

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

Alder Avenue Middle School
Boardroom
25 Alder Avenue
Egg Harbor Twp, NJ 08234

OPEN SESSION MINUTES

Wednesday, November 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 on Wednesday, November 20, 2024 at 12:45 p.m., with Mark Mallett, 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

2024-2025 Trustees in attendance:

Mark Mallett, Lower Cape May Regional School District, **Chair**
Dr. Diane Fox, Middle Township BOE, **Vice Chair** (SPELL Alternate)
Rose Millar, Estell Manor City SD/Cape May Point, **Secretary**
Laurie Ryan, Upper Township BOE
Joy Nixon, Galloway Township Public Schools
Linda Fiori, Avalon BOE/Stone Harbor BOE
Melina Skwarek, Margate City BOE

2024-2025 Trustees not in attendance:

None

2024-2025 Alternate Trustees in attendance:

Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)
Chandra Coady, Mainland Regional High School (SPELL Alternate)
Christopher R. Veneziani, Hamilton Township School District (SPELL Trustee/Secretary)

2024-2025 Alternate Trustees not in attendance:

None

2024-2025 Fund Commissioners in attendance:

Julie Velluzzi, Absecon City BOE
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
Todd D'Anna, Mullica Twp BOE/Washington Twp SD-Greenbank

Jamie Shoemaker, Northfield BOE
Dawn Cottrell, North Wildwood SD
Mark Leung, Somers Point BOE
Dawn Leary, Weymouth Twp School District
James Lushok, Wildwood Crest BOE

2024-2025 Fund Commissioners not in attendance:

Jonathan Houdart, Brigantine Public School District
Teri Weeks, Dennis Township BOE/Longport BOE
Barbara S. Prettyman, Hammonton BOE
Robert Miles, Pitman BOE

District Personnel in attendance:

Randi Heller, Brigantine PSD
Donna Davison, Hammonton 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
Bradford Hoffman, 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
Christine Gallagher, Client Services Manager – Qual-Lynx
Joe Henry, Student Accident Program – Hardenbergh Insurance Group
John W. Geitz, Safety Coordinator – Risk Assessment Services
Rick Hillman, Virtual Safety Director – Ironwood Consulting LLC
Joe Bulick, Assistant Safety Coordinator – Risk Assessment Services
Kelly Batz – Fund Treasurer
Annette Reap – Recording Secretary

Risk Management Consultants

Dennis M. Brown/Pam Whitaker, Glenn Insurance – EHC/EHT/Estell Manor/Galloway/GEHRHSD/ Mainland/Somers Point/Weymouth Twp
Joe Henry, Hardenbergh-Hamilton Twp
Jim Ridgway, J. Byrne Agency – Lower Cape May/Lower Twp/Wildwood Crest
Mike McLaughlin, Marsh & McLennan Agency – Cape May Point/North Wildwood
Bill McMahon, McMahon Agency - Upper Twp

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 Dr. Fox, second by Mr. Veneziani, to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2024-18

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

2024317832	2024332259	2020191597	2024328449	2023296859
2024326868	2022242922	2022264449	2022275617	2024316337
2024321529	2023280124	2022255385	2023292819	2022277229
2023287883	2023300250	2022264481	2023302862	2025347197
2024330344	2025342191	2025340472		

Motion by Ms. Coady, second by Mr. Veneziani, to approve the Payment Authorization Requests, as presented to the Trustees and Fund Commissioners. Upon roll call, all present voted in favor. Motion carried.

VI. APPROVAL OF MINUTES – September 18, 2024

Motion by Mr. Grossi, second by Dr. Fox, to approve the Minutes of the September 18, 2024 meeting of the JIF. Upon roll call vote, all voted in favor. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED - MOTION REQUESTED

The October Approval Memo and Bill List, November Bill List, and Treasurer's Reports for periods ending 8/31/24 thru 9/30/24 were included in the agenda.

August Fund Balance	\$31,594,264.40
October Bill List	\$1,641,783.82
August Claims Paid	\$478,068.25
September Fund Balance	\$32,138,091.05
November Bill List	\$124,691.92
September Claims Paid	\$404,862.79

Ms. Batz advised that the interest on the operating account has increased to 4.40% and 6.27% on the investment account.

Motion by Mr. Grossi, second by Ms. Fiori, 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 12:56 pm

B. Solicitor

Mr. Madden presented his report on several items to note since the last meeting. He first discussed a legislative update on the Freedom to Read Act, which was recently passed by the Senate and is now on the Governor's desk for signature into law. It is aimed at limiting book bans in public schools and libraries. A copy of the bill is attached to Mr. Madden's report and included in the agenda. The legislation requires the state's education commissioner to develop policies on how library materials are selected and how challenges to books on library shelves should be evaluated. Local school boards and library boards would then adopt their own policies using this model.

