

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

**Elk Township School District  
900 Clems Run  
Glassboro, New Jersey 08028**

**OPEN SESSION MINUTES**

**Thursday, March 26, 2020**

**I. MEETING CALLED TO ORDER**

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSD JIF) was held at the Elk Township School District, 900 Clems Run, Glassboro, New Jersey on March 26, 2020, beginning at 1:00 pm, with Chair Joseph Collins, 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.)

***2019-2020 Trustees answering to roll call***

**Joseph Collins, Elk Township School District, Chair (Spell Trustee)**  
**Donna Contrevo, Gateway RSD/National Park Borough School District**  
**Pam Zook, Oldmans Township BOE**

***2019-2020 Trustees in attendance by teleconference***

**Cherie Bratty, Upper Deerfield Township School District, Vice Chair (SPELL Trustee)**  
**Greg Wilson, East Greenwich Township School District**

***2019-2020 Trustees not answering to roll call***

**Christopher Rodia, Secretary, Westville/Woodbury Heights BOE (SPELL Alternate)**  
**John Ogunkanmi, Pennsauken Public Schools**

***2019-2020 Alternate Trustees answering to roll call***

***None***

***2019-2020 Alternate Trustees not answering to roll call***

**Lisa Schulz, Monroe Township Public Schools**  
**Scott Campbell, Greenwich Township School District**

***2019-2020 Delegates in attendance by teleconference***

**Todd Reitzel, Deptford Township Public School District**  
**William Gerson, Fairfield Township School District**  
**Ken Verrill, Penns Grove-Carneys Point Regional BOE**  
**Heather Mayhew, Pennsville Public School District**  
**Frank Maurer, Salem County SSSD/Vo-Tech**

Denise DiGiandomenico, Wenonah BOE  
Rose Wang Chin, Woodstown-Pilesgrove Regional School District (SPELL Alternate)

**2019-2020 Delegates not answering to roll call**

Jennifer Bates, Salem County Vo-Tech School District  
Jason Schimpf, South Harrison Township School District  
Janine Wechter, Washington Township BOE

**2019-2020 Alternate Delegates in attendance by teleconference**

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  
Christopher Rodia, Gateway Regional School District/National Park Boro School District  
Vacancy, Monroe Township Public Schools  
Alicia Smith, Oldmans Township BOE  
Dr. Zenaida Cobian, Penns-Grove-Carneys Point Regional BOE  
Vacancy, Pennsauken Public Schools  
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  
Donna Contrevo, Westville Boro Public School District/Woodbury Heights BOE

**Fund Professionals:**

Craig H. Wilkie, Area Vice President, RPA, a Division of Gallagher  
Lou Greco, JIF Solicitor (via teleconference)  
Karen Beatty, Qual-Lynx (via teleconference)  
Annette Reap, Recording Secretary

**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 Ms. Bratty, to open voting to all Fund Delegates present. All in favor. Motion carried by unanimous vote.

Mr. Wilkie made a recommendation to the members to amend today's meeting agenda to a consent agenda, in light of the recent guidelines for social-distancing as a precautionary measure due to the COVID-19 pandemic. This would allow for one motion to approve all action items contained in the March 26, 2020 agenda packet, with the exception of the adoption of the 2020-2021 Preliminary Budget.

*Motion* by Ms. Contrevo, second by Ms. Bratty, to approve changing the March meeting agenda to a Consent Agenda. All in favor. Motion carried by unanimous vote.

*Motion* by Ms. Bratty, second by Ms. Contrevo, to approve all action items contained in the March 26, 2020 meeting agenda, with the exception of the adoption of the 2020-2021 Preliminary Budget.

**V. APPROVAL OF MINUTES – January 23, 2020 - APPROVED**

All in favor, with the exception of Mr. Gerson and Mr. Verrill, who abstained. Motion carries.

**VI.** Appointment of a Nominating Committee by Fund Chair – Ms. Bratty, Ms. Contrevo and Mr. Rodia will serve as the Nominating Committee. Term Expirations were included in the agenda.

