

ATLANTIC AND CAPE MAY COUNTIES ASSOCIATION OF SCHOOL BUSINESS OFFICIALS JOINT INSURANCE FUND

Virtual Meeting via Zoom

OPEN SESSION MINUTES

Wednesday, March 20, 2024

I. OPEN SESSION CALLED TO ORDER

A meeting of the Atlantic and Cape May Counties Association of School Business Officials Joint Insurance Fund (ACCASBO JIF) was held remotely on Wednesday, March 20, 2024 at 12:39 p.m., with Jonathan Houdart, Fund 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 *Press of Atlantic City*, Atlantic and Cape May County editions; filing advance written notice of this meeting with each member; and by emailing advance written notice to the Clerk of each municipality located within the boundaries of all Fund members.

III. ROLL CALL

2023-24 Trustees in attendance:

Jonathan Houdart, Brigantine Public School District, **Chair**
Mark Mallett, Lower Cape May Regional School District, **Vice Chair**
Dr. Diane Fox, Middle Township BOE, **Secretary** (SPELL Alternate)
Chandra Anaya, Mainland Regional High School (SPELL Alternate)
Rose Millar, Estell Manor City SD/Cape May Point
Laurie Ryan, Upper Township BOE
Joy Nixon, Galloway Township Public Schools

2023-24 Trustees not in attendance:

None

2023-24 Alternate Trustees in attendance:

Barbara S. Prettyman, Hammonton BOE
Linda Fiori, Avalon BOE/Stone Harbor BOE
James Lushok, Wildwood Crest BOE

2023-24 Alternate Trustees not in attendance:

None

2023-24 Fund Commissioners in attendance:

Allyson Milazzo, Egg Harbor City School District
Jennifer Germana, Egg Harbor Township School District
Sara Simpson, Folsom BOE
Patricia Swanson, Linwood BOE
Tricia Ryan, Lower Township Elementary SD
Melina Skwarek, Margate City BOE
Jamie Shoemaker, Northfield BOE
Dawn Cottrell, North Wildwood SD
Mary Conroy, Somers Point BOE
Dawn Leary, Weymouth Twp School District

2023-24 Fund Commissioners not in attendance:

Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)
Christopher R. Veneziani, Hamilton Township School District (SPELL Trustee/Secretary)
Teri Weeks, Longport BOE
Todd D'Anna, Mullica Twp BOE/Washington Twp SD-Greenbank
Carisa Rose, Pitman BOE

Fund Professionals

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Scott C. Tennant, Deputy Executive Director – RPA, a division of Gallagher
Kim Hill, Account Manager – RPA, a division of Gallagher
Patrick J. Madden, Esquire – Fund Solicitor
Chris Roselli, Claim Administrator – Qual-Lynx
Karen Beatty, Client Services Manager – Qual-Lynx
Jennifer Olson – Hardenbergh Insurance Group
John W. Geitz, Safety Coordinator – Risk Assessment Services
Rick Hillman, Virtual Safety Director – Ironwood Consulting LLC
Kelly Batz – Fund Treasurer
Joe Biluck, Asst Safety Coordinator – Risk Assessment Services
Annette Reap – Recording Secretary

Risk Management Consultants

Glenn Insurance - Dennis M. Brown
Hardenbergh Insurance Group
J. Byrne Agency
Marsh & McLennan Agency
Syracusa-Kauffman Agency

IV. CONDUCT OF MONTHLY MEETING - MOTION REQUESTED

A request is made by the Trustees of the ACCASBO JIF that the business of the Fund at this meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Commissioners and Trustees present and voting.

Motion by Ms. Anaya, second by Ms. Prettyman, to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2023-22

Resolved, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, March 20, 2024, as presented to the Trustees and Fund Commissioners.

2024312729	2023286816	2024317832	2024317379	2022247857
2023306545	2021228324	001090358	001110196	001171123
001195029	2019177998	2022254011	2024312689	2024310587

Motion by Dr. Fox, second by Ms. Anaya, to approve the Payment Authorization Requests, as presented to the Trustees and Fund Commissioners. Upon roll call, all present voted in favor, with the exception of Mr. Veneziani, who abstained from PAR #2023306545. Motion carried.

VI. APPROVAL OF MINUTES – January 17, 2024

Motion by Ms. Millar, second by Ms. Anaya, to approve the Minutes of the January 17, 2024 meeting. All in favor. Motion carried by unanimous vote.

