

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

Alder Avenue Middle School Board Room
25 Alder Avenue
Egg Harbor Township, New Jersey 08234

OPEN SESSION MINUTES

Wednesday, September 18, 2019

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 Wednesday, September 18, 2019 at 12:43 p.m., with Linda Albright, 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.)

2019-2020 Trustees in attendance

Linda Albright, Northfield BOE, Chair

Christopher Veneziani, Folsom BOE, Secretary (SPELL Alternate #1)

Jonathan Houdart, Brigantine Public Schools

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

Michelle D. Richardson, Jackson Township BOE

2019-2020 Trustees absent

John Hansen, Lower Township Elementary School District, Vice Chair

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

2019-2020 Alternate Trustees in attendance

Mark Mallett, Lower Cape May Regional School District

Rose Millar, North Wildwood School District

Chandra Anaya, Egg Harbor Township School District

2019-2020 Alternate Trustees absent

None

2019-2020 Fund Commissioners in attendance

Joe Rodio, Estell Manor City School District

Joy Nixon, Galloway Township Public Schools

Tom Grossi, Greater Egg Harbor RHSD (SPELL Trustee)

Ann Marie Fala, Hamilton Township School District

Barbara Prettyman, Hammonton, BOE
Teri Weeks, Linwood BOE/Longport BOE
Jennifer Germana, Margate City BOE
Diane Fox, Middle Township BOE
Karen Gfroehrer, Mullica Twp. BOE/Washington Twp. SD-Greenbank
Laurie Ryan, Upper Township BOE

2019-2020 Fund Commissioners absent

Kelly Brazelton, Pitman BOE
Susan Irons, Somers Point BOE
Patricia Palmieri, Weymouth Township School District

District Personnel in Attendance

Betsy Overbey, Somers Point BOE

Fund Professionals in attendance

Craig H. Wilkie, Area Vice President, Gallagher
Scott C. Tennant, Area Vice President, Gallagher
Jennifer Fox, Senior Account Manager, Gallagher
Lou Greco, Fund Solicitor
Chris Roselli, Claims Administrator, Qual-Lynx
Karen Beatty, Client Services Manager, Qual-Lynx
John W. Geitz, Safety Coordinator, Risk Assessment Services
Jim Weber, Assistant Safety Coordinator, Risk Assessment Services
Danielle Colaianni, Hardenbergh Insurance Group, Student Accident Program
Kelly Batz, Treasurer
Annette Reap, Recording Secretary

Risk Management Consultants and members of the Public

C. J. Adams Company
J. Byrne Agency
Glenn Insurance
Hardenbergh
Marsh & McLennan Agency
McMahon Agency
Mossbrook & Hicks
MLR Risk Management
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 Ms. Anaya, second by Mr. Veneziani to open voting to Fund Commissioners. All in favor. Motion carried by unanimous vote.

VI. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2019-16

Resolved, at a Closed Session of the Board of Trustees of the ACCASBO JIF on Wednesday, September 18, 2019, the following claims were discussed and are herewith approved for payment:

000967090	2016078117	2019147541	001080223	2019155115
2019169857	2019171555	2019162662	000990997	2019152707
2018113526	001055180	2019150865	2018144236	2018122053
2018115862	2017083502	2019150464	2019163831	001228610
2020179039	2020180345	2019176029	2019174711	

Motion by Ms. Fox, second by Ms. Richardson, to approve the Payment Authorization Requests as presented in Closed Session. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

VII. APPROVAL OF MINUTES

Motion by Mr. Grossi, second by Mr. Smurlo, to approve the Minutes of the May 20, 2019 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Germana and Ms. Albright, who abstained. Motion carried by majority vote.

VIII. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED

Ms. Batz reviewed June, July and August Approval Memos and Bill Lists, September Bill List, and Treasurer’s Reports for periods ending 5/31/19, 6/30/19, 7/31/19 and 8/31/19.

May Fund Balance	\$22,966,262.59
June Bill List	\$139,465.51
May Claims Paid	\$360,962.66
June Fund Balance	\$22,359,400.59
July Bill List	\$2,931,098.14
June Claims Paid	\$542,226.23
July Fund Balance	\$28,078,612.64
August Bill List	\$127,548.17
July Claims Paid	\$408,172.04
August Fund Balance	\$28,197,121.08
September Bill List	\$126,449.73
August Claims Paid	\$275,324.06

Ms. Batz noted that all first installment premium payments have been received and she thanked the members.