**VII. PROFESSIONAL REPORTS**

**A. TREASURER’S REPORT – MOTION APPROVED**

The February Approval Memo and Bill List, March Bill List, and Treasurer’s Reports for periods ending 1/31/20, and 2/29/20 were found in the agenda.

January Fund Balance	\$13,835,598.33
February Bill List	\$67,808.44
January Claims Paid	\$183,506.18
February Fund Balance	\$13,734,083.57
March Bill List	\$74,539.89
February Claims Paid	\$95,495.64

All in favor, with the exception of Mr. Verrill, who abstained. Motion carries.

**B. SOLICITOR**

Mr. Greco’s report included a recent Appellate Court decision that brings dual exposure to employers if an employee can prove that a bodily injury is the result of the failure of the employer to accommodate a disability. The plaintiff in this case, a teacher with diabetes, had requested an earlier lunch period in order to avoid low blood sugar levels. Her request was denied and she, subsequently, fainted while teaching a class. Mr. Greco’s report stressed the importance of treating disability accommodation requests as serious matters and that the interactive process must be thorough. Any denials should be supported by medical professionals.

**C. CLAIM ADMINISTRATOR**

Mr. Roselli’s Adjuster Pending Report and Open Subrogation Report were included in the agenda. Lessons Learned from Losses addressed Office Safety. It noted there have been quite a few claims for slips, trips and falls. As shown by the examples, these claims can be costly and some are preventable.

**D. MANAGED CARE PROVIDER**

Ms. Beatty’s Managed Care Summary report as of February, 2020, as well as the Average Days to Report and Transitional Duty Summary Report were provided.

**E. STUDENT ACCIDENT PROGRAM**

A report from Hardenbergh Insurance Group on the 2020-2021 Student Accident Program was included in the agenda packet. The SPELL Trustees approved the proposal that included all current members of the program and represented an overall decrease in premium of 3%. All districts in the program should have received their claims experience and if there were any question, they should contact Fran Eddis at Hardenbergh’s office.

F. *EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR*

1. *EXECUTIVE DIRECTOR*

**2020-21 Membership Renewals**

Five (5) districts are up for membership renewal on July 1, 2020. **They include East Greenwich, Elk Township, South Harrison, Washington Township and Westville Borough.**

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

Mr. Wilkie indicated that Washington Township has requested additional time past the JIF April 1<sup>st</sup> deadline in order to advise of their membership renewal.

*Motion* by Ms. Contrevo, second by Ms. Bratty, to allow Washington Township to renew their membership past the April 1<sup>st</sup> deadline. All in favor. Motion carries.

**Third Party Management Guide including Certificate of Insurance Guidelines**

Attached is the cover email of February 26, 2020 sent to all members and RMCs about the Third Party Management Guide including Certificates of Insurance Guidelines. If there are any questions, please call the Executive Director's office for assistance.

**SAM Management**

Attached is an email between Risk Program Administrators (RPA) and the SPELL JIF reinsurer, Great American Insurance Company, affirming SPELL JIF claim management protocol for SAM (Sexual Abuse and/or Molestation) threats and claims. If there are any questions, please call the Executive Director's office.

**STOPit Activity Report**

An Activity Report for the SPELL from 7/1/2019 through present is included in the agenda.

**Resolution 2019-23 Appointing Defense Attorneys – MOTION REQUESTED - APPROVED**

Resolution 2019-07 has been updated to make changes to the panel to reflect convergence of the panel attorneys across all three JIFs, i.e. ACCASBO, BCIP and GCSSD. A Motion is requested to re-adopt Resolution 2019-23 to approve these changes.

**NJSIA Workers' Compensation Conference**

The New Jersey Self-Insurers' Association will hold their spring conference on May 14-15, 2020 in Atlantic City. The SPELL JIF has again approved covering the expense for attendance. Last year, a total of 24 claim coordinators and business administrators from our SPELL JIF members attended. An email with all the details will be sent to all members shortly. The Conference schedule is included in the agenda packet for your reference.

**Proposed Meeting Dates for 2020-21**

Enclosed are proposed meeting dates for the 2020-21 Fund Year. Discussion on meeting location is requested. Please review the schedule for any conflicts. We ask for a consensus decision approving the proposed 2020-21 schedule. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

**Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website has been updated to reflect the 2019-2020 Fund Year information. You can access all the current directories, lists, meeting information and claims 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@ajg.com](mailto:Annette.Reap@ajg.com).

