

**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, September 18, 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, September 18, 2024 at 1:03 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)
Christopher R. Veneziani, Hamilton Township School District (SPELL Trustee/Secretary)

2024-2025 Alternate Trustees not in attendance:

Chandra Coady, Mainland Regional High School (SPELL Alternate)

2024-2025 Fund Commissioners in attendance:

Allyson Milazzo, Egg Harbor City School District
Dan Smith, Egg Harbor Township School District
Sara Simpson, Folsom BOE
Patricia Swanson, Linwood BOE (arrived 12:31pm)
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

Robert Miles, Pitman BOE
Mark Leung, Somers Point BOE
Dawn Leary, Weymouth Twp School District

2024-2025 Fund Commissioners not in attendance:

Julie Velluzzi, Absecon City BOE
Jonathan Houdart, Brigantine Public School District
Teri Weeks, Dennis Township BOE/Longport BOE
James Lushok, Wildwood Crest BOE

District Personnel in attendance:

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
Jennifer Olson, Public Entity Director – 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

Sameer Sarfraz, Alamo Insurance Group-Avalon/Stone Harbor
Dennis M. Brown/Pam Whitaker, Glenn Insurance – EHC/EHT/Estell Manor/Galloway/GEHRHSD/ Mainland/Somers Point/Weymouth Twp
Robert DeVanna, Glenn Insurance – Absecon/Linwood/Longport
Danielle Colaiani, Hardenbergh-Hamilton Twp
Harry Mossbrook, Sr., Mossbrook & Hicks Insurance Agency – Middle 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 Mr. Grossi, second by Ms. Skwarek, to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2024-16

Resolved, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, September 18, 2024, as presented to the Trustees and Fund Commissioners.

2023278130 2024332685 2024316723 2022267632 2024337731

2023292592	2023289652	2022274899	2023301555	2024322089
2024312218	2021241436	2022257432	2019177420	2023277571
2025340769	2024324666	2024330344		

Motion by Mr. Grossi, 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 – May 15, 2024

Motion by Mr. Grossi, second by Dr. Fox, to approve the Minutes of the May 15, 2024 meeting of the Fund. Upon roll call vote, all voted in favor. Motion carried by unanimous vote.

VII. Budget Hearing – MOTION REQUESTED

Motion by Mr. Grossi, second by Ms. Laurie Ryan, to adopt the Amended Budget for 2024-2025 included in the agenda. Upon roll call vote, all voted in favor. Motion carried by unanimous vote.

VIII. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED - MOTION REQUESTED

The June through August Approval Memos and Bill Lists, September Bill List, and Treasurer's Reports for periods ending 4/30/24 thru 7/31/24 were included in the agenda.

April Fund Balance	\$26,234,055.51
April Claims Paid	\$583,019.24
May Fund Balance	\$25,232,395.66
June Bill List	\$2,176,385.71
May Claims Paid	\$998,473.70
June Fund Balance	\$26,652,963.85
July Bill List	\$4,913,852.10
June Claims Paid	\$469,007.75
July Fund Balance	\$29,203,447.19
August Bill List	\$125,252.63
July Claims Paid	\$252,841.00
September Bill List	\$121,715.02

Ms. Batz advised that the interest on the operating account has increased to 4.40% and 6.29% on the investment account.

Motion by Mr. Grossi, second by Dr. Fox, 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 1:13 pm

B. Solicitor

Mr. Madden presented his report on several items to note since the last meeting. The first issue concerned use of school district facilities and the exposures to the district. The SPELL JIF has issued a Third-Party Relationship Management Guide to assist districts in minimizing risk. Chief recommendations are obtaining a Certificate of Insurance and a Hold Harmless Agreement. Mr. Madden recommended reviewing facilities use agreements to ensure that language is included which addresses responsibility for injuries or damages occurring during the use of facilities, as well as confirming third parties have adequate insurance.

Mr. Madden discussed major amendments to OPRA. It is now law in New Jersey that public agencies are required to adopt official OPRA forms. Mr. Madden provided a link to the forms, as well as resource material, and advised any member that has questions should reach out to his office.

