

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, September 21, 2016

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 September 21, 2016 at 12:43 p.m., with Kim Jensen, Mainland Regional High School District, 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.**)

2016-2017 Trustees in attendance

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

Linda Albright, Northfield BOE, Vice Chair

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

John Hansen, North Wildwood School District

Jonathan Houdart, Brigantine Public Schools

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

Michelle D. Richardson, Jackson Township BOE

2016-2017 Trustees absent

No One

2016-2017 Alternate Trustees in attendance

Christopher Veneziani, Folsom BOE

Mark Mallett, Lower Cape May Regional School District

Rose Millar, Estell Manor City School District

2016-2017 Alternate Trustees absent

No One

2016-2017 Fund Commissioners in attendance

Chandra Anaya, Egg Harbor Township School District

Tom Grossi, Greater Egg Harbor RHSD (SPELL Trustee)

Mark Ritter, Hamilton Township School District

Diane Fox, Middle Township BOE

Deborah Roncace, Pitman BOE

Laurie Ryan, Upper Township BOE

Ann Marie Fala, Weymouth Township School District

2016-2017 Fund Commissioners absent

Frank Onorato, Lower Township Elementary School District

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.
Melissa Ollendike, Marketing Specialist, AJGRMS, Inc.
John W. Geitz, Safety Coordinator, Risk Assessment Services
Louis J. Greco, Esquire, Fund Solicitor
Chris Roselli, 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 – Hardenberg Insurance Group
Kelly Batz, Fund Treasurer (left at 1:00 pm)
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, Inc.

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 Mr. Smurlo 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 2016-16

Resolved, at a Closed Session of the Board of Trustees of the ACCASBO JIF on September 21, 2016, the following claims were discussed and are herewith approved for payment:

001203186 01	001203548 01	2016079203 01	001081336 01
2016078299 01	000900334 01	2016075328 01	2016080079 01
001203185 01	001171900 01	2017084329 01	001234852 01
000982723 01	001210462 01	2017082883 01	2016082195 01
2016082617 01	001230632 01	001227406 01	

Motion by Ms. Albright, 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 Ms. Fox, second by Mr. Ritter, to approve the Minutes of the May 18, 2016 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Ryan, who abstained. Motion carried by majority vote.

VIII. ADOPT AMENDED BUDGET – MOTION REQUESTED

Motion by Mr. Grossi, second by Ms. Fox to approve the amended 2016-2017 Budget found on page 15, as reviewed by Mr. Wilkie. Upon roll call vote all in favor. Motion carried by unanimous vote.

IX. PROFESSIONAL REPORTS

A. *Treasurer* – MOTION REQUESTED

Ms. Batz reviewed June, July and August Approval Memo and Bill Lists, September 2016 Bill List and Treasurer’s Reports for periods ending 5/31/16, 6/30/16, 7/31/16, and 8/31/16.

May Fund Balance	\$17,431,084.45
June Bill List	\$108,996.44
May Claims Paid	\$396,283.47
June Fund Balance	\$16,723,933.50
July Bill List	\$2,172,198.80
June Claims Paid	\$650,213.31
July Fund Balance	\$21,196,618.94
August Bill List	\$105,777.52
July Claims Paid	\$475,244.50
August Fund Balance	\$21,759,310.11
September Bill List	\$104,620.66
August Claims Paid	\$309,243.89

Motion by Mr. Hansen, second by Ms. Fox, to approve the Bill Lists and Treasurer’s Reports. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.

B. *Attorney*

Mr. Greco reported on two significant case outcomes for the summer of 2016. He reviewed in detail the case histories as found in the agenda.

C. *Claim Administrator*

Mr. Roselli reviewed the Subrogation, Adjuster Pending, and Emergency PAR Stewardship Reports in the agenda. He then reviewed Notice of Subrogation Abandonment and Lessons Learned from Losses regarding lifting safety.

D. *Managed Care Provider*

Ms. Beatty reviewed QualCare’s managed care summary report for the month of August, 2016. She again stressed the financial preference of using urgent care facilities in lieu of emergency rooms whenever possible.

