

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

ETTC/Stockton University
10 West Jimmie Leeds Road
Galloway, New Jersey

OPEN SESSION MINUTES

Wednesday, May 17, 2017

I. CALL TO ORDER CLOSED SESSION

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 on May 17, 2017 at 1:10 p.m., with Linda Albright, Northfield, Board of Education, Vice 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 mailing advance written notice to the Clerk of each municipality located within the boundaries of all Fund members.

IV. ROLL CALL (Board Members and Alternate Trustees identified in bold print.)

2017-2018 Trustees in attendance

Linda Albright, Northfield BOE, Vice Chair

Suzanne Keller, Somers Point BOE, Secretary (SPELL Alternate #2)

John Hansen, Lower Township Elementary School District (left at 2:02 p.m.)

Jonathan Houdart, Brigantine Public Schools (left at 2:02 p.m.)

Joseph Smurlo, Egg Harbor City School District (SPELL Trustee)

Michelle D. Richardson, Jackson Township BOE

2017-2018 Trustees absent

Kim Jensen, Mainland Regional High School, Chair (SPELL Alternate #2)

2017-2018 Alternate Trustees in attendance

Christopher Veneziani, Folsom BOE

Mark Mallett, Lower Cape May Regional School District

Rose Millar, North Wildwood School District

2017-2018 Alternate Trustees absent

No One

2017-2018 Fund Commissioners in attendance

Chandra Anaya, Egg Harbor Township School District

Tom Grossi, Greater Egg Harbor RHSD (SPELL Trustee) (left at 2:16 p.m.)

Ann Marie Fala, Hamilton Township School District

Diane Fox, Middle Township BOE

Laurie Ryan, Upper Township BOE (left at 2:02 p.m.)

Patricia Palmieri, Weymouth Township School District

2017-2018 Fund Commissioners absent

Abramo Vallese, Interim, Estell Manor City School District
Deborah Roncace, Pitman BOE

Fund Professionals in attendance

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.
Scott C. Tennant, Area Vice President, AJGRMS, Inc.
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.
Annette Reap, Executive Coordinator, AJGRMS, Inc.
John W. Geitz, Safety Coordinator, Risk Assessment Services
Louis J. Greco, Esq. – Fund Solicitor
Chris Roselli, Claims Administrator, Qual-Lynx
Claudia Acosta, Claims Administrator, Qual-Lynx
James Weber, Assistant Safety Coordinator, Risk Assessment Services
Karen Beatty, Client Services Manager, QualCare Alliance Network, Inc.
Bonnie Ridolfino, Public Entity Director – Hardenbergh Insurance Group
Kelly Batz, Fund Treasurer
Sharon Wilson, Recording Secretary

Risk Management Consultants and members of the Public

Glenn Insurance
D'Agostino Agency
J. Byrne Insurance Agency
C. J. Adams Company
Marsh & McLennan Agency
Mossbrook & Hicks Agency
Len Eckman Agency
Hardenbergh Insurance Group

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 Ms. Fox, second by Ms. Millar to open voting to Fund Commissioners. All in favor. Motion carried by unanimous vote.

Mr. Tennant, on behalf of the ACCASBO JIF, acknowledged Suzanne Keller, who is retiring June 30, 2017.

VI. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2016-28

Resolved, at a Closed Session of the Board of Trustees of the ACCASBO JIF on May 17, 2017, the following claims were discussed and are herewith approved for payment:

2017085645 01	001180543 01	001182289 01	2017094555 01
001185877 01	2017087518 01	001170314 01	2017084892 01
001241411 01	001168498 01	2017097226 01	001210435 01
2017091575 01	001198674 01	001224174 01	001207144 01
001090459 01	001182926 01	001214043 01	2017094325 01
2017084670 01	2017094549 01	001203235 01	001227406 01
001166278 01	2016079828 01		

Motion by Mr. Hansen, second by Ms. Anaya to approve the Payment Authorization Requests as presented in Closed Session. Upon roll call vote all in favor. Motion carried by unanimous vote.