C. Claim Administrator

Mr. Roselli's Adjuster Pending Reports 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. 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. 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 also reviewed the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer.

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

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning safe lifting practices. He recommended posting the newsletter where staff can see it. He also offered to provide the newsletter via email to the Business Administrators so that it can be distributed internally.

D. Managed Care Provider

Ms. Gallagher reviewed the Managed Care Summary Reports for year-end 2023-24. She asked the members to review for accuracy as this report will be used to determine which districts will qualify for financial awards for claims reporting. Ms. Gallagher also went over the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through August 2024 included in the agenda.

E. Student Accident Program

No report.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

Welcome New Delegates/Members – MOTION REQUESTED

Mr. Wilkie welcomed the newest delegates/members of the ACCASBO JIF: Julie Velluzzi, Absecon City BOE; Teri Weeks, Dennis Township BOE; Robert Miles, Pitman BOE and Mark Leung, Somers Point BOE.

Motion by Dr. Fox, second by Ms. Simpson, to accept and approve the membership Resolutions of Absecon City BOE and Dennis Township BOE.

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.

Safety 360 Seminar Held on July 10, 2024

Mr. Wilkie advised that the first annual Safety 360 Seminar was held in-person on **Wednesday, July 10, 2024 at the Westin Hotel**. This year the SPELL JIF embraced a concept called Safety 360° which ties member organizational risk management efforts together to identify, discuss, refine and create programs that address risk across physical and virtual dimensions. The post-seminar survey results are attached.

Boiler Operator Webinar Held on August 6, 2024

The annual Boiler Operator refresher training was held on August 6, 2024 at the Gateway Regional High School. There was also an option to attend via Zoom for large groups. The training is designed for newly licensed boiler operators, those with limited boiler knowledge, or those who have not had regular exposure to boiler operations since becoming licensed and would like to refresh their skills. The program was well attended and received. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program for in-person attendance.

SPELL JIF Joint Retreat – September 25-27, 2024

Mr. Wilkie confirmed the annual Joint Retreat will be held on **September 25th (Wed) through September 27th (Fri), 2024 at The Grand Hotel in Cape May**. He said that response has been very positive and advised that the program that is planned will be educational and on point with issues that are being experienced in the schools.

NJSBA/NJASBO/NJASA 2024 Fall Conference

The SPELL JIF will have an Exhibit Booth (#580) at the Fall Conference on October 21-24, 2024. It is located in our original space previous to last year – look for the SPELL Umbrella!

State of the JIF Dinner – December 3, 2024 – SAVE THE DATE!

Mr. Wilkie advised the annual dinner has been scheduled for **Tuesday, December 3, 2024 at Greate Bay Country Club in Somers Point**. Invites will be sent in mid-October.

Passage of Bill Increasing Petitioner's Attorney's Fees

Discussion on the recent passage of Bill NJ S2822 which increases the cap on attorneys' fees in workers' compensation cases when they win a settlement or civil trial, from the current 20 percent to 25 percent. The Bill was signed by Senate President Nicholas Scutari, who is serving as acting governor.

Items Updated on SPELLJIF.COM

All policies, contact lists and other information found on SPELLJIF.COM is in the process of being 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

- SPELL JIF Joint Retreat – 9/25-27/2024 @ The Grand Hotel, Cape May
- SPELL Meeting – Thursday, 10/10/24 – 1:00 pm @ RPA offices
- Next ACCASBO JIF Meeting – Wednesday, 11/20/2024 – 12:00 pm @ Alder Avenue MS
- State of the JIF Dinner – 12/03/2024 @ Greate Bay Country Club

2. Underwriting and Finance Director

Final Installment 2024-2025 Premium Contribution Notices

Mr. Hoffman reported that final installment 2024-2025 premium contribution notices were emailed to members on September 1, 2024. Payments are due by November 15, 2024 to the Fund Treasurer, Ms. Batz. If anyone has any questions, they should contact Jodi Palmeri at the Executive Director's office.

