

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

Kramer Hall/Stockton University
30 Front Street
Hammonton, New Jersey

OPEN SESSION MINUTES

Wednesday, September 19, 2018

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 19, 2018 at 12:37 p.m., with Linda Albright, Northfield BOE, 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.)**

2018-2019 Trustees in attendance

Linda Albright, Northfield BOE, Vice Chair

John Hansen, Lower Township Elementary School District, Vice Chair

Christopher Veneziani, Folsom BOE, Secretary

Jonathan Houdart, Brigantine Public Schools

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

Michelle D. Richardson, Jackson Township BOE

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

2018-2019 Trustees absent

No One

2018-2019 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

2018-2019 Alternate Trustees absent

No One

2018-2019 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) (arrived at 12:58 pm)

Ann Marie Fala, Hamilton Township School District

Barbara S. Prettyman, Hammonton BOE

Teri Weeks, Linwood BOE/Longport BOE

Diane Fox, Middle Township BOE

Laurie Ryan, Upper Township BOE
Patricia Palmieri, Weymouth Township School District

2018-2019 Fund Commissioners absent

Karen Gfroehner, Mullica Twp./BOE/Washington Twp. SD-Greenbank
Deborah Roncace, Pitman BOE
Susan Irons, Somers Point BOE

District Personnel in Attendance

Betsy Overbey, Somers Point Board of Education

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.
Louis J. Greco, Esq. – Fund Solicitor
Chris Roselli, Claims Administrator, Qual-Lynx
Karen Beatty, Client Services Manager, QualCare Alliance Network, Inc.
John W. Geitz, Safety Coordinator, Risk Assessment Services
James Weber, Assistant Safety Coordinator, Risk Assessment Services
Bonnie Ridolfino, Public Entity Director – Hardenbergh Insurance Group (left @ 1:20 pm)
Kelly Batz – Fund Treasurer (left @ 12:57 pm)
Sharon Wilson, Recording Secretary

Risk Management Consultants and members of the Public

C. J. Adams Company
Len Eckman
Glenn Insurance, Dennis Brown
TC Irons
Marsh & McLennan Agency
Mossbrook & Hicks Insurance Agency
ML Ruberton
Syracusa-Kauffman

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. Houdart to open voting to Fund Commissioners. All in favor. Motion carried by unanimous vote.

VI. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2018-16

Resolved, at a Closed Session of the Board of Trustees of the ACCASBO JIF on Wednesday, September 19, 2018, the following claims were discussed and are herewith approved for payment:

2018120167 01	2018143195 01	2017091243 01	2017084892 01
001217406 01	2018131627 01	001223213 01	2016076912 01
001240020 01	2019147824 01	2018144902 01	2019149645 01

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

VII. APPROVAL OF MINUTES

Motion by Ms. Anaya, second by Ms. Fox, to approve the Minutes of the May 16, 2018 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Prettyman and Ms. Nixon, who abstained. Motion carried by majority vote.

VIII. MOTION REQUESTED – Adoption of Amended Budget

Motion by Mr. Hanson, second by Mr. Houdart to adopt the 2018-2019 Amended Budget. Motion carried by unanimous vote.

IX. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED

Ms. Batz reviewed June, July, August Approval Memo and Bill List, September Bill List, and Treasurer's Reports for periods ending 5/31/18, 6/30/18, 7/31/18, and 8/31/18.

May Fund Balance	\$20,052,442.52
June Bill List	\$119,693.64
May Claims Paid	\$380,731.52
June Fund Balance	\$19,634,358.28
July Bill List	\$2,591,163.57
June Claims Paid	\$388,938.73
July Fund Balance	\$20,110,646.97
August Bill List	\$125,771.76
July Claims Paid	\$431,372.76
August Fund Balance	\$25,810,187.59
September Bill List	\$126,476.34
August Claims Paid	\$296,061.35

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 his report in detail regarding recent labor law decisions.

C. Claim Administrator

Mr. Roselli reviewed personnel changes within Qual-Lynx. He then reviewed Adjuster Pendings, the Notice of Subrogation Abandonment Report, and Open Subrogation Report. He also reviewed Lessons Learned from Losses regarding Safe Lifting. Mr. Roselli asked members to notify him if there are special reports they would like to receive, and he can set the reports up for them.

D. Managed Care Provider

Ms. Beatty reviewed QualCare's managed care summary report through the month of August, 2018.

E. Student Accident Program

Ms. Ridolfino reviewed the Student Accident Group Purchase Program.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

a) Welcome New Members/Delegates – Mr. Wilkie welcomed the following new members to the ACCASBO JIF: Joy Nixon, Galloway Township Public Schools, Barbara S. Prettyman, Hammonton BOE, Teri Weeks, Longport BOE, Karen Gfroerher, Mullica Twp./BOE/Washington Twp. SD-Greenbank.

b) 2018 AGRIP Conference Reports – Mr. Wilkie reviewed the reports from AGRIP attendees from Southampton Township BOE (BCIP) and Northern Burlington County RSD (BCIP).

c) Environmental Management Seminar held on July 18, 2018 – The 6th Annual Environmental Management Seminar “Mold and IAQ in our Schools” was held on July 18, 2018 at the Double Tree in Mount Laurel. There were 118 attendees from 53 School Districts: 11 - ACCASBO; 27 - BCIP; 7 - GCSSD; and 8 Non-member districts. Mr. Wilkie reported that the response was very positive from attendees regarding the presentations, and the survey results are included in the agenda. He reported that they were able to secure CEU’s from the New Jersey Building & Grounds Association for the Facilities Managers attending for the first time. He asked members for any suggestions about next year’s program.

d) Boiler Operator Refresher Training – August 15, 2018 – Traveler’s Insurance, the JIF’s boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 15th at Collingswood High School in Collingswood. 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 would like to refresh their skills. Mr. Wilkie was pleased to report that 24 member districts took the opportunity to participate in this training, about 200 people total.

e) SPELL JIF Joint Retreat – September 26-28, 2018 – Mr. Wilkie reminded the members of the Joint Retreat being planned for Wednesday, September 26th through Friday, September 28th, 2018 at Congress Hall in Cape May. He reported that 39 of the 85 SPELL districts are expected to be in attendance, 13 from ACCASBO.