VII. Appointment of a Nominating Committee – Mr. Veneziani, Ms. Anaya and Dr. Fox will serve as the Nominating Committee. Term Expirations were included in the agenda.

VIII. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED - MOTION REQUESTED

The February Approval Memo and Bill List, March Bill List, and Treasurer's Reports for periods ending 12/31/23 and 01/31/24 were included in the agenda.

December Fund Balance	\$28,998,107.35
February Bill List	\$122,574.93
December Claims Paid	\$424,775.63
January Fund Balance	\$28,262,681.97
March Bill List	\$236,306.88
January Claims Paid	\$767,201.68

Motion by Ms. Anaya, second by Ms. Millar, to approve the Bill Lists and Treasurer's Reports. Upon roll call vote, all present voted in favor. Motion carried by unanimous vote.

Ms. Batz left the meeting at 12:40 pm

B. Solicitor

Mr. Madden presented his report, highlighting a recent victory in Atlantic County. The defense counsel on the panel successfully convinced the judge that a father, who was representing his son in a bullying case against a member school district, did not have his son's best interests aligned. As a result, it was argued that the father should not represent his child, and the court should appoint a guardian ad litem. This guardian would then assess whether it was in the child's best interests to pursue the claim. Currently, the matter is under appeal.

Mr. Madden also discussed the State of New Jersey's Commission of Investigation's report examining the application and effectiveness of the State's Pass the Trash Law. The report notes deficiencies with this administration of the law to fulfill its purpose in preventing educators with sexual misconduct histories from repeating that behavior in a new school district. The SCI states that "the law has been manipulated not only by educators seeking to keep their past misdeeds private, but also by school districts that have either disregarded or improperly followed the law's provisions." The SCI made recommendations to make the law effective. The full report has been posted to the SPELL JIF's website. Mr. Tennant reminded the Trustees and Delegates about the National Association of State Directors of Teacher Education and Certification (NASDTEC) who helps keep students safe by maintaining a National clearinghouse for any items that may come against a person's certification. Mr. Tennant noted that even for our largest districts in the JIF, the annual cost is under \$1,000 and noted the handout given before the meeting to all Trustees and Delegates.

C. Claim Administrator

Mr. Roselli's Adjuster Pending Reports and Open Subrogation Reports were included in the agenda and reviewed. He noted that both the Workers' Compensation Unit and the Liability Unit are fully staffed at this time. The WC unit has hired an additional adjuster to help with case management.

The property unit has had very good closing months recently that has caused the pending number of files to drop. A temp has been hired to fill the open position in this unit. All staffing needs will continue to be monitored.

Mr. Roselli noted the Emergency PAR Stewardship Report included in the agenda.

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. 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. Beatty reviewed the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through February 2024 included in the agenda. She noted that the average days to report at 4 days is a little high. Ms. Beatty reminded the members to report claims as soon as possible. She also discussed the ScriptAdvisor Pharmacy Benefit Program (PBM) memo that was included as an Addendum in the agenda that will become effective on May 1, 2024. ScriptAdvisor is one of the largest PBM providers in the workers' compensation industry.

Ms. Beatty also advised that she will be retiring at the end of March, but will be working part-time to facilitate the transition of her replacement. She will be attending the May meetings.

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 2024-25 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

2024-25 Membership Renewals

Mr. Wilkie reported that thirteen (13) districts are up for membership renewal on July 1, 2024. **They are Avalon, Cape May Point, Egg Harbor City, Folsom, Galloway Township, Greater Egg Harbor Regional, Hammonton, Longport, Mainland, Northfield, Stone Harbor, Weymouth and Wildwood Crest.**

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, executed Renewal Resolutions have been received from Avalon, Cape May Point, Egg Harbor City, Folsom, Galloway Township, Greater Egg Harbor Regional, Longport, Mainland, Northfield, Stone Harbor, Weymouth and Wildwood Crest.

Results of Fund Professional Survey

Mr. Wilkie referred to the results of the recent survey sent to all members on January 23, 2024 regarding the services of the JIF Fund Professionals are included with the agenda and will be discussed. There were no issues reported.

NJSIA Workers' Compensation Conference

The New Jersey Self-Insurers' Association has scheduled their spring conference for April 23-25, 2024 at Harrah's 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 February 28, 2024 with a deadline of March 25, 2024 for anyone wishing to attend.

Safety 360 Seminar – SAVE THE DATE!

At the recent Safety Committee meeting, there was discussion on the possibility of changing the annual environmental seminar to include more topics within the Safety 360 concept. The Safety 360 Seminar would replace the Mold/IAQ seminar and will be scheduled for July 10, 2024. More information will be provided. Please mark your calendars.

