

**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, March 27, 2025

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 March 27, 2025, beginning at 1:42 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

2024-2025 Trustees in attendance:

Joseph Collins, Elk Township SD/Delsea Regional SD, **Chair** (SPELL Trustee)
Greg Wilson, East Greenwich Township School District, **Secretary**
John Ogunkanmi, Pennsauken Public Schools
Heather Mayhew, Pennsville Public School District (SPELL Alternate)

2024-2025 Trustees not in attendance:

Frank Maurer, Salem County SSSD/Salem County Vo-Tech SD, **Vice Chair** (SPELL Alternate)
Lisa Schulz, Monroe Township Public Schools
Scott Campbell, Greenwich Township SD/Woodbury Heights BOE (SPELL Trustee)

2024-2025 Alternate Trustees in attendance:

Shannon DuBois-Brody, Woodstown-Pilesgrove Regional School District

2024-2025 Alternate Trustees not in attendance:

Christopher DeStratis, Penns Grove-Carneys Point Regional BOE

2024-2025 Delegates in attendance:

Ron Latham, Deptford Township Public School District
Dr. Sean McCarron, Fairfield Township School District
Janice Grassia, Gateway Regional SD
Lauren Granate, National Park Boro SD/Westville PSD
Vicki LaSalle, Pine Hill Public Schools
Darren Harris, Pittsgrove Township SD
Michael Twardowski, Upper Deerfield Township School District

2024-2025 Delegates not in attendance:

Kim Fleetwood, Alloway/Greenwich-Cumberland/Stow Creek
Kayde Kisielewski, Oldmans Township BOE
Christian Albadine, South Harrison Township School District
Kristine Height, Wenonah BOE

2024-2025 Alternate Delegates in attendance:

Dr. Frank Badessa, Upper Deerfield 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
Kim Hill, Account Manager, RPA, a Division of Gallagher
Lorraine Verrill, CPA, Fund Treasurer – Verrill & Verrill, LLC
Patrick Madden, Esquire – Fund Solicitor
Chris Roselli, Claims Administrator-Qual-Lynx
Christine Gallagher, Managed Care Provider - Qual-Lynx
Jennifer Olson, Student Accident Program – Hardenbergh Insurance
John Geitz, Safety Coordinator – Risk Assessment Services
Rick Hillman, Virtual Safety Director-Ironwood Consulting LLC
Joe Biluck, Assistant Safety Director – Gramin Services
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 Mr. Wilson, seconded by Ms. Mayhew, 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 – 2024-23

Resolved, that the Board of Trustees of the GCSSD JIF approved the following Payment Authorization Requests, on March 27, 2025:

2016078827	001223028	2020195931	2016079464	2023301014
2023298154	2021236201	2022269815	2025340373	2023398793
2024334561	2025353985	2025356888		

Motion by Mr. Twardowski, seconded by Ms. Mayhew, to approve the Payment Authorization Requests, as distributed prior to the meeting. Upon roll call, all present voted in favor, with the exception of Mr. Keepers, who opposed. Motion carried.

VI. APPROVAL OF MINUTES – MOTION REQUESTED

Motion by Mr. Keepers, seconded by Mr. Twardowski, to approve the minutes of the January 23, 2025 meeting of the JIF. All in favor. Motion carried.

VII. Appointment of a Nominating Committee – Mr. Latham, Ms. Fleetwood and Ms. DuBois-Brody will serve as the Nominating Committee. Term Expirations were included in the agenda.

VIII. **PROFESSIONAL REPORTS**

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

The February Approval Memo and Bill List and March Bill List were included in the agenda. Treasurer’s Reports for periods ending 01/31/25 and 02/28/25 were provided as a handout.

January Fund Balance	\$17,045,504.04
February Bill List	\$94,604.88
January Claims Paid	\$625,137.04
February Fund Balance	\$16,858,659.02
March Bill List	\$114,406.14
February Claims Paid	\$152,715.80

Motion by Mr. Twardowski, second by Mr. Keepers, to approve the bill lists and Treasurer’s reports. All in favor. Motion carries.

Ms. Verrill left the meeting at 1:47 pm.