Mr. Madden discussed a case law update concerning teachers as public figures for purposes of defamation claims. A recent New Jersey Law Journal article on the case is included in the agenda.

The last item Mr. Madden reported on concerned a SAM case from the 1980s that recently settled for \$3M with one claimant. He noted that this claim is one of nine pending against the same school district. This case was filed during the reviver period for sexual abuse and molestation claims.

C. Claim Administrator

Mr. Roselli's Adjuster Pendlings Report and Open Subrogation Report for October were included in the agenda. He noted that the Liability Unit is fully staffed at this time. The Workers' Compensation Unit is close to hiring a replacement for adjuster, Marizol Garced, who resigned in at the end of September.

The property unit has had very good closing months recently that has caused the pending number of files to drop. Qual-Lynx has hired Brian Foster to replace Mr. Liscandri, who left Qual-Lynx back in May. Property claims will begin transitioning to Mr. Foster over the following months.

Mr. Roselli referred to Open Subrogation Reports included in the agenda. He noted subrogation recoveries since the last meeting. Report including open subrogation files was also included.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning winter weather hazards, noting a sound snow and ice management plan should be in place before the inclement weather hits. He also reviewed claims that occurred during last winter when the temperature dropped below freezing. He discussed maintaining heat and to the consider colder areas in buildings where heat may not easily reach pipes. He recommended posting the newsletter where staff can see it and sharing with department heads.

D. Managed Care Provider

Ms. Gallagher reviewed the Managed Care Summary Reports for period ending October 31, 2024. She also provided a new report comparing claims from the current year to the same period last year. Ms. Gallagher also reviewed the Average Days to Report and Transitional Duty Summary Reports through October 2024 included in the agenda. She presented a new report called Quick Notes that will address relevant topics in worker's compensation claims. Finally, a sample Employee Responsibility letter was included in the agenda. The letter outlines the employee's responsibilities during the treatment and recovery process, noting that employees are responsible for providing a Work Status notice provided by the medical provider following each appointment.

E. Student Accident Program

No report.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

2025-26 Membership Renewals

Mr. Wilkie advised that nine districts are up for membership renewal on July 1, 2025. **They are Brigantine BOE, Egg Harbor Township, Lower Cape May, Margate City, Middle Township, North Wildwood, Pitman, Somers Point and Upper Township.**

He explained that 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 Executive Director's office and provided with supporting documentation to facilitate the renewal process.

To date, Renewal Resolutions have been received from Brigantine and Somers Point.

NJSBA/NJASBO/NJASA 2024 Fall Conference

The SPELL JIF had an Exhibit Booth (#580) at the Fall Conference on October 21-24, 2024. It was well received by all member districts who were able to attend the conference.

State of the JIF Dinner – December 3, 2024

The annual dinner has been scheduled for **Tuesday, December 3, 2024 at Greate Bay Country Club in Somers Point**. Invitations were sent out electronically on October 31, 2024, with a due date of November 20, 2024. We will recognize all districts for their efforts and make special recognition of those districts that have won safety awards and managed claims well.

SPELL JIF Joint Retreat 2025

An in-person retreat was held at The Grand Hotel in Cape May on September 25-27, 2024. The results of the survey for all 3 days are attached. Mr. Wilkie advised that the SPELL Trustees have approved a motion to hold this event in 2025. Discussion is encouraged on the location and timing of this event for 2025. Tentative dates are September 24-26, 2025.

STOPit Handle With Care (HWC) Module

Mr. Wilkie explained that the SPELL JIF Trustees have approved a motion to add the Handle With Care module to the STOPit program. Information is provided on the program enhancement and will be discussed.

Boiler Inspections

Mr. Wilkie advised that information from Travelers on preparing for a boiler inspection is included in the agenda and will be posted to SPELLJIF.com. He reported that these inspections are performed by the JIF carrier, free of charge, and not the State. If any district has paid the state for a boiler inspection, they should reach out to Travelers and they will be reimbursed.

The Safety 360° Team

Mr. Tennant reported that, in order to develop meaningful context for the risk driven term *Safety 360°*, a group of JIF professionals consisting of Chris Roselli, Joe Biluck, John Geitz, Craig Wilkie, Rick Hillman and himself met on October 3, 2024. The meeting produced a commitment to meet 3 to 4 times a year to develop a future focused plan that would help members manage and, in doing so, reduce claims. The discussion focused on the continuing pattern of property and mold claims this spring through early fall.

