

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

Held Remotely via Zoom

## OPEN SESSION MINUTES

Wednesday, January 19, 2022

I. Call to Order the Closed Session of the Board of Trustees by Fund Chairperson

### II. 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 via Zoom on Wednesday, January 19, 2022 at 12:30 p.m., with Christopher Veneziani, Chair, presiding.

### III. 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.

### IV. ROLL CALL

#### 2021-22 Trustees present

Christopher R. Veneziani, Folsom BOE (SPELL Trustee), **Chair**  
John Hansen, Lower Township Elementary SD, **Vice Chair**  
Jonathan Houdart, Brigantine Public School District, **Secretary**  
Michelle D. Richardson, Jackson Township BOE  
Kim Robinson, Mainland Regional High School  
Mark Mallett, Lower Cape May Regional School District  
Linda Albright, Northfield BOE

#### 2021-22 Trustees absent

None

#### 2021-22 Alternate Trustees present

Rose Millar, North Wildwood SD  
Chandra Anaya, Egg Harbor Township School District (SPELL Alternate)  
Dr. Diane Fox, Middle Township BOE (SPELL Alternate)

#### 2021-22 Alternate Trustees present

None

#### 2021-22 Fund Commissioners present

Linda Fiori, Avalon BOE/Stone Harbor BOE  
Jason Bedell, Egg Harbor City School District  
Joy Nixon, Galloway Township Public Schools  
Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)  
Anne Marie Fala, Hamilton Township School District  
Barbara S. Prettyman, Hammonton BOE  
Kevin Byrnes, Linwood BOE  
Jennifer Germana, Margate City BOE

Karen Gfroehrer, Mullica Twp BOE/Washington Twp SD-Greenbank  
Carisa Rose, Pitman BOE  
Julie Gallagher, Somers Point BOE  
Laurie Ryan, Upper Township BOE

**2021-22 Fund Commissioners absent**

William Thompson, Interim, Estell Manor City School District  
Teri Weeks, Longport BOE  
Judd Moore, Interim, Weymouth Twp School District  
James Lushok, Wildwood Crest 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  
Jennifer Fox, Sr. Account Manager – RPA, a division of Gallagher  
Megan Matro, Marketing Specialist – RPA, a division of Gallagher  
Louis J. Greco, Esquire – Fund Solicitor  
Patrick J. Madden, Esquire  
Chris Roselli, Claim Administrator – Qual-Lynx  
Karen Beatty, Client Services Manager – Qual-Lynx  
John W. Geitz, Safety Coordinator – Risk Assessment Services  
James D. Weber, Assistant Safety Coordinator – Risk Assessment Services  
Annette Reap – Recording Secretary

**Risk Management Consultants**

C.J. Adams Company  
Glenn Insurance  
Glenn Insurance – Linwood/Longport  
Hardenbergh  
J. Byrne Agency  
Steve Eckman  
Marsh & McLennan  
McMahon Agency  
Siracusa-Kauffman Agency

**V. 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. Hansen, to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

**VI. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2021-21**

*Resolved*, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, January 19, 2022, as presented to the Trustees and Fund Commissioners.

000975550    2021232965    2019155115    2021240001    2018121251  
2022243857

*Motion* by Mr. Grossi, second by Ms. Germana, to approve the Payment Authorization Requests, as distributed prior to the meeting. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

## **VII. APPROVAL OF MINUTES – November 17, 2021**

*Motion* by Mr. Grossi, second by Ms. Germana, to approve the Minutes of the November 17, 2021 meeting of the Fund. Upon roll call vote, all voted in favor. Motion carried by majority vote.

## **VIII. PROFESSIONAL REPORTS**

### **A. Treasurer – MOTION REQUESTED - APPROVED**

The December Approval Memo and Bill List, January Bill List, and Treasurer's Reports for periods ending 11/30/21 and 12/31/21 were included in the agenda.

November Fund Balance	\$29,985,167.34
December Bill List	\$142,765.29
November Claims Paid	\$675,676.03

December Fund Balance	\$29,744,321.65
January Bill List	\$183,051.87
December Claims Paid	\$636,672.75

*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.

