

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 15, 2021

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 15, 2021 at 1:22 p.m., with Christopher Veneziani, 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 (Board Members and Alternate Trustees identified in bold print.)

2020-2021 Trustees in attendance

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

2020-2021 Trustees not in attendance

Michelle D. Richardson, Jackson Township BOE
Linda Albright, Northfield BOE

2020-21 Alternate Trustees in attendance

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

2020-21 Fund Commissioners in attendance

Linda Fiori, Avalon BOE/Stone Harbor BOE
Joy Nixon, Galloway Township Public Schools
Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)
Barbara S. Prettyman, Hammonton BOE
Kevin Byrnes, Linwood BOE
Jennifer Germana, Margate City BOE
Karen Gfroehrer, Mullica Twp BOE/Washington Twp SD-Greenbank (arrived 12:15 pm)
Kelly Brazelton, Pitman BOE
Michele Roemer, Interim, Somers Point BOE
Laurie Ryan, Upper Township BOE
Steve Moran, Weymouth Twp School District

2020-21 Fund Commissioners absent

Jason Bedell, Egg Harbor City School District
William Thompson, Interim, Estell Manor City School District
Anne Marie Fala, Hamilton Township School District
Teri Weeks, Longport BOE
James Lushok, Wildwood Crest BOE

District Personnel in attendance

Lew Improtta, Hamilton Township School District
Julie Gallagher, Somers Point BOE
Andrew Lopez, Weymouth Twp School District

Fund Professionals

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Scott C. Tennant, Deputy Executive Director – RPA, a division of Gallagher
Jennifer Fox, Sr. Account Manager – RPA, a division of Gallagher
Chris Roselli, Claim Administrator – Qual-Lynx
Karen Beatty, Client Services Manager – Qual-Lynx
Bonnie Ridolfino, Public Entity Director – Hardenbergh Insurance Group
John W. Geitz, Safety Coordinator – Risk Assessment Services
James D. Weber, Assistant Safety Coordinator – Risk Assessment Services
Annette Reap – Recording Secretary

Risk Management Consultants

Glenn Insurance
Glenn Insurance – Linwood/Longport
Hardenbergh - Folsom
J. Byrne Agency – Lower Cape May RSD
Steve Eckman– Pitman
MLR Risk Management - Hammonton
Siracusa-Kauffman Agency – Brigantine/Margate

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. Houdart, second by Ms. Richardson, to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2021-16

Resolved, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, September 15, 2021, as distributed to the Trustees and Fund Commissioners on a confidential basis prior to board meeting.

2018128504	001198674	2019147541	2021232438	2021228322
202017337	2017094555	2020194258	2020181480	001217776
2020193898	2019151703	2020179289	2018132399	2020183627
2021222329	2022243695	2022243667		

Motion by Mr. Hansen, second by Ms. Fox, 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.

VI. APPROVAL OF MINUTES – May 19, 2021

Motion by Ms. Anaya, second by Mr. Grossi, to approve the Minutes of the May 19, 2021 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Millar, who abstained. Motion carried by majority vote.

VII. Budget Hearing – MOTION REQUESTED

Motion by Mr. Grossi, second by Ms. Ryan, to adopt the 2021-2022 Amended Budget as presented in the agenda.

VIII. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED - APPROVED

The June through August Approval Memos and Bill Lists, September Bill List, and Treasurer's Reports for periods ending 5/31/21 thru 7/31/21 were included in the agenda.

May Fund Balance	\$26,010,352.19
June Bill List	\$135,505.63
May Claims Paid	\$760,224.82
June Fund Balance	\$25,231,766.95
July Bill List	\$5,019,772.01
June Claims Paid	\$686,313.54
July Fund Balance	\$25,884,967.35
August Bill List	\$140,807.48
July Claims Paid	\$235,467.41

Motion by Mr. Hansen, second by Mr. Grossi, 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. Wilkie discussed a recent ruling by the Third United States Circuit Court of Appeals requiring that a local public school district must pay full costs and tuition, together with transportation, for a private school placement designated in an IEP written by a charter school child study team. He noted that only the United States Supreme Court could reverse this ruling or legislation by the State of New Jersey declaring that charter schools must fully fund outside placements, which is unlikely.

C. Claim Administrator

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report were included in the agenda. He noted that Lillian Hulse is no longer with the company and claims in the Liability Unit are being split with other members of the unit. He also noted the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. Mr. Roselli reviewed Lessons Learned from Losses concerning safe lifting practices. He recommended posting the newsletter where staff can see it.

Finally, he confirmed an announcement from back in July where Qual-Lynx has been acquired by Mitchell/Genex/Coventry, which should be finalized by January 1, 2022. All contact information should remain the same.

D. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary Report as of August, 2021, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She also provided reported for year-end for 2020-2021.

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/members of the ACCASBO JIF:

- Linda Fiori – Avalon BOE/Stone Harbor BOE
- Julie Gallagher – Somers Point BOE
- Andrew Lopez – Weymouth Twp SD
- James Lushok – Wildwood Crest BOE

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.

