

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 20, 2023

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 20, 2023 at 12:53 p.m., with Mark Mallett, Fund Vice 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:

Mark Mallett, Lower Cape May Regional School District, **Vice Chair**
Dr. Diane Fox, Middle Township BOE, **Secretary** (SPELL Alternate) (left 1:30 pm)
Chandra Anaya, Mainland Regional High School (SPELL Alternate)

2023-24 Trustees not in attendance:

Jonathan Houdart, Brigantine Public School District, **Chair**
Rose Millar, Estell Manor City SD/Cape May Point
Laurie Ryan, Upper Township BOE
Joy Nixon, Galloway Township Public Schools

2023-24 Alternate Trustees in attendance:

Linda Fiori, Avalon BOE/Stone Harbor BOE

2023-24 Alternate Trustees not in attendance:

Barbara S. Prettyman, Hammonton BOE
James Lushok, Wildwood Crest BOE

2023-24 Fund Commissioners in attendance:

Alysson Milazzo, Egg Harbor City School District
Dan Smith, Egg Harbor Township School District
Christopher R. Veneziani, Folsom BOE (SPELL Trustee/Secretary)
Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)
John Deserable, Interim, Hamilton Township School District
Patricia Swanson, Linwood BOE
Melina Skwarek, Margate City BOE
Karen Gfroehrer, Mullica Twp BOE/Washington Twp SD-Greenbank
Linda Albright, Northfield BOE
Jamie Shoemaker, North Wildwood SD

Carisa Rose, Pitman BOE
Andrew Lopez, Weymouth Twp School District

2023-24 Fund Commissioners not in attendance:

Teri Weeks, Longport BOE
Tricia Ryan, Lower Township Elementary SD
Mary Conroy, Somers Point BOE

District Personnel in attendance:

Karen Booth, Hammonton BOE
Elen Manalang, Galloway Township Public Schools

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
Annette Reap – Recording Secretary

Risk Management Consultants

Glenn Insurance - Dennis M. Brown
Glenn Insurance - Robert DeVanna
Hardenbergh Insurance Group
J. Byrne Agency
Eckman Insurance
McMahon Agency
Siracusa-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 Dr. Fox, second by Ms. Fiori, to open voting to all Fund Commissioners present. All in favor.
Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2023-16

Resolved, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, September 20, 2023, as presented to the Trustees and Fund Commissioners.

000967090	2022256077	2023305425	2023280457	2021236696
2022259556	2021236483	2022251354	2020196319	2022276717
2022254011	2021220132	2022271656	2023277571	2023300654
2024310338	2024310587	2024311173	2023286709	

Motion by Mr. Grossi, 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#2020196319. Motion carried.

VI. APPROVAL OF MINUTES – May 17, 2023

Motion by Mr. Grossi, second by Dr. Fox, to approve the Minutes of the May 17, 2023 meeting of the Fund. Upon roll call vote, all voted in favor. Motion carried by unanimous vote.

VII. Budget Hearing – MOTION REQUESTED

Motion by Ms. Anaya, second by Dr. Fox, to adopt the Amended Budget for 2023-2024 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 4/30/23 thru 7/31/23 were included in the agenda.

April Fund Balance	\$26,998,600.49
April Claims Paid	\$572,424.75
May Fund Balance	\$25,938,640.60
June Bill List	\$134,787.54
May Claims Paid	\$968,841.14
June Fund Balance	\$25,371,360.48
July Bill List	\$4,304,909.70
June Claims Paid	\$547,260.12
July Fund Balance	\$27,487,356.86
August Bill List	\$114,792.55
July Claims Paid	\$551,969.19
September Bill List	\$117,872.20

Ms. Batz advised that the interest on the operating account has increased to 4.29%.

Motion by Mr. Grossi, second by Ms. Anaya, 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 1:03 pm

B. Solicitor

Mr. Madden presented his report on several items to note since the last meeting. An employment claim arising under both federal and New Jersey law that awarded the plaintiff \$25.6M.

Settlement of a bullying case awarding plaintiff's family \$9.1M

These claims are some of the most difficult to deal with because they come with "fee shifting", which is the right of the claimant to recover their attorney's fees and can become costly. These case values have crept up over time.

In August, 2023, the New Jersey Division of Civil Rights issued Guidance to New Jersey Schools on preventing discrimination in schools based on protected characteristics under the NJLAD. Mr. Madden recommended that districts consult their school solicitors to determine if there will be any impact to existing school policies. Beyond setting possible additional pitfalls for school districts, it is concerning that the DCR presumed NJ school districts needed this direction. Mr. Madden feels that this guidance document may influence or reinforce the perception of the public on the issue of student discrimination and may encourage these types of claims.