Motion by Ms. Weeks, second by Mr. Smurlo, 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 a Sports Injury Claim that was recently ruled upon in the state of New Jersey, Superior Court Appellate Division. The new ruling states that a student participating in a

student/faculty sporting event is considered to have occurred during the “ordinary course of play” and, therefore, liability is not with the school district.

A second case reviewed by Mr. Greco was regarding association officers getting more release time than other faculty. This is against public policy and illegal to have release time to support anything other than the activities of the district.

The last case reviewed by Mr. Greco was involving the Newark Board of Education and the release of their attendance officer. Mr. Greco noted that while this was held not to be a mandated position, a district must have someone monitoring attendance.

C. Claim Administrator

Mr. Roselli reviewed the Adjuster Pending Report, noting that there has been no change in staffing since his last report, and Open Subrogation Report as of August 30, 2019. He noted the Emergency PAR Stewardship Report included in the agenda for two claims that were presented to the Trustees over the summer months.

He also discussed Lessons Learned from Losses regarding safe lifting. Mr. Roselli reported that many of these claims are preventable, but it one of the most common claims filed.

D. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary reports as of 2018-19 Year End and August, 2019, as well as the Average Days to Report and Transitional Duty Summary Report. Mr. Wilkie highlighted two new columns providing information on average days to report to TPA and to Insured.

Ms. Beatty also made the members aware of two serious claims handled by their office from a municipal client of serious and severe injuries as the result of tick bites. She stressed the importance of being aware for facilities staff and advised more information could be obtained from the CDC's website.

E. Student Accident Program

A Status Report was presented to the Trustees by Ms. Colaianni on the student accident program for 2019-20. She noted the correct address for the claims form and asked the members to confirm that this was currently being used to avoid delays in processing. Ms. Colaianni advised that renewal packets for sent to the Business Administrators on 6/27/19. Finally, Ms. Colaianni advised that Bollinger has provided districts with their claims experience for the last five years. Members should review to make sure that all students listed are in their districts.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

Welcome New Members/Delegates

Mr. Wilkie welcomed the newest delegate of the ACCASBO JIF: Jennifer Germana from Margate City BOE.

2020-21 Membership Renewals

Mr. Wilkie noted that there are six (6) districts are up for membership renewal on July 1, 2020. **They include Estell Manor, Hamilton Township, Jackson Township, Lower Township, North Wildwood and Linwood.**

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. On September 9, 2019, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

NJSIA WC Conference – May 8-10, 2019

The results of a post-conference survey sent to the attendees are included in the agenda. Mr. Wilkie noted that the SPELL Trustees have approved to fund the expense for attendance at the 2020 Conference.

2019 PRIMA Conference Reports

Included in the agenda packet are reports from the attendees of the PRIMA Conference, Chris Veneziani, Folsom (ACCASBO) and Cherie Bratty, Upper Deerfield (GCSSD).

Environmental Management Seminar Held on July 17, 2019 (Pages 87-91)

Mr. Wilkie reported that the 7th Annual Environmental Management Seminar was held on **Wednesday, July 17, 2019 at the DoubleTree in Mount Laurel**. There were approximately 198 attendees from 77 School Districts (16 ACCASBO, 27 BCIP, 11 GCSSD and 23 Non-member Districts). He noted the response was very positive from attendees regarding the presentations. Included is a summary of the attendee survey, along with a copy of the agenda.

2019 Mold Seminar Follow up Survey for Environmental Hazard Risk Identification Program (EHRIP) Services

Mr. Tennant explained that a survey was sent to all members on July 19, 2019 regarding the EHRIP. In total, 23 School Districts responded. The EHRIP was created to help reduce environmental risk among member school districts by providing a qualified consultant's third party evaluation and examination of the members' physical plant, HVAC systems and operational capacity to respond to mold concerns. The results of the survey will be utilized to identify trends within the SPELL JIF and how best we can address the issues. Participation in the program is 100% voluntary, and will be initially funded by the SPELL JIF.

