to be known as the "one bite" rule, i.e., a dog owner would not be on notice of a dog's dangerous propensities until it bit at least one person.

Mr. Madden provided examples of several areas of potential claims, all of which would expose the districts to liability.

- Dog owned by school district – dog owned by district but cared for by a staff member (guidance counselor). While in the care of the guidance counselor, the dog bites their daughter.
- Third party injured by dog on school grounds when they trip over dog.
- Third party injured by dog off school grounds. Dog bites the owner of another dog when they being to fight.
- Employee injured by dog, either on or off school grounds. This could potentially be a worker's compensation claim.
- Employee wants compensation for time spent caring for dog.

Mr. Madden noted that the district's liability lessens if the dog is owned by employee. He was asked if this information also applied to service dogs and he said that it did not. Discussion followed.

### C. CLAIM ADMINISTRATOR

Mr. Roselli reviewed his Adjuster Pendlings Report and Open Subrogation Report included in the agenda. He noted that both the Workers' Compensation Unit and the Liability Unit are fully staffed at this time. He advised that a temp has been hired for the Property Unit to assist and will continue to monitor the number of claims. Lessons Learned from Losses addressed Winter Weather Hazards. Mr. Roselli stated that the winter months and bad weather can have a serious impact on claims and provided a checklist of items that should be addressed during the winter months. He reiterated that all items on the checklist are important and can prevent claims.

**D. MANAGED CARE PROVIDER**

Ms. Beatty reviewed the Managed Care Summary Report for the current year through December, 2022, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She also advised the members of some recent changes to the list of medical facilities. The list of urgent care facilities will be updated and posted to the SPELL website.

**E. STUDENT ACCIDENT PROGRAM**

No report.

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

**1. EXECUTIVE DIRECTOR**

**2023-24 Membership Renewals**

Four (4) districts are up for membership renewal on July 1, 2023. **They are East Greenwich, Elk Township, South Harrison and Westville Borough.**

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 by the end of September and provided with supporting documentation to facilitate the renewal process.

**To date, Renewal Resolutions have been received from East Greenwich, Elk Township, Westville Borough, as well as Gateway, National Park and Woodbury Heights.**

**2023 PRIMA Conference**

The next PRIMA Conference is scheduled to be held from Sunday, June 4 through Wednesday, June 7, 2023 in Long Beach, CA. Please notify the Executive Director's office in writing or via email to Annette Reap at [Annette\\_Reap@RPAdmin.com](mailto:Annette_Reap@RPAdmin.com) if you are interested in attending no later than January 31, 2023. Information on the Conference will be provided via email when it becomes available.

**2023 SPELL Joint Retreat – MOTION REQUESTED**

Mr. Wilkie discussed the retreat that was held in September 2022 at The Grand in Cape May. He asked the members if the location was okay and asked for approval to hold the annual SPELL Joint Retreat in September 2023. Suggested dates are Wednesday, September 27-Friday, September 29, 2023.

Motion by Mr. Wilson, second by Mr. Maurer, to move forward with the planning of the Joint Retreat for September 27-29, 2023.

**2023 State of the JIF Dinner - MOTION REQUESTED**

The annual dinner was held on **Thursday, December 1, 2022 at Villari's Lakeside Restaurant**. Mr. Wilkie reviewed the post-dinner survey results that were included in the agenda. He discussed the date and location and asked for approval for 2023. Mr. Wilkie suggested the date of Thursday, November 30, 2023.

Motion by Mr. Maurer, second by Mr. Wilson, to hold the annual State of the JIF dinner on Thursday, November 30, 2023. Location to be determined.

**SPELL JIF HR Helpline – Transition to Zywave**

Mr. Wilkie advised that, as of April, 2021, Enquiron is now part of Zywave. In an ongoing effort to improve your experience, your Enquiron Portal will be upgraded to Zywave's Carrier Engagement Suite on February 15, 2023. The Zywave system helps districts navigate changing regulations and work through the complexities of HR and employment-related issues and cyber security threats.

This portal enhancement will include many features that will be carried over from your current portal. There will also be some exciting new features including a modern design and additional tools to support your human resources activities and employee communications.

You will receive email notifications from your JIF Administrations office with more details in the weeks prior to the February 15th migration. If you have any immediate questions about this upcoming change, please feel free to contact Megan Matro at [megan\\_matro@rpadmin.com](mailto:megan_matro@rpadmin.com).