VII. APPROVAL OF MINUTES

Motion by Mr. Houdart, second by Mr. Grossi, to approve the Minutes of the March 15, 2017 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Keller, Mr. Hansen, Mr. Smurlo, and Ms. Fala, who abstained. Motion carried by majority vote.

VIII. BUDGET HEARING

- A. *Motion* to open the Budget Hearing to the public by Mr. Hansen, second by Ms. Richardson.
- B. *Motion* to close the Budget Hearing to the public by Mr. Grossi, second by Mr. Houdart.

Motion by Mr. Grossi, second by Mr. Hansen to adopt the 2017-2018 Budget. Motion carried by unanimous vote.

IX. ELECTION OF TRUSTEES, ALTERNATES, SPELL DELEGATES

- A. Election of Trustees (7) and Alternates (3): Ms. Albright submitted the recommendation of the Nominating Committee for Fund Year 2017-2018 as follows: Ms. Jensen, Ms. Albright, Ms. Keller, Mr. Hansen, Mr. Houdart, Mr. Smurlo, Ms. Richardson, and Mr. Veneziani to serve as Trustees. Mr. Mallett, Ms. Millar, and Ms. Anaya to serve as Alternate Trustees.
- B. Mr. Smurlo and Mr. Grossi to serve as SPELL Delegates for 3-year terms. Mr. Veneziani and Ms. Jensen to serve as SPELL Alternate Delegates for 1-year terms.

Ms. Albright opened the floor to accept other nominations.

Ms. Albright closed nominations.

Motion by Ms. Richardson, second by Ms. Keller to adopt the nomination of trustees (7) and alternates (3) to serve as recommended by the Nominating Committee for the 2017-2018 Fund Year and listed in the Nominating Committee Report on page 14. Motion carried by unanimous vote.

X. ELECTION OF OFFICERS – MOTION REQUESTED – to Elect:

Chair – Kim Jensen, Mainland Regional High School
Vice Chair – Linda Albright, Northfield BOE
Secretary – John Hansen, Lower Township Elementary SD

Motion by Ms. Keller, second by Mr. Houdart to approve and elect the above officers for the 2017-2018 Fund Year. Motion carried by unanimous vote.

XI. PROFESSIONAL REPORTS

- A. *Treasurer* – MOTION REQUESTED

Ms. Batz reviewed April Approval Memo and Bill List, May Bill List, and Treasurer's Reports for periods ending 3/31/17 and 4/30/17.

March Fund Balance	\$19,986,462.06
April Bill List	\$211,610.89
March Claims Paid	\$636,163.61
April Fund Balance	\$19,376,988.38
May Bill List	\$108,593.03
April Claims Paid	\$450,144.86

Motion by Ms. Anaya, second by Ms. Millar, to approve the Bill Lists and Treasurer's Reports. Upon roll call vote, all present voted in favor. Motion carried by unanimous vote.

B. Attorney

Mr. Greco reviewed his report in detail regarding handling of Reductions in Force, and stressed the importance of always using seniority to determine elimination of staff, even if it is not required by law.

C. Claim Administrator

Mr. Roselli reviewed the Adjuster Pendings, Subrogation Report, and Lessons Learned from Losses regarding surveillance, and its value as a tool in defending workers' compensation claims.

D. Managed Care Provider

Ms. Beatty reviewed QualCare's managed care summary report through the month of April, 2017.

E. Student Accident Program

Ms. Ridolfino reviewed her Student Accident Group Purchase Renewal Premium report. She noted that the underwriting process for the upcoming fund year will begin in September, as opposed to January.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

a) *2017-18 Membership Renewals* – Resolutions have been received from all five (5) districts up for membership renewal on July 1, 2017. Mr. Wilkie requested a motion to accept and approve the membership renewal Resolutions received from the following districts: Estell Manor, Hamilton, Jackson Township, Lower Township and North Wildwood.