Mold Claim Reporting Update

Mr. Tennant reported that, as of 08-29-2019, there have been eleven (11) mold claims reported to Beazley Insurance, the Environmental Carrier to SPELL JIF members. Mistakes in reporting continue to be made jeopardizing coverage. First mistake is: we can handle this, so let's not report. Wrong! Here is the rule: see mold, report mold. Mold reported a week late jeopardizes coverage. The policy requires consent from Beazley on the choice of CIH and on the authorization to pursue a scope of services written by the agreed upon CIH. Not getting consent jeopardizes coverage. All you need to know is found on the SPELL website at: <http://www.spelljif.com/pollution-mold-information>. Here is the process to follow: See mold, report mold and include a stated request for consent to use your CIH on the claim report form. Once you receive an acknowledgment, call the Beazley claims adjuster and seek consent for your CIH and at the same time pin the adjuster down on the timing of consent associated with the anticipated Scope of Services to remediate. Chase the Beazley adjuster until you get what you need. Don't be victim to the process speed, speed it up. Tips: 1) Using any one of the three recommended CIH firms who are listed on the claim reporting form will speed the process. 2) Any other CIH may require Beazley to spend time vetting the firm and that will slow the process. 3) The actual inspection must be done by a CIH and can't be a survey done by an environmental consultant and signed off on by a CIH who was not present.

Cyber Security Symposium – July 24, 2019 (Pages 92-102)

The SPELL JIF IT/Cyber Risk Management Committee held its first risk management symposium focused on managing cyber security risk in school districts at the DoubleTree Suites in Mount Laurel. There were over 100 attendees: 28 from ACCASBO, 70 from BCIP and 5 from GCSSD. Attached are the results of the attendee survey.

Technology Risk Management Services Proposal by CyZen LLC

Surveys were distributed to all members on June 12, 2019. In total, 34 School Districts responded and each received an individual proposal from CyZen. These proposals contained pricing for (1)

Employee Cyber Security Awareness Training and (2) Vulnerability Testing of member district's systems. While the SPELL is not paying for the services, we wanted members to be aware of the cost. There is no obligation to use CyZen, but given our history with them, we are confident in their capabilities and believe their pricing to be competitive. Our research shows that employee training and vulnerability testing are vital to reducing the risk of a cyber-related event, and we recommend all members budget for such services.

STOPiT/WeTip Reminder

SPELL JIF provides every member who elects to use it, the STOPiT/WeTip programs. They are now combined and provide 24/7/365 anonymous reporting of all issues that are impacting students. To learn more and access the program go to: <http://www.spelljif.com/stopt>.

Drone Coverage Reminder

As expected, all organizations are finding useful purpose for drones. For schools, a good risk management use is for roof top inspections where setting a ladder, climbing up and down and walking around inspecting roofs is dangerous work that can be done by training facilities staff and getting them licensed for drone use and buying a drone for them to conduct such inspections. **Your coverage document provides coverage, but only for licensed operators and federally registered drones, and only after evidence of licensing and registration has been provided to the Administrator's office.** This risk management requirement is in lock step with FAA regulations and ensures a knowledgeable user and safe activity. Go to the SPELL website for further information: <http://www.spelljif.com/drone-update-form>.

November Professional Development

Mr. Tennant advised that there will be an elective Professional Development following the November meeting on the impact of the change to the Statute Of Limitations related to Sexual Abuse and Molestation claims. He stressed this very serious issue potentially impacting every member in explosive ways and encouraged all members to be present. The Executive Director's office has already met with the reinsurer, claims team, JIF solicitor and actuary to define the many issues surrounding this change and begin building a best practices claim management response.

Boiler Operator Refresher Training Held on August 6, 2019

Traveler's Insurance, the JIF's boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 6th at Washington Township High School in Sewell. The training was 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 wanted to refresh their skills. Twenty-six (26) member districts took the opportunity to participate, training approximately 230 people total. Mr. Wilkie noted that the training was offered via Skype this year for those unable to attend in person. He also discussed that the training provided by Traveler's was not as thorough as it should have been and that Mr. Geitz will be creating a program for the JIF.

SPELL JIF Joint Retreat – September 25-27, 2019 (Pages 103-104)

We are looking forward to the Joint Retreat to be held on **September 25th (Wed) through September 27th (Fri), 2019 at Congress Hall in Cape May.** We are expecting 40 of the 86 SPELL districts to be in attendance; 18 from BCIP. A copy of the agenda is included in the agenda packet. A comprehensive Program has been put in place for the three day retreat.

- Wednesday afternoon's session, presented by Andras Tilcsik and Chris Clearfield, will lead us through a discussion of purpose and best practices to help guide and inform the future of the SPELL JIF and its members.
- Thursday is Capehart Day! John Geaney and Carmen Saginario will discuss Workers' Compensation issues, Medical Marijuana and Employees Rights.

- Friday's program will address Third Party Management, as well as review the recommended changes in the Certificate of Insurance Guidelines and implementing a COI Diary system for your district.