### **Items Updated on SPELLJIF.COM**

The Private/Member side of the website contains timely and easy to use loss reports for each member under the heading **Enterprise Risk Management Reports**. These reports have absolutely no personally identifiable information in them; are easily managed to gain insight and information; are updated weekly and permit you to identify the claims adjuster, their telephone number and email address on any given claim you want to know more about. **Scott Tennant will provide a short review following today's meeting.**

The SPELLJIF.COM website is an important member resource. 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 the Executive Director's office if you would like to change or add a user for the website, by contacting Megan\_Matro@rpadmin.com.

### **Maintaining Safe Schools**

The December 2022 issue has been sent by email to the Business Administrators of all member districts and will be posted to the SPELL website.

### **Key Dates**

- GCSSD Finance Committee – Tuesday, 2/7/2023-10am via Zoom
- SPELL Meeting – Friday, 2/10/2023-10:00 am
- Next GCSSD JIF Meeting - 03/23/2023 – 1:00 pm @ Delsea Regional MS

## ***2. UNDERWRITING AND FINANCE DIRECTOR***

### **District/Fund Incurred Losses Report**

Mr. Hoffman provided an update on Fund Year 2022-2023 as of December 31, 2022 from his report included in the agenda.

### **2023-2024 Exposure Renewal and Budget Process**

Mr. Hoffman advised that it is critical that every member district complete and forward needed renewal information to the Administrator's office as requested. The process is relatively simple and streamlined. The data is essential to begin the renewal underwriting, actuarial and budgeting process. As a reminder, an email requesting information for the 2023-2024 exposure renewal was sent to all members and RMC's on December 8, 2022 with a January 6, 2023 due date for online information updates in Risk Partner and forwarding of the ASSA Summary Report and the completed/signed Beazley Pollution/Environmental Liability Application.

To date there are several districts with outstanding items. Please complete the Risk Partner updates online and email any outstanding items to the attention of Brad Hoffman brad\_hoffman@RPAdmin.com and Kim Hill Kim\_Hill@rpadmin.com at the Executive Director's Office as soon as possible.

### **2023-2024 Cyber Application Process**

Mr. Hoffman stated that the cyber application process will begin in earnest in February. He noted that the application is the same as last year and his office is working to put it on the private side of SPELLJIF.com and provide access to the SBA and IT Director from each member district. This will allow for collaboration in district in completing the application and provide the opportunity to add further explanatory insights to each yes or no question. This will begin as an email to the members explaining access and the process.

### **Safety Incentive Program Winners – Reimbursement Procedure**

Mr. Hoffman reported that a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2021-2022 program. Reimbursement requests are due by May 31, 2023. 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 Kim Hill, Account Manager at the JIF address, P.O. Box 449, Marlton, NJ 08053 or via email at [Kim\\_Hill@rpadmin.com](mailto:Kim_Hill@rpadmin.com).

**Financial and Timely Reporting Award Winners**

Mr. Hoffman indicated that the Financial Awards have been paid out on the January 2023 bill list for all districts that have qualified for a financial award for the 2021-2022 fund year and distributed at today's meeting.

**Certificates of Insurance Report** from 11/01/22 – 12/31/22 is included in the agenda.

**G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR**

Mr. Geitz reviewed November/December Activities and January/February Agenda. He also gave an update regarding the Safety Incentive Program Criteria for 2022-23 and suggested districts review their status at this time since the program is six months into the year. Mr. Geitz also reminded the members that as of February 1<sup>st</sup> their PEOSH 300A Summary Reports must be posted in district and remain there until April 30<sup>th</sup>. After that time, districts should keep them in a file in case of an audit.

**H. COMMITTEE MEETINGS**

1. The Finance Committee is scheduled to meet on Tuesday, February 7, 2023 via Zoom.

**VIII. MOTION REQUESTED – Resolution 2022-21**

Motion by Mr. Wilson, second by Mr. Maurer, to meet in Closed Session on March 23, 2023 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

Discussion to fill the Trustee vacancy left when Ms. Contrevo retired. It was recommended that Ms. Mayhew move up from Alternate Trustee to Trustee, Mr. Maurer will move up to Alternate Trustee #1 and Mr. DeStratis move up to Alternate Trustee.

*Motion* by Mr. Wilson, second by Mr. Maurer, to approve those appointments made above. All in favor. Motion carried.

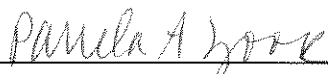
**IX. Miscellaneous Business, Public Comment and/or RMC comments.**

None

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

*Motion* by Mr. Maurer, second by Mr. Wilson, to adjourn the January 26, 2023 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:59 p.m.



Secretary or Vice Chair