Two issues surfaced that signal enhanced training is needed. There were claims directly associated with management of summer HVAC projects. There were claims where processes led to an increase in the presence and growth of USG (Unwanted Surface Growth)/Mold. The Safety 360° Team is working on training and support materials to help members manage these risk concerns prior to next summer.

Items Updated on SPELLJIF.COM

All policies, contact lists and other information found on SPELLJIF.COM has been updated for the 2024-2025 Fund Year.

You can access all the current directories, lists, meeting information and claims information. 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

- State of the JIF Dinner – 12/03/2024 @ Greate Bay Country Club
- Next ACCASBO JIF Meeting – Wednesday, 01/15/2025 – 1:00 pm @ Alder Avenue MS.
Mr. Wilkie that the January meeting would begin at 1:00 pm instead of noon to allow

enough time for those attending the NJASBO training to arrive at the ACCASBO meeting. No lunch will be provided at the November meeting.

2. *Underwriting and Finance Director*

District/Fund Incurred Losses Report

Mr. Hoffman provided an update on his report included in the agenda for Fund Year 2023-2024 as of October 31, 2024. He said that beginning in January 2025, this report will include information for the current Fund Year 2024-2025. Mr. Hoffman explained that his offices uses the most recent 5 years for budgeting purposes. He will continue to monitor the numbers as those claims develop.

2025-2026 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 data is essential to begin the renewal underwriting, actuarial and budgeting process and we appreciate the cooperation of members and applicable RMS's. Our goal is to make the process as simple as possible and it usually involves minimal time or effort.

Mr. Hoffman explained that his office is preparing to introduce a new SPELL JIF exposure renewal portal that will replace the Risk Partner data management system utilized the last three (3) years. The new SPELL JIF portal will continue to streamline the renewal data collection process and provide members with additional data management and communication tools that will be introduced in detail. He estimated that by January 1, 2025, each member will receive an email with instructions on how to log into the system and update all information online. Mr. Hoffman asked that members still forward a copy of their **June 30, 2024 Audit** as well as a copy of their **2025-2026 ASSA Report** via email to kim_hill@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, they will be emailed to all with instructions and due date.

Safety Incentive Program Winners – Reimbursement Procedure

Once the Safety Award winners are announced at the State of the JIF dinner in December, a Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2023-2024 program. 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, Account Manager at the JIF address, P.O. Box 449, Marlton, NJ 08053 or via email at Kim_Hill@rpadmin.com.

Financial Award Winners

Financial Award winners for 2023-2024 will also be announced at the State of the JIF dinner in December and the winners will be issued award payments on the January 2025 bill list.

SPELL JIF Approved Meeting Minutes

The approved meeting minutes from the May 30, 2024 SPELL JIF Meeting are included with the agenda.

Certificates of Insurance Report 9/1/2024 thru 10/31/2024

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.

SPELL JIF 2024-2025 Coverage Program

Mr. Tennant discussed the structure of the SPELL JIF Coverage Program, via the puzzle chart provided, explaining the various lines of coverage and their limits, as well as the attached Certificate of Coverage for the 2024-2025 fund year.

G. Safety Coordinator

Mr. Geitz reviewed September/October Activities and November/December Agenda. He also provided the current status for the SIP program for the 2024-2025 Fund Year.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda. He noted the 2024-2025 tiers for the cyber liability insurance coverage. He will be reaching out to those districts who only need 1-2 items to move up their tier level. Mr. Hillman also noted resources and templates that are available and have been posted to the SPELLJIF.COM website.

I. Committee Meetings

1. Claims Management – A meeting was held on October 30, 2024 and the minutes were included in the agenda. Mr. Wilkie noted topics discussed and Mr. Tennent stressed the importance of members filing HIB complaints as possible litigation whenever the matter has become contentious between the parties to protect the district's rights for coverage under the Educator's Legal Liability policy.

VIII. MOTION REQUESTED – Resolution 2024-19

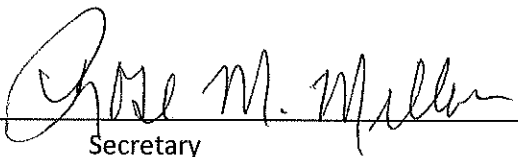
Motion by Mr. Grossi, second by Ms. Laurie Ryan, to approve Resolution 2024-19 to meet in Closed Session on January 15, 2025 at 1:00 pm in the Boardroom of the Alder Avenue Middle School, 25 Alder Avenue, Egg Harbor Township, New Jersey.

IX. Miscellaneous Business, Public Comment and RMC comments or Questions

X. MOTION REQUESTED TO ADJOURN

Motion by Mr. Grossi, second by Dr. Fox, to adjourn the Wednesday, November 20, 2024 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:44 pm.


Secretary