Public School Works

Report included in the agenda provides information on the most popular training courses held from July 1st to December 31st by the SPELL JIF members. Also included is a chart of the districts in the JIF that are utilizing Public School Works.

Proposed Meeting Dates for 2024-25

Enclosed are proposed meeting dates for the 2024-25 Fund Year. Discussion on meeting location is requested. Mr. Wilkie asked the members to review the proposed schedule for any conflicts. The final meeting dates will be listed 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.

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

- NJSIA Worker's Compensation Conference – 4/23-25/2024
- SPELL Meeting – Friday, 4/26/2024-10:00 am
- ACCASBO Reorganization Meeting- 5/15/2024 -12:00 pm
- Safety 360 Seminar – July 10, 2024

2. Underwriting and Finance Director

District/Fund Incurred Losses Report - Mr. Wilkie reviewed Mr. Hoffman's report on Fund Year 2023-2024, as of February 29, 2024.

Financial Audit – June 30, 2023 – MOTION REQUESTED

Mr. Wilkie referenced the financial audit attached to the agenda as an Addendum. He advised that it is a clean audit that has been reviewed by the Finance Committee who recommends acceptance. He asked for a motion to accept the June 30, 2023 Financial Audit as prepared by Bowman & Company.

Motion by Dr. Fox, second by Ms. Laurie Ryan, to accept the June 30, 2023 Financial Audit as prepared by Bowman & Company. Motion carried by unanimous vote.

2024-2025 Exposure Renewal and Budget Process

The Finance Committee met on February 28, 2024 and approved the preliminary budget and premium allocation strategy for 2024-2025. Budget Advice information was provided to all members. Surplus distribution options / recommendations will be reviewed with the Finance Committee prior to May 1st and the final Finance Committee recommendation will be presented to the Board of Trustees for approval at the May 8, 2024 meeting.

2024-2025 Starr Cyber Renewal Insurance Application

The SPELL JIF Cyber Insurance renewal application and instructions were emailed to all on January 15, 2024 by Rick Hillman, the SPELL Virtual Safety Director, with a requested due date of March 15, 2024. 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, 2024. If you have not already done so, please add this to your April meeting to appoint a Risk Management Consultant for the 2024-2025 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Kim Hill by May 5, 2024.

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 2022-2023 program year. Reimbursement requests are due by May 31, 2024. 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 12, 2023 SPELL JIF Meeting are included with the agenda.

Certificates of Insurance Report from 1/1/2024 – 2/29/2024

The attached report includes the Certificates of Insurance issued on behalf of the 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

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 2023-24 must be completed by June 30, 2024. The information will be collected by Mr. Geitz in the fall to prepare for the annual State of the JIF dinner.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda and discussed the 10 surveys that he has sent out to the members. Mr. Tennant emphasized the significance of the information gathered thus far, as it provides valuable insights into where services can be most effectively provided, helps mitigate exposure, and aids in managing AI.

On January 16, 2024, Mr. Hillman emailed the Starr renewal application, the cyber carrier, with a due date of March 15, 2024. The application requirements remain the same as those requested last year.

Finally, Mr. Hillman noted links included in his report regarding school safety and security resources. For further details, please refer to the link provided in Mr. Hillman's report.

I. Committee Meetings

1. Mr. Wilkie noted that the minutes from the Safety – 02/27/2024 and Finance – 02/28/2024 meetings 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 Ms. Millar, second by Ms. Anaya, to adopt the Preliminary Budget for 2024-2025. All in favor. Motion carried by unanimous vote.

X. MOTION REQUESTED – Resolution 2023-23

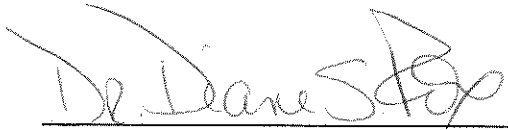
Motion by Dr. Fox, second by Ms. Laurie Ryan, to approve Resolution 2023-23 to meet in Closed Session on May 15, 2024 at 12:00 at the Alder Avenue Middle School, 25 Alder Avenue, Egg Harbor Township, New Jersey.

- XI. Miscellaneous Business, Public Comment and RMC comments or Questions**
None presented.

XII. MOTION REQUESTED TO ADJOURN

Motion by Ms. Laurie Ryan, second by Ms. Anaya, to adjourn the Wednesday, March 20, 2024 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:18 pm.



Secretary or Vice Chair