Additional News articles and the guidance document have been posted to the website at spelljif.com as an additional resource.

C. Claim Administrator

Mr. Roselli's Adjuster Pending Report 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 also hired a temp who is handling subrogation matters.

Mr. Roselli also reviewed the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. He asked if it would help if he added another column in the report that included a description of the claim. The members thought it would.

Mr. Roselli referred to Open Subrogation Report and a new report which shows subrogation recoveries since the last meeting. Discussion followed and Mr. Roselli advised that he will advise staff to notify the Business Administrators of any recovery made on their district claims.

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. Beatty reviewed the Managed Care Summary Reports for year-end 2022-23. 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. Beatty also went over the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through August 2023 included in the agenda.

E. Student Accident Program

No report.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

Welcome New Delegates/Members

Mr. Wilkie welcomed Patricia Swanson from Linwood BOE to the ACCASBO JIF.

2024-25 Membership Renewals

Mr. Wilkie stated that nine (9) districts are up for membership renewal on July 1, 2024. **They are Egg Harbor City, Folsom, Galloway Township, Greater Egg Harbor Regional, Hammonton, Longport, Mainland, Northfield and Weymouth.**

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.

New Jersey Self-Insurer's WC Conference

Mr. Wilkie advised that the spring conference was held from May 3-5, 2023 at Harrah's. There were 22 members across the three local JIFs who attended, including 14 from ACCASBO. The results of a post-conference survey sent to the attendees are included in the agenda. He said it is a worthwhile conference for those staff members who are handling workers' compensation claims within the districts.

Environmental Management Seminar Held on July 12, 2023

Mr. Wilkie reported that the 11th Annual Environmental Management Seminar was held in-person on **Wednesday, July 12, 2023 at the Westin Hotel**. This training was attended by approximately 200 attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for the program and certificates have been distributed. Per the attached survey results, responses were positive and appreciative of the program.

Managing Virtual Safety Symposium Held on July 19, 2023

This one day seminar was held on **Wednesday, July 19, 2023 at the Westin Hotel in Mount Laurel**. We believe this symposium provided valuable insight into IT investments for goods and services. The agenda is intended to involve members by having their peers teach; challenge members to set goals based upon best practices; and help members understand that insurance is not a solution and will push more of the financial outcomes back at them if they don't invest in virtual safety. The post-seminar survey results are attached.

Boiler Operator Webinar Held on August 8, 2023

The annual Boiler Operator refresher training was held on August 8, 2023 in the Evesham Township School District. 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 27-29, 2023

Mr. Wilkie reminded the members that the annual Joint Retreat will be held on **September 27th (Wed) through September 29th (Fri), 2023 at The Grand Hotel in Cape May**. He stated that the room block was full, however there was still room for anyone who wanted to attend sessions.

Mr. Wilkie discussed Thursday's session and the recent surveys that were sent to all those who were registered to attend.

As we gear up for this year's Thursday session at the SPELL Retreat, themed "What is our Why?" we are excited to announce a dynamic program filled with interactive roundtable discussions and insightful presentations. Leading the session will be Michelle Carter, the National Communication and Initiatives Leader of RPA. With her guidance, we aim to explore essential questions about our past, present, and future.

To ensure that we tailor this session to your interests, we kindly request your input through a concise, 4-question survey. Your feedback will contribute significantly to our planning efforts. Please take a moment to complete the survey by clicking on the following link: <https://www.surveymonkey.com/r/whySPELL>. Megan Matro sent this survey to all members via email on Monday, September 11, so you may have already received it in your inbox.

We will send a summary of the survey results about 1 week before the Retreat, and ask attendees to watch Simon Sinek "Start With Why" video:

<https://www.youtube.com/watch?v=tK4HNPCvt2k> before the Retreat.

Finally, we ask attendees to bring their own draft "Why?" statement for SPELL to the Retreat. Your input is immensely appreciated, as it enables us to align our session with your needs and expectations.

Sample Drone Policy

Mr. Tennant referenced a sample district policy regarding drones that is used by Margate City BOE, one of our members in the ACCASBO JIF. He advised that it is an excellent policy and worth sharing across the SPELL JIF members.

Critical Claim Reporting Advices

Mr. Tennant discussed two claim advice letters that will soon be appended to some online claim reporting forms. He explained that these advices will be generated when an on-line claim form is submitted.