### **B. Solicitor**

Mr. Greco reported on a recent New Jersey Supreme Court case that has expanded the employment practices liability exposure for public schools. In this case, the claimant alleged that the BOE failed to accommodate her disability in violation of the New Jersey Laws Against Discrimination. The Supreme Court concluded that an employer's inaction or inadequate response to a reasonable accommodation request is an omission that constitutes a NJLAD violation and entitles the employee to monetary damages. Ultimately, the Worker's Compensation Act bar against civil claims brought against employers based on workplace injuries does not apply to civil rights or discrimination claims based on the same facts as the comp claim.

Mr. Greco introduced Mr. Madden, who will become the new JIF Solicitor, when Mr. Greco retires at the end of January. Mr. Veneziani congratulated Mr. Greco on his upcoming retirement and thanked him for his years of service to the JIFs.

### **C. Claim Administrator**

Mr. Roselli's Adjuster Pendencies Report and Open Subrogation Report were included in the agenda. He noted that Colleen Pulverenti started in the Liability Unit. She is currently being trained on the handling of SPELL liability claims. Mr. Roselli also reported that Tonya Johnson has been hired as a 4<sup>th</sup> adjuster for the Property Unit due to the high volume of claims, mostly due to claims from Hurricane Ida. Mr. Roselli reviewed Lessons Learned from Losses concerning winter weather hazards. He stressed the importance of maintaining heat in the colder areas of school buildings since these areas can be prone to pipe breaks.

*D. Managed Care Provider*

Ms. Beatty reviewed the Managed Care Summary Report as of December, 2021, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She noted that the current 74% savings on the provider charges is phenomenal. Ms. Beatty advised that the EPO Penetration Rate will be retitled Workers Compensation Provider Penetration Rate.

*E. Student Accident Program*

No report.

*F. Executive Director/Underwriting/Finance Director*

*1. Executive Director*

**2022-23 Membership Renewals**

Eight (8) districts are up for membership renewal on July 1, 2022. **They are Brigantine, Egg Harbor Township, Lower Cape May, Margate City, Middle Township, Pitman, Somers Point and Upper Township.**

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.

**Mr. Wilkie reported that Renewal Resolutions have been received from all 8 districts. Thank you!**

**2022 PRIMA Conference**

The next PRIMA Conference is scheduled to be held from Sunday, June 5 through Wednesday, June 8, 2022 in San Antonio, TX. Please notify the Executive Director's office in writing or via email to Annette Reap at [Annette.Reap@riskprogramadministrators.com](mailto:Annette.Reap@riskprogramadministrators.com) if you are interested in attending no later than January 31, 2022. Information on the Conference will be provided via email when it becomes available.

**2022 SPELL Joint Retreat – MOTION REQUESTED**

Discussion and approval of holding the annual SPELL Joint Retreat in September 2022. Suggested dates are Wednesday, September 21 – Friday, September 23, 2022 or Wednesday, September 28-Friday, September 30, 2022.

*Motion* by Mr. Grossi, second by Ms. Anaya, to hold the annual SPELL Joint Retreat in September 2022. All in favor. Motion carried by unanimous vote.

**2022 State of the JIF Dinner - MOTION REQUESTED**

The annual dinner was held on **Tuesday, November 30, 2021 at Greate Bay Country Club in Somers Point**. A copy of the post-dinner survey results are included in the agenda. Discussion on location and approval is requested for 2022. Suggested date is Tuesday, November 29, 2022.

*Motion* by Mr. Grossi, second by Ms. Anaya, to hold the 2022 State of the JIF Dinner on Tuesday, November 29, 2022 at Greate Bay County Club.

**Implications of SAM Law**

Mr. Tennant provided an update on Sexual Abuse and Molestation (SAM) discussion. There is a handout in the agenda packet that provides a 50,000 foot overview of SPELL and SAM. The purpose is to advise on the SPELL position relating to the Reviver aspect of the change in the statute of limitations and to address the two critical district management needs in order to address the future of SAM claims that can be filed decades from now. Please read it and share it with your Superintendents. Basically, SAM claims are real and still happening and those claims can be filed decades after you and everyone else has retired or left the district. The reviver claims have caused extraordinary pain for those who have them and are trying to defend themselves in the absence of any information. Unless districts are

excellent at investigating these matters today and keeping their files forever, the future will be replete with the same claim where there is no information that permits defense.