Motion by Ms. Keller, second by Mr. Grossi to accept and approve membership renewal Resolutions received from the districts listed above. Motion carried by unanimous vote.

b) *NJSIA Workers' Compensation Conference* – The New Jersey Self-Insurers' Association held their conference in Atlantic City on May 4-5, 2017. Mr. Wilkie was pleased that 25 Claim Coordinators and School Business Administrators from SPELL JIF members attended the conference: 7 from ACCASBO, 15 from BCIP and 3 from GCSSD.

c) *2017 PRIMA Conference* – Mr. Wilkie reminded the members that the next PRIMA Conference is being held from Sunday, June 4 through Wednesday, June 7, 2017 in Phoenix, Arizona. ACCASBO members interested in attending are Chandra Anaya and Chris Veneziani.

d) *Mold, Environmental and IAQ Best Practices – July 19, 2017* – This one day seminar will be held on Wednesday, July 19, 2016 from 8:00 am until Noon at the Double Tree in Mount Laurel. Invitations were emailed to all districts on April 25, 2017. Mr. Wilkie reported that they have applied for CEU's from the New Jersey Building & Grounds Association, and are awaiting their response.

e) *Boiler Operator Refresher Training* – August 9, 2017 – Traveler's Insurance, the JIF's boiler and machinery carrier, will hold 2 refresher training sessions for Black Seal Boiler Operators. Each three-hour session is identical: 8 to 11 am and Noon – 3 pm. 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. This training will be held on Wednesday, August 9th at Lenape Regional High School, 235 Medford Road in Medford. Invitations will be emailed to all districts in May.

f) *SPELL JIF Joint Retreat – September 27-29, 2017* – Mr. Wilkie reminded the members of the Joint Retreat being planned for Wednesday, September 27th through Friday, September 29th, 2017 at Congress Hall in Cape May, and asked them to mark their calendars. Further information will be provided in the coming months.

g) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner will be held on Wednesday, November 29, 2017 at Greate Bay Country Club in Somers Point. He asked members to mark their calendars, and stated that invitations will be sent out in October.

h) *SPELL JIF HR Hotline* – The Member Engagement Summary Report from Enquiron for fund year 2016-17 as of March 31, 2017 is included in the agenda.

i) *STOPit Update* – Mr. Tennant is pleased to note that ten SPELL JIF affiliated districts are now using STOPit to help them identify and immediately manage student issues very early in their genesis. The STOPit districts are: Folsom, Greater Egg Harbor Regional, Somers Point and Weymouth from ACCASBO JIF; Delanco, Lumberton, Mercer County Area Vocational Technical School and Westampton Township from BCIP JIF; and Penns Grove – Carneys Point and Upper Deerfield from GCSSD JIF. STOPit is 100% funded from SPELL JIF and our Reinsurance Partner the Great American Insurance Company. Any member need only call STOPit at 855.999.0932 and make certain you mention that you are a SPELL JIF member school district.

j) *Service Animals on Campus (Dogs) (Addendum A)* – Mr. Tennant reported that they have observed an increase in the number of members across ACCASBO, BCIP and GCSSD JIF's who are incorporating service dogs into their programs. Having animals within crowded human populations is always a risk and always will be. The risk can only be reduced through training for the animal and handler and education within the organization. There is a very good reason why the drug sniffing dogs at the airport security line wear a sign that says: "Don't pet the dog." Addendum A is a series of blogs, advices and resources for your files in the event you need to consider a service animal or presently have one or more. Members have coverage for the risk.

k) *Lead Matters* – Mr. Tennant reminded the members that lead is a current issue in drinking water and rubber flooring. It is a toxic volatile pollutant. Take all matters about lead very seriously as there is no coverage in any member policies for third party liability or property damage associated with lead. He urged members, if they have a rubber floor, to put in a claim NOW!

l) *Items updated on SPELLJIF.com* – All contact lists will be updated in July, after the 2017-18 Fund Year begins. Members can access all the current directories, lists, meeting information and claims information. Mr. Wilkie encouraged members to visit the website often for the most up-to-date information. The content of the Member Login section of the site has been reorganized with broader categories.