Environmental Management Seminar Held on July 14, 2021

The 9th Annual Environmental Management Seminar was held on **Wednesday, July 14, 2021 from 8:00 am until noon via Zoom**. It was our largest participation ever with approximately 278 attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for the program and certificates have been distributed. Per the attached survey, responses were all positive and appreciative of the program.

Boiler Operator Webinar Held on August 10, 2021

The annual Boiler Operator refresher training was held on August 10, 2021 via Zoom. We were excited to present a new, revamped program with new content provided directly by the JIF. The program was attended by 285 Attendees. Certificates have been distributed to all attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program. Per the attached survey, the response from Facilities Directors was that it was a much improved program and were appreciative of the program.

Cyber Security Symposium

The SPELL JIF IT/Cyber Risk Management Committee did not hold a cyber webinar this year due to the pandemic, but will be producing a series of short presentations over the fall for member review and referral. More information to follow.

STOPiT Relearn and Relaunch Webinars

Our partner in anonymous reporting and school safety, STOPiT, is hosting a Relearn and Relaunch Webinar Series, running every Tuesday and Thursday, from now through October. STOPiT has added numerous enhancements to their anonymous reporting system, including new features and trainings for both students and administrators, which will be explained in detail on the webinars. All members

listed within STOPIT Administration should have received their first email with the webinar link on August 5th. Reminder emails were also sent out from August 6th- August 20th. Staff can choose from the drop down menu the date and time that works best for their teams (we encourage all team members to attend ☺). All registrants will receive a recording after the webinar.

The webinars run on **Tuesdays** at 9:30 am & 3 pm EST and **Thursdays** at 12:00 pm & 6:00 pm EST.

Please reach out to your dedicated STOPIT Contact or Customer Experience Manager for any questions.

Public School Works

The SPELL agreed to expand the services being offered by Public School Works. This will include the ability to distribute Board Policies, etc., and have the employee sign off of their acceptance.

We are still finalizing the contract language but need to make sure you are aware that, "After extensive negotiations, we have been unable to obtain adequate insurance certificates from the purveyors of the web service Public School Works. The amount of liability coverage that they have, coupled with the limitations in their warranty, make the level of their financial responsibility for errors inadequate. That being said, the engagement is nonetheless presented for approval with the proviso that it should be used only for training compliance and not as a source for definitive and reliable solutions to difficult management decisions you may be facing. In those cases, you should always engage your Solicitor for legal advice."

SPELL JIF HR Helpline

In April, 2021, Enquiron was acquired by Zywave, a leader in the insuretech industry. You should see no change in services. Also, please note that you are now offered unlimited member access to the services. Previously, it was restricted to only two members in the district. Please contact the Fund Administrator's office if you have any questions. Attached is the Engagement Summary for the HR Helpline for the past year.

NJSBA/NJASBO/NJASA Virtual Fall Conference

The SPELL JIF will have an Exhibit Booth at the virtual Fall Conference on October 26-28, 2021.

State of the JIF Dinner

The annual dinner is scheduled for **Tuesday, November 30, 2021 at Greate Bay Country Club**. Please mark your calendars. Discussion is encouraged on the status of this year's dinner during this time.

NJSIA WC Conference – November 3-5, 2021

The New Jersey Self-Insurers' Association has rescheduled their spring conference to November 3-5, 2021 at The Hard Rock in Atlantic City. Further details will be provided when received.

Executive Director's Office Outlook Email Issues

Mr. Wilkie explained that, in mid-July, the RPA team migrated to MS Office 365. Since that time, a portion of our members have not received email from our staff. Although inconsistent, we want you to be aware and ask that you regularly check your Spam or Junk folder. If you notice our emails (with the domain @riskprogramadministrators) are sent to your Junk folder, you may need to contact your IT department to "whitelist" our email domain. Domains added to a whitelist will bypass spam filters and do not move emails to the Junk folder. Also keep in mind if you have not received ANY of our standard emails with quorum checks and agenda information prior to your JIF meetings, please let us know, and check in with your IT department as well.

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.

Maintaining Safe Schools

The June through September 2021 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 Joint Retreat – 9/22-24/21 @ The Grand Hotel in Cape May
- SPELL Meeting – Friday, 10/1/21 – 10:00 am
- NJ Self-Insurers' Spring Conference – 11/3-5/2021 @ Hard Rock in Atlantic City
- Next ACCASBO JIF Meeting: 11/18/2021 @ the Alder Avenue Middle School, EHT
- State of the JIF Dinner – 11/30/2021 @ Greate Bay Country Club

2. UNDERWRITING AND FINANCE DIRECTOR

Final Installment 2021-2022 Premium Contribution Notices

Mr. Wilkie reported that final installment 2021-2022 premium contribution notices were emailed to members on September 1, 2021. Payments are due by November 15, 2021 to the Fund Treasurer, Mrs. Batz.

District/Fund Incurred Losses Report

Mr. Wilkie provided an update on Fund Year 2020-2021 as of August 31, 2021 found in the agenda.

2021-2022 Plan of Risk Management

Mr. Wilkie explained that the 2021-2022 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section.