#### **Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website is currently being updated to reflect the 2021-2022 Fund Year information. Policy information is being updated as it is received. 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 our office if you would like to change or add a user for the website, please contact Annette Reap at (856) 446-9139 or via email at [Annette\\_Reap@riskprogramadministrators.com](mailto:Annette_Reap@riskprogramadministrators.com).

#### **Maintaining Safe Schools**

The December 2021 and January 2022 issues have been sent by email to the Business Administrators of all member districts.

*(The SPELL JIF purchased the rights to copy this newsletter to Owner Group members only. If you wish to reproduce any part of this newsletter to share with someone within your district, you must first complete the form at the back of the newsletter and submit it to LRP Publications for their approval).*

#### **Key Dates**

- SPELL Meeting – Friday, 2/11/22-1:00 pm via Zoom
- Next ACCASBO JIF Meeting: 03/16/2022 @ the Alder Avenue Middle School, EHT

## **2. UNDERWRITING AND FINANCE DIRECTOR**

#### **District/Fund Incurred Losses Report**

Mr. Hoffman reviewed his report included in the agenda showing incurred losses for the SPELL members for Fund Year 2020-2021 as of December 31, 2021. He noted that it is an 18 month view and going forward the report will include the 2021-22 fund year. Mr. Hoffman advised that he is monitoring the loss ratio percentages for all the SPELL JIFs.

#### **2022-2023 Exposure Renewal and Budget Process**

Mr. Hoffman advised that Finance Committee meetings will be scheduled in the next month to develop loss funding and premium strategy. He noted that it has been a challenging renewal year again, especially due to cyber and SAM claims.

An email requesting information for the exposure renewal was emailed to all members on December 6, 2021 with a December 23, 2021 due date for online information in Risk Partner and ASSA Summary Report and a January 15, 2022 due date for the Cyber Application and Environmental Liability Application. To date there are several districts with outstanding items. We ask that requested information be forwarded to the Executive Director's office attention Jennifer Fox ASAP.

#### **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 2020-2021 program. Reimbursement requests are due by June 30, 2022. 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 Jennifer Fox at the [jennifer.fox@riskprogramadministrators.com](mailto:jennifer.fox@riskprogramadministrators.com).

#### **Financial and Timely Reporting Award Winners**

Financial Awards will be paid on the January 2022 bill list for all districts that have qualified for a financial award for the 2020-2021 fund year.

**Certificates of Insurance Report** from 11/1/21 through 12/31/21 included in the agenda.

*G. Safety Coordinator*

Mr. Geitz reviewed November/December Activities and January Agenda items on his report and also referred to the Safety Incentive Status Report included in this agenda. He reminded the members that the NJOSH 300A Workplace Injury and Illness Summary document must be in a visible location in each facility from February 1<sup>st</sup> through April 30<sup>th</sup>. He also reported that there will be increased Right to Know enforcement in schools in the southern part of the State. Mr. Geitz asked the members to review their RTK programs, training, documentation and labeling to minimize violations. Members can contact Mr. Geitz with any questions.

*H. Committee Meetings*

1. Mr. Wilkie discussed the meeting minutes from the ACCASBO Wellness Program meeting held on December 13, 2021. He explained that this item will be referred to the Finance Committee for review at their meeting in February.

**IX. MOTION REQUESTED – Resolution 2021-22**

Motion by Mr. Grossi, second by Dr. Fox, to approve Resolution 2021-22 to meet in Closed Session on March 16, 2022 at 12:00 in the Boardroom of the Alder Avenue Middle School, 25 Alder Avenue, Egg Harbor Township, New Jersey.

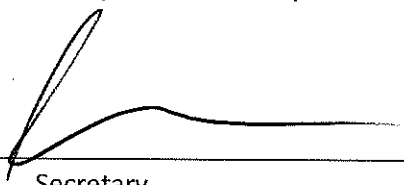
**X. Miscellaneous Business, Public Comment and RMC comments or Questions**

Mr. Grossi wished Mr. Greco well on his retirement and welcomed Mr. Madden.

**XI. MOTION REQUESTED TO ADJOURN**

*Motion* by Mr. Grossi, second by Ms. Anaya, to adjourn the Wednesday, January 19, 2021 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:10 pm.

  
Secretary