NJSBA/NJASBO/NJASA Fall Conference

The SPELL JIF will have an Exhibit Booth at the Fall Conference on October 22-23, 2019 in Atlantic City. The Booth Location is #478, the same as last year.

State of the Fund Dinner

The annual dinner will be held on **Tuesday, December 3, 2019 at Greate Bay Country Club in Somers Point**. Mark the date on your calendars!

We will recognize all districts for their efforts, but make special recognition of those districts that have won safety awards and managed claims well. Remember to nominate personnel from your district who have gone above and beyond in their service in the past year for the "Safety Star" of the year to the Safety Coordinator's office.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website is currently being updated to reflect the 2019-2020 Fund Year information. Policy information is being updated as it is received. You can access all the current directories, lists, meeting information and claims 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 May through August 2019 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 JIF Joint Retreat – 9/25-27/19 @ Congress Hall in Cape May
- SPELL Meeting – Friday, 10/4/19 – 10:00 a.m. at the Gallagher office in Marlton
- ACCASBO Claims Management Committee Meeting – 10/8/19-1:00 pm @ Brigantine Public School District
- Next ACCASBO JIF Meeting - 11/20/19 – 12:00 pm @ the Alder Avenue Middle School
- ACCASBO State of the Fund Dinner – Tuesday, 12/3/19 - 5:30 pm at Greate Bay Country Club in Somers Point

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report

An updated report on Fund Year 2018-2019 as of August 31, 2019 was included in the agenda.

2019-2020 Plan of Risk Management

The 2019-2020 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

Final Installment 2019-2020 Premium Contribution Notices

Final installment 2019-2020 premium contribution notices were emailed to members on August 30, 2019. Payments are due by November 15, 2019 to the Fund Treasurer, Mrs. Batz.

2020-2021 Exposure Renewal and Budget Process

Ms. Fox stressed that it is critical that every member district complete and forward needed information to the Administrator's office by the noted deadline. She noted that 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, 2019 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, 2019 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, 2019, 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: Duff & Phelps 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.

Duff & Phelps Questionnaire

Ms. Fox explained that a questionnaire from Duff & Phelps was emailed to all members on Friday, July 12, 2019. The questionnaire consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires were due August 30, 2019; there are still three districts that have not completed and returned the questionnaire. We ask that if you have not completed the questionnaire to please do so 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 Duff & Phelps to schedule that visit. The districts scheduled for this year are: Brigantine Public School District, Hamilton Township School District, Lower Township Elementary School District, Margate City BOE and Weymouth Township School District. Other site visits may be scheduled after the questionnaires are received.

NJ DOL Compliance Enforcement Cross Match

Ms. Fox advised that a letter regarding the cross match program was sent on August 30, 2019 to the NJ DOL concerning the annual submission and receipt of NJTINs for all 86 school districts in the JIFs of ACCASBO, BCIP, GCSDD 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.

2018-2019 & 2019-2020 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. **Reimbursement requests are due by September 30, 2019 for the 2018-2019 Fund Year and September 30, 2020 for the 2019-2020 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 5/01/19 – 8 /31/19-enclosed.

G. Safety Coordinator

Mr. Geitz referenced the May through August Activities and September/October Agenda, found in the agenda. He also noted the 2018-19 Safety Incentive Program Status Report. He asked the members to provide him with any updates not included in the report. Mr. Geitz will ask for all final information in the fall to determine the winners for the Safety Incentive Program. Mr. Geitz also reported that he has completed the new Bus Driver Safety Training program required under the new NJMVC regulations. He noted that the new program meets the intent of the regulation. Mr. Geitz referred to the Back to School Safety Notice included in the agenda packet.

H. Committee Meetings

1. 2019-2020 Committee Appointments – Mr. Wilkie referred to the list of committee appointments included in the agenda packet.
2. Strategic Planning Committee – Mr. Wilkie advised that the committee met prior to today's JIF meeting to review items to be addressed over the coming year.

IX. MOTION REQUESTED – Resolution 2019-17

Motion by Mr. Smurlo, second by Ms. Richardson, to approve Resolution 2019-17 to meet in Closed Session at 12:00 noon on November 20, 2019 at the Alder Avenue Elementary School of the Egg Harbor Township BOE.

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

Mr. Grossi asked the membership about gym floors containing mercury and if any had contaminated concrete. Discussion followed.

XI. MOTION REQUESTED TO ADJOURN

Motion by Mr. Grossi, second by Mr. Smurlo, to adjourn the Wednesday, September 18, 2019 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:42 pm.



Christopher Veneziani, JIF Secretary