B. **SOLICITOR**

Mr. Madden presented his report, emphasizing a recent success involving a defense indemnity clause. He mentioned that SPELL JIF issued guidance on the use of indemnity clauses in facilities use agreements and shared that one of its members recently benefited from such a clause. A town recreation league was using the school district’s gym for basketball, and the district’s use agreement, signed by the rec league, included a hold harmless provision protecting the district from all claims, damages, losses, and expenses in the event of an action for personal or bodily injury caused in whole or in part by the organization. A spectator at one of the games was struck by a basketball, and as a result, the rec league’s insurer agreed to defend and indemnify the district, relieving the district from any financial responsibility for a settlement or verdict. This outcome underscores the importance of incorporating defense and indemnity clauses in use agreements, alongside a certificate of insurance to demonstrate coverage. A certificate of insurance alone does not fully protect the district from liability.

Additionally, there was a favorable outcome from an attorney on the JIF’s defense panel, who successfully had a bullying claim dismissed due to the failure to exhaust IDEA administrative remedies. Lastly, Mr. Madden proposed adding the Hatfield Schwartz Law Group to the JIF’s defense panel, citing the firm’s qualifications outlined in the agenda. This recommendation was made necessary by the merger of two firms currently on the panel.

C. **CLAIM ADMINISTRATOR**

Mr. Roselli’s Adjuster Pending Reports and Open Subrogation Reports were included in the agenda and reviewed. The Workers’ Compensation Unit has hired a new adjuster to assist with case management, replacing Cliff Meeks. The property unit is currently fully staffed. Brian Foster is consistently implementing valuable efficiencies that enhance both the quality of his team’s files and the performance of the adjusters.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning workplace safety, noting that slip, trip and fall accidents and their injuries are the most common and costly incidents among office workers,

as well as being preventable. He recommended speaking to staff frequently about expectations and concerns for maintaining a safe workplace. Once you become aware of an incident, it is important to have the area inspected and photographed immediately. Examples were provided of real claims that have occurred in member districts.

D. MANAGED CARE PROVIDER

Ms. Gallagher reviewed the Managed Care Summary Reports, Average Days to Report and Transitional Duty Summary Reports through February 2025 included in the agenda. Finally, she reviewed Managed Care Quick Notes discussing functional capacity evaluations and understanding their role in workplace assessments.

E. STUDENT ACCIDENT PROGRAM

Ms. Olson reviewed the report in the agenda packet. She advised that the program will remain with Hartford Insurance Company through BMI for the 2025-2026 fund year. She advised that districts student accident premium was included in the Budget Advice Memorandum distributed by the JIF Administrator's office. Renewal packets will be emailed to all participating districts prior to July 1st. The loss data was sent by email to each district in January. If anyone has any questions, please contact Ms. Olson at Hardenbergh.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

2025-26 Membership Renewals – MOTION REQUESTED

Nine (9) districts are up for membership renewal on July 1, 2025. **They are Deptford Twp BOE, Fairfield Township, Monroe Township, Oldmans Township BOE, Pennsville, Salem County SSSD, Salem County Vo-Tech, Upper Deerfield and Wenonah.**

Renewal Resolutions have been received from all renewing districts. Thank you!

Effective July 1, 2025, the Greenwich Township School District-Cumberland County and the Stow Creek Township BOE will merge to become the Greenwich Stow Creek Regional BOE. Motion is requested to approve the membership Resolution received.

Motion by Mr. Keepers, seconded by Mr. Twardowski, to approve the signed Resolution received from Greenwich Stow Creek Regional BOE. All in favor. Motion carried.

Results of Fund Professional Survey

The results of the recent survey sent to all members on January 28, 2025 regarding the services of the JIF Fund Professionals were included with the agenda. Mr. Wilkie advised that there were no issues with any of the vendors and this survey will be reviewed at the next Finance Committee meeting.

NJSIA Workers' Compensation Conference

The New Jersey Self-Insurers' Association has scheduled their spring conference for May 14-16, 2025 at The Golden Nugget Hotel in Atlantic City. The SPELL JIF has approved covering the expense for attendance. The conference brochure is attached and a detailed email was sent to all members on March 13, 2025 with a deadline of April 11, 2025 for anyone wishing to attend.