Mr. Wilkie encouraged members to notify the Executive Director's Office if they would like to change or add a user to the website; please contact Annette Reap at the Executive Director's office, via email at Annette_Reap@ajg.com.

m) *Maintaining Safe Schools* – The May, 2017 issues have been emailed to Business Administrators of all member districts.

n) *Key Dates* –

- SPELL JIF Reorg. Meeting – 5/25/17 – 9:30 am @ AJG Offices in Marlton
- No JIF Meetings in June, July or August
- PRIMA Conference – 6/5-6/8/17 in Phoenix, AZ
- Annual Mold/Environmental Management Seminar – 7/19/17 @ the Double Tree/Mt. Laurel
- Boiler Operator Refresher Training – 8/9/17 @ Lenape RHSD, Medford
- Next ACCASBO JIF Meeting: 9/20/17 – Noon @ the ETTC/Stockton University
- SPELL JIF Joint Retreat – 9/27-29/17 @ Congress Hall in Cape May

2. *Underwriting and Finance Director*

a) *District/Fund Status* – Mr. Wilkie provided an update on Fund Year 2016-17, with claims counted and valued as of April 30, 2017. All three funds are doing exceptionally well with loss ratio numbers.

b) *2017-2018 Renewal* – Mr. Wilkie provided a verbal update on the renewal process. Mr. Hoffman will present renewal information at the SPELL JIF meeting.

c) *SPELL Meeting Minutes* – The minutes from the SPELL Meeting held on February 3, 2017 are provided for the members' information.

d) *RMC Resolutions and Agreements* – Mr. Fox informed the members that RMC Resolutions and Agreements were emailed to all districts on April 6, 2017 with a May 15, 2017 due date. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2017-2018 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox.

e) *2017-2018 Contribution Notices* – Ms. Fox explained that first installment premium billings for the 2017-2018 fund year will be mailed to all districts by June 1, 2017. All premium contributions are due by July 15, 2017 to the Fund Treasurer, Kelly Batz.

f) *Surplus Return Resolutions* – Surplus return resolutions will be sent to eligible current and former members by June 1, 2017. Please forward executed resolutions to the Executive Director's Office, attention Jodi Palmeri, no later than June 30, 2017.

The Fund Risk Management Plan states:

Any current or former member who does not act on their resolution by the time established by the Board of Trustees shall forfeit their rights to act independently for that year and accept the following results:

In the event of non-action on a net return or money: *The total net return amount shall be transferred to the individual member's portion of their unencumbered aggregate excess loss contingency fund.*

g) *2016-2017 Administrative Matter Defense Reimbursement* – Each district is eligible for up to \$1,500 annually in expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement for the 2016-2017 Fund Year. If you have any questions or need a copy of the reimbursement procedures with voucher please contact Jennifer Fox at (856)446-9133. Reimbursement requests are due by September 30, 2017.

h) *Certificates of Insurance* – Ms. Fox reported that an email will be sent to each district with a Certificate of Insurance Report listing all of the annual certificates that were processed for the 2016-2017 Fund Year. In order to prepare for the 2017-2018 Fund Year she asked that members review the report and check all certificates that are needed for the July 1, 2017 Renewal Date. Ms. Fox asked that these reports be forwarded to the Executive Director's office, to her attention, by June 30, 2017 to ensure adequate timing to prepare the new certificates.

i) *Auto ID Cards* – Ms. Fox informed the members that Auto ID cards will be mailed to all districts by the end of June for the 2017-2018 Fund Year. Cards will be created based on the information that was provided to the Executive Director's office during the Exposure Renewal Process. Any vehicle listed as a leased vehicle will receive a vehicle specific Auto ID Card. All other vehicles will be given a generic fleet card. Ms. Fox reminded the members that if a vehicle is replaced with another fleet vehicle, the Auto ID Card can be transferred to the new vehicle.

j) *Safety Incentive Program Winners – Reimbursement Procedure* – Ms. Fox informed the members that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that have qualified for an award in the 2015-2016 Safety Incentive Program. Reimbursement requests are due by May 31, 2017. 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 JIF address, P.O. Box 449, Marlton, NJ 08053.

k) *Certificates of Insurance Report* – The Certificates of Insurance Report from 3/1/17 – 4/30/17 is included in the agenda.

