

**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, September 22, 2022

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 September 22, 2022, beginning at 1:29 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**
Donna Contrevo, Gateway Regional SD/National Park Boro SD (SPELL Trustee)
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 Alternate)

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

2022-2023 Alternate Trustees not answering to roll call:

None

2022-2023 Delegates answering to roll call:

Dr. Sean McCarron, Fairfield Township School District
Kim Fleetwood, Greenwich-Cumberland/Stow Creek
Christopher DeStratis, Penns Grove-Carneys Point Regional BOE (arrived 1:36 pm)
Dawn Leary, South Harrison Township School District
Donna Contrevo, Westville PSD/Woodbury Heights 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. Frank Badessa, Interim, Upper Deerfield Township School District,
Denise DiGiandomenico, Wenonah BOE

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
Megan Matro, Marketing Specialist – RPA, a Division of Gallagher
Patrick Madden, Esquire – Fund Solicitor
Karen Conway, 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 Colaiani, Student Accident Program – Hardenbergh Insurance Group
Annette Reap, Recording Secretary

Risk Management Consultants:

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 Ms. Contrevo, 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 – 2022-16

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on September 22, 2022:

2022263273 2022254050 2021229948 2022248444 2023279612

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. Maurer, second by Ms. Contrevo, to approve the minutes of the May 19, 2022 meeting of the JIF. All in favor. Motion carried by unanimous vote.

VII. 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 5/31/22, 6/30/22, 7/31/22 and 8/31/22 were found in the agenda.

May Fund Balance	\$12,680,989.09
June Bill List	\$72,780.14
May Claims Paid	\$155,604.41
June Fund Balance	\$12,485,393.48
July Bill List	\$1,876,046.56
June Claims Paid	\$198,972.18
July Fund Balance	\$11,991,109.81
August Bill List	\$73,037.90
July Claims Paid	\$312,818.25
August Fund Balance	\$13,094,426.27
September Bill List	\$76,547.50
August Claims Paid	\$140,266.59

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

B. SOLICITOR

Mr. Madden advised that the courts are beginning to come out of the COVID closure and open up again. He thinks that simpler cases will start to be scheduled in order to begin clearing the backlog.

C. CLAIM ADMINISTRATOR

Ms. Conway reviewed the Adjuster Pending Report and Open Subrogation Report were included in the agenda. She noted that both the Workers' Compensation Unit and the Liability Unit are fully staffed at this time. Ms. Conway referred to the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. Included in the agenda is an email to the members advising that Qual-Lynx staff has fully moved to the Enlyte platform. There has been a slight change in email addresses as explained in the memo. An updated telephone list for the Qual-Lynx Account Service Team was also included provided.

Finally, Ms. Conway reviewed Lessons Learned from Losses concerning safe lifting practices. She recommended posting the newsletter where staff can see it.

Mr. Tennant explained that the presumption law for COVID has ended. The burden is now on the employee to prove that they caught COVID from the workplace.

D. MANAGED CARE PROVIDER

Ms. Beatty reviewed the Managed Care Summary Reports for year-end 2021-22, as well as for the current year through August, 2022, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She advised that the urgent care providers has been updated and to let her know of any changes.

E. STUDENT ACCIDENT PROGRAM

No report.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

Welcome New Delegates/Members

Mr. Wilkie welcomed the newest delegates/members of the GCSSD JIF:

- Dr. Sean McCarron/Renee Ring – Fairfield Township SD
- Dawn Leary – South Harrison Township SD

2023-24 Membership Renewals

Mr. Wilkie advised that 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.

New Jersey Self-Insurer's WC Conference

Mr. Wilkie reported that the conference was held in-person this year from May 11-13, 2022. 28 members from the SPELL JIF attended. The results of a post-conference survey sent to the attendees are included in the agenda.

Environmental Management Seminar Held on July 13, 2022

The 10th Annual Environmental Management Seminar was held in-person on **Wednesday, July 13, 2022 at the Westin Hotel**. This training was attended by approximately 200 attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for the program and certificates have been distributed. Per the surveys received from the attendees, responses were all positive and appreciative of the program.

Boiler Operator Webinar Held on August 9, 2022

The annual Boiler Operator refresher training was held on August 9, 2022 in the Egg Harbor Township school district. There was also an option to attend via Zoom for large groups. This was the second year to present a new, revamped program with new content provided directly by the JIF. The program was well attended and received. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program.

STOPiT Relearn and Relaunch Webinars

Mr. Wilkie explained that the JIF's partner in anonymous reporting and school safety, STOPiT, would like to remind those participating about the Relearn and Relaunch Webinar Series available. Please reach out to your dedicated STOPiT Contact or Customer Experience Manager or visit the STOPiT website for 24/7 live support chat.

SPELL JIF HR Helpline

Mr. Wilkie reiterated that, in April, 2021, Enquiron was acquired by Zywave, a leader in the insuretech industry. Enquiron will be transitioning over to the Zywave platform in early October and you will be advised when that is occurring. Also, just a reminder that you are now offered unlimited member access to the services. Previously, it was restricted to only two members in the district. Please contact the Fund Administrator's office if you have any questions.

