

# 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 15, 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, November, 2023 at 12:30 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

#### 2023-24 Trustees not in attendance:

Joy Nixon, Galloway Township Public Schools

#### 2023-24 Alternate Trustees in attendance:

Linda Fiori, Avalon BOE/Stone Harbor BOE  
James Lushok, Wildwood Crest BOE

#### 2023-24 Alternate Trustees not in attendance:

Barbara S. Prettyman, Hammonton BOE

#### 2023-24 Fund Commissioners in attendance:

Allyson Milazzo, Egg Harbor City School District  
Jennifer Germana, 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  
Tricia Ryan, Lower Township Elementary SD  
Melina Skwarek, Margate City BOE  
Karen Gfroehrer, Mullica Twp BOE/Washington Twp SD-Greenbank (arrived 12:14 pm)  
Jamie Shoemaker, Northfield BOE

Dawn Cottrell, North Wildwood SD  
Carisa Rose, Pitman BOE  
Mary Conroy, Somers Point BOE  
Andrew Lopez, Weymouth Twp School District

**2023-24 Fund Commissioners not in attendance:**

Teri Weeks, Longport 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 (arrived 12:58 pm)  
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  
Marsh & McLennan 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 Ms. Anaya, second by Ms. Ryan, to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

**V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2023-18**

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

2021212721	2021213975	2023301672	2024313255	2024313891
2023303050	2022273194	2022248232	2023302163	2021232818
2023286709	2023297194	2024317051		

Motion by Mr. Veneziani, second by Dr. Fox, 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#2023303050. Motion carried.

**VI. APPROVAL OF MINUTES – September 20, 2023**

*Motion* by Ms. Anaya, second by Ms. Germana, to approve the Minutes of the September 20, 2023 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Ryan, who abstained. Motion carried.

**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 8/31/23 thru 9/30/23 were included in the agenda.

August Fund Balance	\$28,021,669.22
October Bill List	\$1,422,671.75
August Claims Paid	\$656,952.67
September Fund Balance	\$29,825,514.40
November Bill List	\$114,290.49
September Claims Paid	\$302,053.84

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

*Motion* by Mr. Grossi, second by Ms. Shoemaker, 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 12:43 pm

**B. Solicitor**

Mr. Madden presented his report on several items to note since the last meeting listing several victories from counsel on the defense panel. He also discussed a recent notable court decision. If you have any questions regarding those cases, please feel free to reach to his office.

**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.

Mr. Roselli referred to Open Subrogation Reports.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning ladder safety. He recommended posting the newsletter where staff can see it and sharing with department heads. 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 also went over the Managed Care Summary, Average Days to Report and Transitional Duty Summary Reports through October 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 the newest delegates of the ACCASBO JIF: Jamie Shoemaker who is now at Northfield BOE and Dawn Cottrell, North Wildwood SD. He also noted that Mr. Veneziani will be leaving Folsom to join Hamilton Township BOE in January.

**2024-25 Membership Renewals**

Mr. Wilkie noted 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.

**To date, Renewal Resolution has been received from the Folsom BOE and Galloway Township.**

**Development of a SPELL Model Acceptable Use of Weapons Policy**

Mr. Tennant advised the members that, at the SPELL JIF's October meeting, the Trustees approved contracting with Porzio Consulting and Kevin Craig to produce a Model Policy for member consideration who have private or employed security personnel they have provided permission to carry a firearm while on duty.

Kevin Craig, Senior Consultant, with Porzio Consulting, attended the 2023 SPELL Retreat and participated in an engaging discussion about school security personnel. He qualified all persons who carry weapons as either SRO's or Class III retired police officers who are subject to direct command from local police department or as private persons either contracted as independent security from private company or hired as employees of the district. He further qualified the acceptable use of a weapon by a person permitted to carry a weapon in district within these basic classifications noting that SRO and Class III are governed by the local police regulations that are supported in New Jersey law. He noted that private and employed persons are not governed by NJ State Law and subject only to their employer's policy or personal decision making process as it relates to the acceptable use of a firearm. No member school district has an acceptable use of a firearm policy.

Mr. Tennant noted that the policy won't be required and should be available during the first quarter of 2024.

**Sexual Abuse and Molestation (SAM) Endorsement Discussion**

Mr. Tennant noted the attached SAM Endorsement that appears as a part of the General Liability and Educator's Legal Liability policies. These are new and provide appropriate definition of the coverage that mirrors New Jersey reporting law. Note that coverage includes defense and indemnity for all **but** the accused perpetrator and those who knew and did nothing. This is consistent with New Jersey law on mandatory reporters.