G. *Safety Coordinator*

Mr. Geitz referenced the March/April Activities and May/June Agenda, found in the agenda. He also reviewed the Safety Incentive Program Status Report. He also reviewed a Safety Recall Alert on Epi-Pens, due to a failing mechanism.

Discussion ensued regarding regulations mandating carbon monoxide detectors for all classrooms. Mr. Geitz will further investigate this issue.

H. *Committee Meetings*

Mr. Wilkie reviewed the minutes of the Finance Committee Meeting held on April 27, 2017.

XII. **MOTION REQUESTED** – To Adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting.

Motion by Ms. Anaya, second by Mr. Smurlo, to adjourn the Regular Meeting and Call to Order the Annual Reorganization Meeting. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

XIII. **ROLL CALL**

2017-2018 Trustees

Kim Jensen, Mainland Regional High School, Chair (SPELL Alternate #2)

Linda Albright, Northfield BOE, Vice Chair

John Hansen, North Wildwood School District

Vacancy, Trustee

Jonathan Houdart, Brigantine Public Schools
Joseph Smurlo, Egg Harbor City School District (SPELL Trustee)
Michelle D. Richardson, Jackson Township BOE

2017-2018 Alternate Trustees

Christopher Veneziani, Folsom BOE (SPELL Alternate #1)
Mark Mallett, Lower Cape May Regional School District
Rose Millar, North Wildwood SD

2017-2018 Fund Commissioners

Chandra Anaya, Egg Harbor Township School District
Abramo Vallese, Interim, Estell Manor City School District
Thomas Grossi, Greater Egg Harbor RHSD (SPELL Trustee)
Anne Marie Fala, Hamilton Township School District
Diane Fox, Middle Township BOE
Deborah Roncace, Pitman BOE
Laurie Ryan, Upper Township BOE
Patricia Palmieri, Weymouth Township School District

XIV. 2017-2018 OATHS OF OFFICE

Mr. Wilkie reported that the Oaths of Office were being presented to Chair, Vice-Chairperson, Secretary, Trustees and Alternate Trustees for signature. He asked those affected to sign the Oaths of Office and return them to Ms. Fox.

XV. 2017-2018 REORGANIZATION RESOLUTIONS – Adoption

A. Reorganization Resolutions

Motion by Mr. Grossi, second by Mr. Veneziani to adopt Resolutions 2017-01 thru 2017-14. Upon roll call vote all present voted yea. Motion carried by unanimous vote.

B. Committee Appointments: Mr. Wilkie asked the members to please notify Ms. Jensen of their committee preferences within the next few weeks, so that committees can be established.

XVI. *Motion* by Ms. Keller, second by Ms. Millar to adjourn the Reorganization Meeting. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

XVII. MOTION REQUESTED – Resolution 2017-15

Motion by Ms. Millar, second by Ms. Richardson to approve Resolution 2017-15 to meet in Closed Session on September 20, 2017 at 12:00 pm at ETTC/Stockton University, 10 W. Jimmie Leeds Road, Galloway, New Jersey. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

XVIII. Miscellaneous Business, Public Comment, and RMC comments or questions.

None

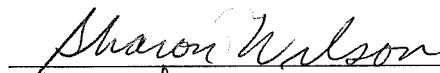
XIX. MOTION REQUESTED – Resolution 2017-16

Motion by Ms. Millar, second by Ms. Keller to approve Resolution 2017-16 to meet in Closed Session at 2:02 pm to discuss new members. Mr. Wilkie distributed and discussed prospective new member reviews.

XX. MOTION REQUESTED TO ADJOURN

Motion by Ms. Richardson, second by Ms. Fox, to adjourn the May 17, 2017 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:17 pm.



Sharon Wilson, Recording Secretary