IoT Program through Travelers

Mr. Tennant explained that, as reviewed at this year's Environmental Seminar, early detection devices coupled with a coordinated online management application can provide real time reporting of a wide variety of facility risks; including water leaks, open doors and malfunctioning equipment to name a few. Early detection and alerts result in faster responses and reduction of risk of loss. The JIF's Boiler & Machinery/Equipment Breakdown Insurance partner, Travelers, has a department dedicated to

providing their clients with resources to help realize this objective. Please see the attached materials and call Andy Dwyer of Travelers at (651) 310-7980 to discuss what may be possible. He said to be sure to mention you are a SPELL JIF affiliated member school district.

NJSBA/NJASBO/NJASA Fall Conference

Mr. Wilkie advised that the SPELL JIF will have an Exhibit Booth (#951) at the Fall Conference on October 24-26, 2022.

State of the Fund Dinner

Mr. Wilkie reminded the members that the annual dinner is scheduled for **Thursday, December 1, 2022 at Villari's Lakeside Restaurant**. Invitations will be sent out in October.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website is currently being updated to reflect the 2022-2023 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 2022 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 Joint Retreat – 9/28-30/2022 @ The Grand in Cape May
- SPELL Meeting – Friday, 10/14/2022 – 10:00 am
- Next GCSSD JIF Meeting - 11/17/2022 (3rd Thursday) – 1:00 pm @ Delsea Regional MS
- GCSSD State of the Fund Dinner – Thursday, 12/1/2022 - 5:30 pm at Villari's Lakeside Restaurant

2. UNDERWRITING AND FINANCE DIRECTOR

Second Installment 2022-2023 Premium Contribution Notices

Mr. Wilkie stated that second installment 2022-2023 premium contribution notices were emailed to members on September 1, 2022. Payments are due by October 15, 2022 to the Fund Treasurer, Mrs. Verrill. Final Installment invoices will be emailed on November 1, 2022 with a due date of January 15, 2023.

District/Fund Incurred Losses Report

Mr. Wilkie reviewed Mr. Hoffman's report included in the agenda on Fund Year 2021-2022 as of August 31, 2022.

2022-2023 Plan of Risk Management

The 2022-2023 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section.

2023-2024 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. The data is essential to begin the renewal underwriting, actuarial and budgeting process.

As a reminder, last year we transitioned all exposure data to the Risk Partner data management system. By December 1, 2022, each member will receive an email with instructions on how to log into the system and update all information online.

We still ask that you forward a copy of your **June 30, 2022 Audit** as well as a copy of your **2023-2024 ASSA Report** via email to brad_hoffman@RPAdmin.com.

Each member will still have to complete separate applications for Cyber and Environmental coverage as the carriers request their own applications. Once these applications are approved for release by the applicable carrier, we will email to all with instructions and due date. We expect the cyber application will not be released until February 2023.

Gallagher Bassett Appraisal Services Questionnaire (Page 74)

A questionnaire from Gallagher Bassett was emailed to all members on August 31, 2022. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property.

The questionnaires were due on **September 15, 2022**, so we ask that if you have not already done so please complete and return to Erin Fischer as soon as possible in order to keep the appraisal process running smoothly. Those districts that are up for a site visit this year should have been contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: Deptford Township and South Harrison Township. 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 9, 2022 to Melpomene Kotsines, Esquire concerning the annual submission and receipt of NJTINs for all 96 school districts in the JIFs of ACCASBO, BCIP, GCSSD and Suburban Metro JIF. 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 provide a copy to the Executive Director's office.

2021-2022 & 2022-2023 Administrative Matter Defense Reimbursement

An email was sent out to all members on September 9, 2022. Each district is eligible annually for an expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. **Beginning with the 2021-2022 Fund Year the amount of reimbursement was increased to \$2,500.** 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, 2022 for the 2021-2022 Fund Year and September 30, 2023 for the 2022-2023 Fund Year. If you have any questions or need a copy of the reimbursement procedures with voucher please contact the Executive Director's Office.

Certificates of Insurance Report from 5/01/22 – 8 /31/22 was included in the agenda packet.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz reviewed June/July/August Activities and September/October Agenda and gave an update regarding the Safety Incentive Program Criteria for 2021-22. He also referred to his Safety Notice regarding Back to School issues to remind members to focus on setting up their district safety programs for another year of success.

Mr. Geitz reminded all Delegates about the Right to Know training schedule, as it seems that the state is starting to enforce the anniversary renewal dates. Inspections are ramping up. He stressed the importance of having all paperwork in order.

H. *COMMITTEE MEETINGS*

1. Mr. Wilkie noted that the Committee Appointments for 2022-23 are attached. Please review and scheduling of meetings will begin shortly.
2. Strategic Planning – 9/19/22 – Mr. Wilkie provided a verbal report.

Mr. Wilkie advised that committee meetings will be held remotely.

VIII. **MOTION REQUESTED – Resolution 2022-17**

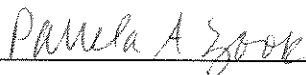
Motion by Mr. Keepers, second by Mr. Wilson, to meet in Closed Session on November 17, 2022 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

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

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

Motion by Mr. Keepers, second by Ms. Fleetwood, to adjourn the September 22, 2022 meeting. All in favor.
Motion carried by unanimous vote.

The meeting adjourned at 2:03 p.m.



Secretary or Vice Chair