A comprehensive Program has been put in place for the three day retreat, and Mr. Wilkie reviewed the agenda.

f) NJSBA/NJASBO/NJASA Fall Conference – Mr. Wilkie reported that the SPELL JIF will have an Exhibit Booth at the Fall Conference on October 23-24, 2018 in Atlantic City. The booth location is #478, the same as last year.

g) State of the Fund Dinner – Mr. Wilkie reported that the annual dinner will be held on Wednesday, November 28, 2018 at Greate Bay Country Club in Somers Point. He stated that electronic invitations will be sent out in October.

All districts will be recognized for their efforts, with special recognition for those districts that have won safety awards and managed claims well. Mr. Wilkie reminded members to nominate personnel from their districts 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.

h) Items updated on SPELLJIF.com – The SPELLJIF.COM website has been updated to reflect the 2018-19 Fund Year information. You 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 Member Login section of the site has been transitioned to a new design and platform.

If members would like to change or add a user to the website, please contact Annette Reap at (856)446-9139, or via email at Annette_Reap@aig.com.

i) *2019-20 Membership Renewals* – Mr. Wilkie reported that seven (7) districts are up for membership renewal on July 1, 2019. They include Brigantine, Egg Harbor Township, Lower Cape May RSD, Middle Township, Pitman, Somers Point and Upper Township. Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. In August, 2018, renewing members were contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

j) *Maintaining Safe Schools* – The May through September, 2018 issues have been emailed to Business Administrators of all member districts.

h) *Key Dates* –

- SPELL JIF Joint Retreat – 9/26-28/18 @ Congress Hall in Cape May
- Spell Meeting – Friday, 10/12/18 – 10:00 a.m. at the Gallagher office in Marlton
- Next ACCASBO JIF Meeting – Wednesday, 11/28/18 – 12:00 pm at the Kramer Hall/Stockton University, 30 Front Street, Hammonton, New Jersey
- ACCASBO State of the Fund Dinner – Wednesday, 11/28/18 – 6:00 pm at Greate Bay Country Club, Somers Point

2. *Underwriting and Finance Director*

a) *District/Fund Status – District/Fund Incurred Losses Report* – Mr. Tennant provided an update on Fund Year 2017-2018 as of August 31, 2018.

b) *Final Installment 2018-2019 Premium Contribution Notices* – Ms. Fox informed the members that final installment 2018-2019 premium contribution notices were sent on August 31, 2018. Payments are due by November 15, 2018 to the Fund Treasurer, Mrs. Batz.

c) *2018-2019 Plan of Risk Management* – Ms. Fox stated that the 2018-2019 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

d) *2018-2019 Exposure Renewal and Budget Process* – Ms. Fox informed the members 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, 2018 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, 2018 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@aig.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, 2018, or as soon as available, to Jennifer Fox, SPELLJIF, PO Box 449, Marlton, NJ 08053, or email it to Jennifer_fox@aig.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. 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 complete 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: American Appraisal Associates is conducting building value appraisals. A property value renewal questionnaire will be sent to all districts in the fall 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. Mr. Wilkie urged members to let the office know if their reports will be delayed.

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.

Mr. Wilkie reminded all members to please provide this information as quickly as possible, in order for the Executive Director's Office to formulate the JIF Budget and provide budget numbers to members.

e) *Duff & Phelps Questionnaire* – Ms. Fox reported that a questionnaire from Duff & Phelps was emailed to all members on Monday, August 6, 2018. 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 31, 2018, and all ACCASBO districts have completed and returned them. Those districts that are scheduled for a site visit this year should have been contacted by Duff & Phelps to schedule that visit. Those districts are: Folsom BOE, Jackson Twp. BOE, Lower Cape May Regional, Middle Twp. BOE, Galloway Twp. Public Schools, Hammonton BOE and Mullica Twp. BOE. Other site visits may be scheduled based on the information provided on the completed questionnaires.

f) *NJ DOL Compliance Enforcement Cross Match* – Ms. Fox reported that a letter regarding the cross match program was sent on July 26, 2018. The letter from Ms. Fox to Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 85 school districts in the JIF's 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.

g) *2017-2018 & 2018-2019 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, 2018 for the 2017-2018 Fund Year and September 30, 2019 for the 2018-2019 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.

h) *Certificates of Insurance Report* – The Certificates of Insurance Report from 5/1/18 – 8/31/18 is included in the agenda.

G. *Safety Coordinator*

Mr. Geitz referenced the June/July/August Activities and September/October Agenda, found in the agenda. He also reviewed a Safety Notice regarding End of School Year Safety.

H. *Committee Meetings* –

None

X. **MOTION REQUESTED – Resolution 2018-17**

Motion by Mr. Smurlo, second by Ms. Robinson to approve Resolution 2018-17 to meet in Closed Session on November 28, 2018 at Kramer Hall/Stockton University, 30 Front Street, Hammonton, NJ, at 12:00 pm.

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

None

XII. **MOTION REQUESTED TO ADJOURN**

Motion by Mr. Grossi, second by Ms. Robinson to adjourn the Wednesday, September 19, 2018 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:35 pm.



Sharon Wilson, Recording Secretary


