

**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, November 17, 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 November 17, 2022, beginning at 1:20 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  
Lisa Schulz, Monroe Township Public Schools  
Scott Campbell, Greenwich Township School District (SPELL Alternate)

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

None

***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:***

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE  
Denise DiGiandomenico, Wenonah BOE  
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. Sean McCarron, Fairfield Township School District  
Kim Fleetwood, Greenwich-Cumberland/Stow Creek  
Dawn Leary, South Harrison Township School District  
Dr. Frank Badessa, Interim, Upper Deerfield Township School District,

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

Renee Ring, Fairfield Township School District  
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 Colaianne, 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 – 2022-18**

**Resolved,** that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on November 17, 2022:

2018118277	001162786	2022264765	2022269051	2121240126
2021215265	2023278758			

*Motion* by Mr. Wilson, second by Mr. Maurer, 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 September 22, 2022 meeting of the JIF. All in favor. Motion carried by unanimous vote.

## VII. PROFESSIONAL REPORTS

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

The October Approval Memo and Bill List, November Bill List, and Treasurer's Reports for periods ending 9/30/22 and 10/31/22 were found in the agenda.

September Fund Balance	\$15,021,973.42
October Bill List	\$620,418.88
September Claims Paid	\$229,062.91
October Fund Balance	\$14,543,649.02
November Bill List	\$105,020.18
October Claims Paid	\$124,050.94

Ms. Verrill noted that the current interest rate is 3.46%.

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

Ms. Verrill left the meeting at 1:25 pm.

### B. SOLICITOR

Mr. Madden reported on recent court decisions important to note.

Bodily injury to student athlete - Field hockey player injured during warm-up for practice. Court granted motion for summary judgment and held that plaintiff must show the defendant/district omissions rose to the degree of recklessness. Mr. Madden stated that injuries to student athletes are going to be subject to analysis under a simple negligence standard, unless those injuries are inflicted by a participant in the contest, in which case the question will be whether defendants were reckless.

The second case involved Constitutional law regarding board meeting public participation and freedom of speech. Plaintiff was a parent who voiced disagreement with the district's masking policies for children. He received a warning letter from the district because of his conduct at prior board meetings. At a subsequent meeting, plaintiff removed his mask and refused to put it back on at the district's request, responding with profanity and inappropriate language. He received another warning letter advising that his behavior was in direction violation of the district's civility policy, warning he would be banned from attending any or all further school-related events. The plaintiff filed a claim alleging violation of First Amendments rights. The Court upheld the school district's actions in sending the warning letters regarding disruptive behavior and offensive language. Important in the court's analysis was the fact that the district never dissuaded the plaintiff from expressing his viewpoint.

Mr. Madden reported that civility policies are generally enforceable, as long as those policies are implemented uniformly and not based on the speaker's viewpoint or subject. Finally, Mr. Madden provided a copy of the Marlboro BOE's Civility Policy in the agenda for reference.

### C. CLAIM ADMINISTRATOR

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report were included in the agenda. He noted that both the Workers' Compensation Unit and the Liability Unit are fully staffed at this time. Lessons Learned from Losses discussed floor drains. Mr. Roselli noted the importance of cleaning floor drains and how this simple process can help to prevent situations in the future.

**D. MANAGED CARE PROVIDER**

Ms. Beatty reviewed the Managed Care Summary Reports for October, 2022, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She reported that the members are currently accommodating 97% of transitional duty days and that is phenomenal. Ms. Beatty reminded everyone to report claims as quickly as possible. The goal is to be less than 3 days.

**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.

Mr. Wilkie advised that Ms. Contrevo will also renew Gateway, National Park and Woodbury Heights, in addition to Westville.

**NJSBA/NJASBO/NJASA Fall Conference**

The SPELL JIF had an Exhibit Booth (#951) at the Fall Conference on October 24-26, 2022. It was well received by all member districts who were able to attend the conference.

**AGRIP Fall Conference**

Included in the agenda packet are reports from Tom Grossi (ACCASBO), Chandra Anaya (ACCASBO), Chris Veneziani (ACCASBO), Diane Fox (ACCASBO) and Rich Kaz (BCIP), who attended the fall conference in San Diego.

**2022 State of the JIF Dinner**

The annual dinner is scheduled for **Thursday, December 1, 2022 at Villari's Lakeside Restaurant.** Invitations were sent out electronically on November 7, 2022, with a due date of November 18, 2022.

We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well.

**Mold/Environmental Management Workshop 2023**

The SPELL has approved funding for this very important workshop again in 2023-24. We will begin to plan for this educational seminar for next July 2023. Tentative date is Wednesday, July 12, 2023. Please remember to report every mold claim to the Environmental Carrier using the reporting form and instructions on SPELLJIF.COM, found under the Claims tab.

**SPELL JIF Joint Retreat 2022**

An in-person retreat was held at The Grand Hotel in Cape May on September 28-30, 2022. The results of the survey for all 3 days is attached. Discussion is encouraged on the location and timing of this event for 2023.

**STOPit Solutions Activity Report**

Activity Report for the third quarter is included in the agenda packet.

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

In April, 2021, Enquiron was acquired by Zywave, a leader in the insuretech industry. Enquiron will be transitioning over to the Zywave platform 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.

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

Mr. Tennant explained that 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. Please find ten minutes to log in and examine the reports. We think you will find them useful.

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 October and November 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**

- GCSSD State of the Fund Dinner – Thursday, 12/1/2022 - 5:30 pm at Villari's Lakeside Restaurant
- Next GCSSD JIF Meeting - 01/26/2023 – 1:00 pm @ Delsea Regional MS

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

#### **Final Installment 2022-2023 Premium Contribution Notices**

Mr. Wilkie advised that the final installment 2022-2023 premium contribution notices were emailed to members on November 1, 2022. Payments are due by January 15, 2023 to the Fund Treasurer, Mrs. Verrill.

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

Mr. Hoffman's report was included in the agenda as of Fund Year 2021-2022 as of October 31, 2022.

#### **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.

**Safety Incentive Program Winners – Reimbursement Procedure**

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 Award Winners**

Financial Awards will be paid on the January 2023 bill list for all districts that have qualified for a financial award for the 2021-2022 fund year.

**SPELL JIF Meeting Minutes**

The approved meeting minutes from the May 26, 2022 SPELL JIF Meeting are included in the agenda.

**Certificates of Insurance Report** from 9/1/22 – 10/31/22 is included in the agenda.

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

Mr. Geitz reviewed September/October Activities and November/December Agenda, as well as the Safety Incentive Program status report for the current year. He also referred to his Safety Notices on Catalytic Converter Thefts and the increase in them in recent months.

**H. COMMITTEE MEETINGS**

- a. Claims Management – 10/6/22 – The meeting minutes are included in the agenda for review.

**VIII. MOTION REQUESTED – Resolution 2022-19**

Motion by Mr. Wilson, second by Mr. Maurer, to meet in Closed Session on January 26, 2023 at 1:00 pm in the Media Center of the Delsea Regional Middle School, 242 Fries Mill Road, Franklinville, New Jersey.

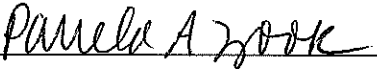
**IX. Miscellaneous Business, Public Comment and/or RMC comments.**

Mr. Collins thanked Ms. Contrevo for her many years of service to the JIF and her colleagues and wished her well

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

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

The meeting adjourned at 1:54 p.m.

  
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Secretary or Vice Chair