2022-2023 Exposure Renewal and Budget Process

Ms. Fox advised that 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. This data begins the renewal and budgeting process.

Payroll: Please include the Fund Administrator's office on your district audit circulation list. An entire copy of your district audit for the year ending June 30, 2021 is requested. Delineate on the Enterprise Fund Schedule how much of cafeteria payroll is management fees, if any. We will use the entire payroll shown unless you advise otherwise. **Please submit a copy of your Audit for year ending June 30, 2021 when completed and available for release/posting to district website, to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053 or email to jennifer_fox@ajg.com.**

Student Count: Please provide the Fund Administrator with a copy of your current ASSA Report summary pages concurrent with filing it with the County. **Please submit a copy of your ASSA report by December 15, 2021, or as soon as available, to Jennifer Fox, SPELL JIF, PO Box 449, Marlton, NJ 08053 or email to jennifer_fox@ajg.com.**

Vehicle and Watercraft lists: Vehicle and watercraft lists will be sent in September/October requesting verification of the following information for each district vehicle: Group, Year, Make, Model, Complete Vin #, Executive Auto Driver's name, leased – Yes/No, Cost, Department, Seats and

Vehicle Weight. And each district watercraft: make, model, vessel name, length in feet, serial #, Department/School, and cost. Members are asked to verify the existing vehicles and watercraft, and update the list via deleting or adding, if applicable before submitting the completed list.

Employee Count: An employee count questionnaire will be sent in September/October requesting the number of employees in the following categories: Full Time Instructional Staff, Full Time Instructional Aides, Full Time Administrators, Full Time Counselors/Psychologists, Full Time Other and Total Part Time.

Property: Gallagher Bassett is conducting building value appraisals. A property value renewal questionnaire will be included in the Exposure Renewal Packet asking for projected value of contents, outdoor property, extra expense, Business Income and Mobile Equipment. **In addition to the usual information requested, this year we will again ask for occupancy information for all locations for both employees and students.**

Cyber, Drones and Environmental: We will be forwarding applications on these exposures and expect there will be new information requirements and may be multiple applications. We will be aggressively examining all options this year for these coverages and accurate, timely information will prove the difference maker.

Gallagher Bassett Appraisal Services Questionnaire

Ms. Fox advised that a questionnaire from Gallagher Bassett was emailed to all members on July 30, 2021. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires are due September 15, 2021 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: Pitman BOE, Upper Township BOE, Avalon BOE, Stone Harbor BOE and Wildwood Crest BOE. Other site visits may be scheduled after the questionnaires are received.

NJ DOL Compliance Enforcement Cross Match

Ms. Fox explained that a letter regarding the cross match program was sent on September 1, 2021 to Melpomene Kotsines, Esq. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 95 school districts in the JIFs of ACCASBO, BCIP, GCSSD and SEJIF. 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 fax a copy to Ms. Fox at the Executive Director's office.

2020-2021 & 2021-2022 Administrative Matter Defense Reimbursement

Ms. Fox advised that an email was sent to all members on September 2, 2021 with the memo and voucher to submit for your Administrative Matter Defense Reimbursement. Each district is eligible annually for an expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. **Beginning with the 2021-2022 Fund Year the amount of reimbursement has increased to \$2,500.** Districts can submit their signed vouchers along with a brief description of expense with evidence of payment to receive reimbursement. Reimbursement requests are due by September 30, 2021 for the 2021-2022 Fund Year and September 30, 2022 for the 2021-2022 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.

Certificates of Insurance Report from 5/01/21 – 8/31/21-enclosed with the agenda.

G. Safety Coordinator

Mr. Geitz reviewed Spring/Summer Activities and September/October Agenda and gave an update regarding the Safety Incentive Program Criteria for 2021-22. 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. Committee Meetings

1. Mr. Wilkie noted that the Committee Appointments for 2021-22 are attached. Please review and scheduling of meeting will be shortly.
2. Mr. Hansen discussed establishing a wellness program within the JIF that would provide funds to the districts to use for staff incentives. Ms. Ryan, Mr. Mallett and Ms. Millar volunteered to be on a committee with Mr. Hansen to establish the programs.

IX. MOTION REQUESTED – Resolution 2021-17

Motion by Ms. Anaya, second by Mr. Grossi, to approve Resolution 2021-17 to meet remotely in Closed Session on November 17, 2021 at 12:00 in the Boardroom of the Alder Avenue Middle School, 25 Alder Avenue, Egg Harbor Township, New Jersey.

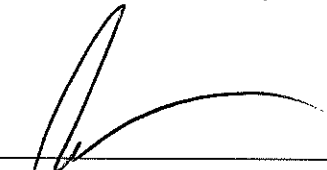
X. Miscellaneous Business, Public Comment and RMC comments or Questions

Mr. Tennant noted the recent cyber breach of T-Mobile and urged anyone who might be affected by it to file a cyber claim on-line.

XI. MOTION REQUESTED TO ADJOURN

Motion by Ms. Anaya, second by Mr. Grossi, to adjourn the Wednesday, September 15, 2021 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:13 pm.



Secretary