Safety 360 Seminar – SAVE THE DATE!

The second annual Safety 360 Seminar is scheduled for **Wednesday, July 16, 2025 at the Westin Hotel**. This year's workshop agenda is being developed, Attendance for School Business Administrators, Facilities and Technology Supervisors is the targeted audience. More information will be provided. Please mark your calendars! Mr. Wilkie advised that this seminar is geared towards leadership in technology and facilities within the districts, not custodial staff. Mr. Tennant stated that there will be a presentation on deepfakes.

Boiler Inspections – Travelers Insurance

Mr. Wilkie advised that boiler inspections are performed by the JIF carrier, Travelers Insurance. The state inspector should NOT be going to your schools. If a district has a state inspector come in before boiler inspections are due, please notify Travelers ASAP by contacting Nick Andreychak at (908) 246-2322 or NANDREYC@travelers.com. He will be able to cancel out the inspection. Information to schedule Boiler Inspections is located on the SPELL website under Contact Information under the Safety tab: <https://www.spelljif.com/contact-information>.

STOPit Solutions – SafeNJ

Mr. Wilkie reported that STOPit Solutions has entered into a partnership and will be known as SafeNJ. This is a rebranding of the STOPit application providing a New Jersey local resource. A flyer was included in the agenda.

SPELL JIF HR Helpline

Mr. Wilkie reminded the members that the Portal Toolbox is a free service that is available to all members. It is a resource for your HR and compliance needs. Click here to access the login page via Zywave: www.spelljifhrhelpline.com If your district needs to be set up with a login or want to know if your district is already set up, contact Megan Matro of his office at Megan_Matro@RPAdmin.com. A flyer is included in the agenda and will be posted on the SPELL website highlighting the services that are offered. He indicated that there is low usage currently by the members and this service will be re-introduced via email in the near future.

SPELL Policy Review

Mr. Wilkie advised that Pat Madden is working with Coverage Counsel to review the current policies. The last review was approximately 15 years ago. He anticipates the review to be completed over the summer.

Proposed Meeting Dates for 2025-2026

Mr. Wilkie referenced the enclosed proposed meeting dates for the 2025-26 Fund Year and requested that the schedule be reviewed for any potential conflicts. He noted that a consensus decision is needed to approve the proposed 2025-26 schedule. The finalized meeting dates will be included in a Resolution at the May reorganization meeting.

Items Updated on SPELLJIF.COM

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. Mr. Wilkie noted that the website will be reviewed at the July seminar.

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

Key Dates

- GCSSD Safety Committee - Wednesday, 4/9/2025-11:00 am via Zoom
- SPELL Meeting – Thursday, 4/10/2025-10:00 am
- NJSIA Worker's Compensation Conference – 5/14-16/2025
- GCSSD Reorganization Meeting- 5/22/2025 -12:00 pm @ Holiday Inn
- Safety 360 Seminar – July 16, 2025–8:30 am @ The Westin

2. *UNDERWRITING AND FINANCE DIRECTOR*

District/Fund Incurred Losses Report

Mr. Tennant reviewed the Incurred Losses Report for the 2024-2025 Fund Year as of February 28, 2025. He observed that all the JIFs are performing well, although the figures only reflect eight months of the year so far. They will continue to develop over the coming months and will continue to provide updates on the report.

Financial Audit – June 30, 2024 – MOTION REQUESTED

Mr. Tennant referred to the financial audit included in the agenda as Addendum A. He highlighted that the Finance Committee has thoroughly reviewed the audit and recommends its acceptance. The audit is clean, with no issues identified. Mr. Tennant requested a motion to formally accept the June 30, 2024 Financial Audit as prepared by Bowman & Company.

Motion by Ms. Mayhew, seconded by Mr. Wilson, to accept the June 30, 2024 Financial Audit prepared by Bowman & Company. All in favor. Motion carried.

2025-2026 Exposure Renewal and Budget Process

Mr. Tennant explained that the Finance Committee met on February 25, 2025 and approved the preliminary budget and premium allocation strategy for 2025-2026. Budget Advice information was provided to all members via email on 2/28/2025, which included surplus.