**JIF Travel Policy – Proposed Revision – MOTION REQUESTED**

Mr. Wilkie referenced the SPELL JIF Travel Policy included in the agenda and proposed a change to meal reimbursements. Recommendation is to not require receipts and use the GSA rates for the location.

Motion by Mr. Grossi, second by Mr. Veneziani, to change the travel policy regarding meal reimbursements using the GSA rates for location. All in favor. Motion carried by unanimous vote.

**NJSBA/NJASBO/NJASA Fall Conference**

The SPELL JIF had an Exhibit Booth (#787) at the Fall Conference on October 23-26, 2023. It was well received by all member districts who were able to attend the conference.

**State of the JIF Dinner – November 28, 2023**

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. Invitations were sent out electronically on October 23, 2023, with a due date of November 17, 2023.

We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well.

**Mold/Environmental Management Workshop 2024**

The SPELL has approved funding for this very important workshop again in 2024-25. We will begin to plan for this educational seminar for next July 2024. Tentative date is Wednesday, July 10, 2024. Please remember to report every mold claim to the Environmental Carrier using the reporting form and instructions on SPELLJIF.COM, found under the Claims tab.

**Managing Virtual Safety & Security Symposium 2024**

The SPELL has approved funding for this valuable symposium to be held again in 2024-25. We will begin to plan for this educational seminar for next July 2024. Tentative date is Wednesday, July 17, 2024.

**SPELL JIF Joint Retreat 2023**

An in-person retreat was held at The Grand Hotel in Cape May on September 27-29, 2023. The results of the survey for all 3 days is attached. Discussion is encouraged on the location and timing of this event for 2024. Tentative dates are September 25-27, 2024.

**Items Updated on SPELLJIF.COM**

**All policies, contact lists and other information found on SPELLJIF.COM has been 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](mailto:Megan_Matro@rpadmin.com).

**Key Dates**

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

Next ACCASBO JIF Meeting – Wednesday, 1/17/2024 @ Alder Ave MS

2. *Underwriting and Finance Director*

**District/Fund Incurred Losses Report**

Mr. Hoffman provided an update on Fund Year 2022-2023, as of October 31, 2023.

**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](mailto: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.

**Safety Incentive Program Winners – Reimbursement Procedure**

A Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2022-2023 program. 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, Account Manager at the JIF address, P.O. Box 449, Marlton, NJ 08053 or via email at [Kim\\_Hill@rpadmin.com](mailto:Kim_Hill@rpadmin.com).

**Financial Award Winners**

Financial Awards will be paid on the January 2024 bill list for all districts that have qualified for a financial award for the 2022-2023 fund year.

**SPELL JIF Approved Meeting Minutes**

The approved meeting minutes from the May 25, 2023 SPELL JIF Meeting are included with the agenda.

**Certificates of Insurance Report 9/1/2023 thru 10/31/2023**

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 September/October Activities and November Agenda. He also referred to the Safety Incentive Program criteria for 2023-24 included in the agenda. There are no changes from the previous year. Mr. Geitz also provided a status report for the members as of November.

H. *Virtual Safety Director*

Mr. Hillman reviewed his report included in the agenda. He discussed the surveys that he has begun sending out to the members. There will be 10 surveys total sent out weekly. The goal is to collect detailed data from the membership on security environments and risks so that services can be developed that will best help the members. Mr. Hillman's report also includes links to resources that have been posted to the SPELL website. Mr. Tennant noted that the information gathered so far has been interesting and critical.

*I. Committee Meetings*

1. Claims Management – A meeting was held on November 1, 2023. Mr. Wilkie provided a verbal report. Meeting minutes will be provided when they are complete.

**VIII. MOTION REQUESTED – Resolution 2023-19**

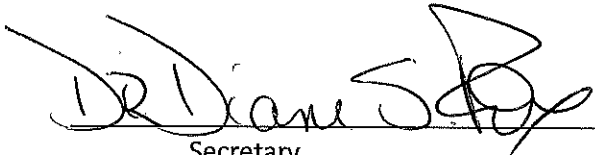
Motion by Mr. Grossi, second by Dr. Fox, to approve Resolution 2023-17 to meet remotely in Closed Session on November 15, 2023 at 12:00 in the Boardroom of the Alder Avenue Middle School, 25 Alder Avenue, Egg Harbor Township, New Jersey.

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

**X. MOTION REQUESTED TO ADJOURN**

*Motion* by Dr. Fox, second by Mr. Lushok, to adjourn the Wednesday, November 15, 2023 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:11 pm.

  
Secretary