### **Maintaining Safe Schools**

The February and March 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 – Monday, 4/27/2020-10:00 am @ Gallagher Marlton Office
- NJ Self-Insurers' Spring Conference – 5/13-15/2020 @ Harrah's in Atlantic City
- GCSSD Reorganization Meeting- 5/21/2020 -12:00 pm @ the Holiday Inn Swedesboro
- PRIMA Conference – 6/13-17/2020 in Nashville, TN
- 8<sup>th</sup> Annual Mold/Environmental Management Seminar – 7/15/2020 @ the DoubleTree Hotel/Mount Laurel
- Cyber Security Symposium – 7/24/2020 @ the Double Tree Hotel/Mount Laurel
- Boiler Operator Refresher Training – August 4, 2020 @ location: TBD
- SPELL JIF Joint Retreat – 9/23-25/2020 @ The Grand Hotel, Cape May

## 2. *UNDERWRITING AND FINANCE DIRECTOR*

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

An update on Fund Year 2019-20, as of February 29, 2020, is included in the agenda.

### **Financial Audit – June 30, 2019 – MOTION REQUESTED - APPROVED**

A motion is requested to accept the June 30, 2019 Financial Audit as prepared by Jim Miles of Bowman & Company. The Finance Committee has reviewed the Audit and recommends acceptance.

### **Resolution 2019-24 Surplus Release – MOTION REQUESTED - APPROVED**

A motion is requested to accept the Finance Committee's recommendation for a surplus release of \$100,000 from the 2016-2017 Fund Year.

### **2020-2021 Exposure Renewal and Budget Process**

The process is on-going and will be updated at the May meeting.

### **RMC Resolutions and Agreements**

RMC Resolutions and Agreements were emailed to all districts that have an RMC on March 2, 2020. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2020-2021 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox by May 8, 2020.

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

A Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2018-2019 program year. Reimbursement requests are due by June 1, 2020. 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.

**Certificates of Insurance Report** from 01/1/20 – 02/29/20 is included in the agenda.

G. *SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR*

Mr. Geitz's January/February Activities and March/April Agenda and the Safety Incentive Program Update 2019-20 are included in the agenda.

H. *COMMITTEE MEETINGS*

1. Finance Committee – February 27, 2020 – Mr. Wilkie noted that the Finance Committee met last month and that Mr. Hoffman has provided all members with their not-to-exceed numbers for 2020-2021.

2. Joint Safety/Claims – February 27, 2020 – **MOTION REQUESTED – APPROVED**

The Safety and Claims Committees held a joint meeting. A suggestion was made by the committees to add a third level, Elite II, to the Safety Incentive Program with a monetary award of \$2,500, per the attached meeting minutes, effective for the 2019-2020 Fund Year.

VII. Budget Hearing – **MOTION REQUESTED**

Mr. Wilkie directed everyone to the Preliminary Budget Summary for 2020-2021 found in the agenda.

*Motion* by Mr. Verrill, second by Ms. Bratty, to adopt the preliminary 2020-2021 Budget. Motion carried by unanimous vote.

VIII. **MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, May 21, 2020 at 12:00 pm at the Holiday Inn Swedesboro, 1 Pureland Drive, Swedesboro, New Jersey.

IX. **PUBLIC COMMENT**

There was none.

X. **MOTION TO APPROVE the Payment Authorization Requests/Items – Resolution – 2019-25 - APPROVED**

**Resolved**, that the following Payment Authorization Requests were approved on March 26, 2020, as distributed to Trustees on a confidential basis prior to board meeting.

2017091067	2020190140	2019170778	2018120512
2020182141	2018155295	2020191593	

*Motion* by Mr. Verrill, second by Mr. Maurer, to approve the Payment Authorization Requests as provided prior to the meeting. Motion carries.

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

*Motion* by Ms. Contrevo, second by Ms. Bratty, to adjourn the March 26, 2020 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:21 p.m.



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Christopher Rodia, GCSSD JIF Secretary