He also reported that the new exposure database, SPELL 360, was rolled out to the members this year and there have been no major issues so far.

Resolution 2024-24 – Authorizing Surplus Return – MOTION REQUESTED

Mr. Tennant advised that the Finance Committee approved recommendation of a \$500,000 surplus distribution. He asked for a motion to authorize the surplus return.

Motion by Ms. Mayhew, seconded by Mr. Wilson, to authorize the surplus return of surplus. All in favor. Motion carried.

Starr Cyber Renewal Insurance Application

Mr. Tennant indicated that the SPELL JIF Cyber Insurance renewal application and instructions were emailed to all on January 28, 2025 by Rick Hillman, the SPELL Virtual Safety Director, with a requested due date of March 15, 2025. If you have not completed and submitted the renewal materials, please do so ASAP. He further explained that Mr. Hillman will discuss further in his report.

Beazley Environmental Liability Renewal Insurance Application

The SPELL JIF – Beazley Insurance renewal application was sent to each member on March 6, 2025 with a copy of the prior year application completed for reference. If you have not completed and submitted the renewal materials, please do so ASAP.

RMC Resolutions and Agreements

RMC Resolutions and Agreements will be emailed to all districts that currently have an RMC by April 1, 2025. If you have not already done so, please add this to your April meeting to appoint a Risk Management Consultant for the 2025-2026 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Kim Hill by May 5, 2025.

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 2023-2024 program year. Reimbursement requests are due by May 31, 2025. 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 via email at Kim_Hill@RPAdmin.com or at the JIF address, P.O. Box 449, Marlton, NJ 08053.

SPELL JIF Approved Meeting Minutes

The approved meeting minutes from the October 10, 2024 SPELL JIF Meeting are included with the agenda.

Certificates of Insurance Report from 1/1/2025 – 2/28/2025

The attached report includes the Certificates of Insurance issued on behalf of your JIF by the Underwriting Manager. Please note that the only valid and legally enforceable Certificates of Insurance for your JIF are those issued by the Underwriting Manager. The sole exception to this is a certificate for Student Accident Insurance, which is strictly issued by the Hardenbergh Insurance Group, in its capacity as the Student Accident Program Manager.

G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR

Mr. Geitz covered the January/February Activities and March/April Agenda outlined in his report. Additionally, he provided an update on the safety incentive status report for all members as of mid-March. He also reminded the members that any items to be counted towards Fund Year 2024-2025 must be completed by June 30, 2025. The information will be collected by Mr. Geitz in the fall to prepare for the annual State of the JIF dinner, but can be sent to him at any time.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda. He reviewed in detail the insurance tiers for the cyber liability coverage. He has been working with districts to assist those who only need a few items to move up a tier level. The applications are due back to Mr. Hillman on March 15, 2025. Mr. Hillman noted that updates have been made to the SPELLJIF website to link keyword searchable documents libraries Information Security, Emergency Preparedness and Safety 360 Program resources. He also discussed recent information security incidents, as well as the PowerSchool breach.

I. COMMITTEE MEETINGS

1. Mr. Wilkie noted that the minutes from the Finance Committee meeting on February 26, 2025 have been distributed. The information has been reviewed during the meeting, but if anyone has any questions, please feel free to reach out at any time.

IX. Budget Hearing – MOTION REQUESTED – Motion by Mr. Twardowski, seconded by Ms. Mayhew, to adopt the Preliminary Budget for 2025-2026. All in favor. Motion carried by unanimous vote.

X. MOTION REQUESTED – Resolution 2024-25

Motion by Mr. Keepers, seconded by Mr. Twardowski, to meet in Closed Session on May 22, 2025 at 12:00 pm at the Holiday Inn Swedesboro, 1 Pureland Drive, Swedesboro, New Jersey.

XI. Miscellaneous Business, Public Comment and/or RMC comments.

None.

XII. MOTION REQUESTED to adjourn the meeting

Motion by Mr. Keepers, seconded by Mr. Wilson, to adjourn the March 27, 2025 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:15 p.m.



Secretary or Vice Chair