District/Fund Incurred Losses Report

Mr. Hoffman provided an update on his report included in the agenda for Fund Year 2023-2024 as of August 31, 2024. He said that beginning in January 2025, this report will include information for the current Fund Year 2024-2025.

2024-2025 Plan of Risk Management

Mr. Hoffman stated that the 2024-2025 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section.

Gallagher Bassett Appraisal Services Questionnaire

Mr. Hoffman reported that a questionnaire from Gallagher Bassett was emailed to all members in August. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property.

The questionnaires were due **September 15, 2024**, so he asked that if you have not already done so please complete and return to Erin Fischer as soon as possible in order to keep the appraisal process running smoothly. He stated that those districts that are up for a site visit this year should have been contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: **ABSECON, BRIGANTINE, DENNIS TOWNSHIP, GALLOWAY, HAMILTON, LOWER TOWNSHIP, MARGATE and WEYMOUTH**. He noted that other site visits may be scheduled after the questionnaires are received.

NJ DOL Compliance Enforcement Cross Match

A letter regarding the cross-match program was sent on September 10, 2024 to Melpomene Kotsines, Esq. The letter from Ms. Hill to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 96 school districts in the JIFs of ACCASBO, BCIP and GCSSD. This annual submission is a means to hopefully correct member districts occasionally receiving Cross Match Response Forms in error from the Department of Labor due to incorrect TINs or misspelled district names. If you receive this form, please do not respond, and provide a copy to Ms. Hill at the Executive Director's office.

2023-2024 & 2024-2025 Administrative Matter Defense Reimbursement

An email reminder was sent out to all members on September 10, 2024. Each district is eligible annually for an expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. The annual reimbursement available to each member district is \$2,500. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement. **Reimbursement requests for Fund Year 2023-2024 are due by September 30, 2024**. Requests for Fund Year 2024-2025 are due by September 30, 2025. If you have any questions or need a copy of the reimbursement procedures with voucher please contact the Executive Director's Office.

Certificates of Insurance Report 5/1/2024 thru 8/31/2024

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.

G. Safety Coordinator

Mr. Geitz reviewed June/July/August Activities and September/October Agenda. He also provided the program criteria for the 2024-2025 Fund Year. He noted that nothing has changed, except the award for Elite II level has been increased from \$2500 to \$3000. Finally, Mr. Geitz referred to his Safety Notice regarding Back-to-School issues and to remind members to focus on setting up their district safety programs for another year of success.

H. Virtual Safety Director

Mr. Hillman reviewed his report included in the agenda. He noted that the information security survey will be sent out on October 14, 2024. He advised that if a district completed the survey last year, they will just need to confirm that nothing has changed. Mr. Hillman also discussed 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.

I. Committee Meetings

1. Mr. Wilkie noted that the Committee Appointments for 2024-25 have been included in the agenda. Please review and scheduling of meetings will begin shortly.
2. Strategic Planning – A meeting was held on September 10, 2024 in order to set goals for the coming year. The Committee decided that JIF meetings would remain in person and Committee meetings would be held remotely, unless the Chair decided differently. There were 13 districts that renewed their memberships last year and 7 are scheduled to renew this year. The committee discussed requesting a few to consider renewing this year to balance the number from year to year. The Committee also discussed Insurance Renewals, as well as topics for discussion at the various committee meetings that will be held throughout the year.

IX. MOTION REQUESTED – Resolution 2024-17

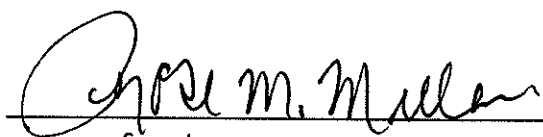
Motion by Dr. Fox, second by Mr. Grossi, to approve Resolution 2024-17 to meet in Closed Session on November 20, 2024 at 12:00 in the Boardroom of the Alder Avenue Middle School, 25 Alder Avenue, Egg Harbor Township, New Jersey.

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

XI. MOTION REQUESTED TO ADJOURN

Motion by Mr. Grossi, second by Dr. Fox, to adjourn the Wednesday, September 18, 2024 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:31 pm.


Secretary