The first is the SPELL 2023-2024 Property-Environmental Mold Claim Advice Letter. This letter will be attached to your submitted property and/or environmental claim form and auto-distributed to you, the carrier, and various persons at Qual-Lynx and RPA. It explains coverage, process and your role. It is critical that you read it and follow the advices to ensure coverage. He recommended sharing this document with the district Facilities Manager.

The second is the Cyber Liability Claim Advice Letter. This letter will be attached to your submitted cyber and/or crime claim form and auto-distributed to you, the carrier, and various persons at Qual-Lynx and RPA. It explains coverage, process and your role. It is critical that you read it and follow the advices to ensure coverage.

NJSBA/NJASBO/NJASA 2023 Fall Conference

Mr. Wilkie reminded the members that the SPELL JIF will have an Exhibit Booth (#787) at the Fall Conference on October 23-26, 2023. He advised that this booth is a new location from previous years, so please look for the SPELL umbrella that is part of the exhibit booth.

State of the JIF Dinner – November 28, 2023 – SAVE THE DATE

Mr. Wilkie stated that the annual dinner has been scheduled for **Tuesday, November 28, 2023 at Greate Bay Country Club in Somers Point**. Please mark your calendars! Invites will be sent in mid-October.

Items Updated on SPELLJIF.COM

All policies, contact lists and other information found on SPELLJIF.COM is being updated for the 2023-24 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.

Maintaining Safe Schools Newsletter - Discontinued

We have been advised by LRP Publications that the Maintaining Safe Schools newsletter has been discontinued as of June 2023.

Key Dates

SPELL JIF Joint Retreat – 9/27-29/2023 @ The Grand Hotel, Cape May

SPELL Meeting – Friday, 10/12/2023 – 10:00 am @ RPA offices

Next ACCASBO JIF Meeting – Wednesday, 11/15/2023 @ Alder Ave MS

State of the JIF Dinner – 11/28/2023 @ Greate Bay Country Club

2. *Underwriting and Finance Director*

Final Installment 2023-2024 Premium Contribution Notices

Mr. Wilkie reminded the members that the final installment 2023-2024 premium contribution notices were emailed to members on September 1, 2023. Payments are due by November 15, 2023 to the Fund Treasurer, Ms. Batz.

District/Fund Incurred Losses Report

Mr. Wilkie reviewed Mr. Hoffman's report included in the agenda providing an update on Fund Year 2022-2023 as of August 31, 2023. Goal is to be under 100%.

2023-2024 Plan of Risk Management

The 2023-2024 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section.

2024-2025 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 process is simple and usually involves little time or effort. The data is essential to begin the renewal underwriting, actuarial and budgeting process.

As a reminder, last year we transitioned all exposure data to the Risk Partner data management system. By December 1, 2023, each member will receive an email with instructions on how to log into the system and update all information online.

We still ask that you forward a copy of your **June 30, 2023 Audit** as well as a copy of your **2024-2025 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, we will email to all with instructions and due date.

Gallagher Bassett Appraisal Services Questionnaire

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. Included in the agenda.

The questionnaires are due **September 15, 2023**, so we ask 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. 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: **Folsom, Galloway, Hammonton, Lower Cape May Regional, Middle Township and Mullica Township**. 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 11, 2023 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.

2022-2023 & 2023-2024 Administrative Matter Defense Reimbursement

An email reminder was sent out to all members on September 11, 2023. 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 2022-2023 are due by**

September 30, 2023. Requests for Fund Year 2023-2024 are due by September 30, 2024. 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 5/1/2023 thru 8/31/2023

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 referred to his Safety Notice regarding Back to School issues 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 and his Lessons from Losses regarding direct deposit fraud.

Mr. Tennant advised that Mr. Hillman will be sending out 10 short surveys over a 10 week period in order to gather information on weaknesses or strengths as a group. Currently, there are still 5 districts that have not signed the agreement. Mr. Hillman will help navigate IT dilemmas or research per the agreement. Resources are now available on the SPELL website on Information Security Framework Data. Next to be uploaded will be emergency preparedness framework.

I. Committee Meetings

1. Mr. Wilkie noted that the Committee Appointments for 2023-24 are attached. Please review and scheduling of meetings will begin shortly.
2. Strategic Planning – A meeting was held on September 13, 2023 in order to set goals for the coming year.

IX. MOTION REQUESTED – Resolution 2023-17


Motion by Dr. Fox, second by Ms. Anaya, to approve Resolution 2023-17 to meet remotely in Closed Session on November 15, 2023 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 Ms. Fiori, second by Mr. Gross, to adjourn the Wednesday, September 20, 2023 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:45 pm.


Secretary