E. *Student Accident Program*

Ms. Ridolfino reviewed the SPELL JIF Student Accident Group Purchase Program for Fund Years 2014-2015 and 2015-2016. She also reviewed the renewal process and the amended claim form.

F. *Executive Director/Underwriting/Finance Director*

1. *Executive Director*

- a) Mr. Wilkie extended a warm welcome to Laurie Ryan from Upper Township BOE, the newest member of the ACCASBO JIF. He also congratulated Ann Marie Fala, who will be going to Hamilton Township in October.
- b) *2016-17 Program Enhancements* – Mr. Wilkie reviewed a summary of the 2016-17 Program Improvements, Enhancements, Additions and Highlights. This information has also been uploaded to the SPELL JIF Website under the “What’s New” menu tab (<http://spelljif.com/whats-new>).
- c) *Resolution 2016-17 Defense Panel – MOTION REQUESTED* – Mr. Wilkie requested a motion to approve Resolution 2016-17, which replaces Resolution 2016-07.
Motion by Ms. Fox, second by Mr. Ritter, to approve Resolution 2016-17 Defense Panel, to make a change to the panel to reflect that Freeman, Barton & Huber has been acquired by Brown & Connery, LLP. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.
- d) *2016-18 Panel Physicians – MOTION REQUESTED* – Mr. Wilkie requested a motion to approve Resolution 2016-18, to replace Resolution 2016-08.
Motion by Ms. Keller, second by Mr. Veneziani, to approve Resolution 2016-18 to include additions to the list made at the request of Qual-Lynx. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.
- e) *Safety Incentive Program – Rollover of Award Monies – MOTION REQUESTED* – Mr. Wilkie reported that the safety committees of all three JIF’s recommend allowing districts to rollover their award monies for one year to be able to combine with the following year for a larger safety purchase.
Motion by Ms. Anaya, second by Ms. Keller, to allow districts to rollover award monies for one year. Upon roll call vote, all present voted yea. Motion carried by unanimous vote.
- f) *2016 PRIMA Conference Report* – Mr. Wilkie referred to the report from PRIMA attendee Joanne Clement, Clementon School District.
- g) *SPELL HR Helpline* – Mr. Wilkie informed the members that Enquiron’s Client Engagement Summary for the 2015-16 Fund Year for SPELL JIF is attached.
- h) *Environmental Management Seminar Held on July 20, 2016* – Mr. Wilkie reported that this program was again well attended and will be offered again next year. Included are the results of the attendee survey, along with a copy of the agenda. He would like to hear from the members with their thoughts for next year’s program. Please contact Craig_Wilkie@ajg.com at the Executive Director’s Office.
- i) *Boiler Operator Refresher Training Held on August 11, 2016* – Traveler’s Insurance, the JIF’s boiler and machinery carrier, held 2 refresher training sessions for Black Seal Boiler Operators on August 11th at Cedar Creek High School in Egg Harbor City. 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. Mr. Wilkie reported that about 70 people attended this training.
- j) *SPELL JIF Joint Retreat – September 28-30, 2016* – We are looking forward to the Retreat to be held on September 28th (Wednesday) through September 30th (Friday), 2016 at Congress Hall in Cape May. We are expecting 35 of the 73 SPELL districts to be in attendance; 12 from ACCASBO. A preliminary Program has been included for your reference.

k) *NJSBA/NJASBO/NJASA Fall Conference* – The SPELL JIF will have an Exhibit Booth at the Fall Conference on October 25-27, 2016 in Atlantic City. The Booth Location is #478.

l) *State of the Fund Dinner* – Mr. Wilkie reported that the annual dinner has been scheduled for Wednesday, November 30, 2016 at Greate Bay Country Club in Somers Point. Invitations will be sent out in October. 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.

m) *Items updated on SPELLJIF.com* – The SPELLJIF.com website has been updated to reflect 2016-2017 Fund Year information. Members can access all current directories, lists and coverage documents. 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.

How to login to the member login section of the SPELLJIF website:

- Go to <http://www/spelljif.com>
- Click on “Member Login” in the top right-hand corner.
- Enter your username and password.
- USERNAME: Your e-mail address.
- TEMPORARY PASSWORD: spelljif
- Click on “Logout” when your session is complete.

Note: If this is your first time logging prior to July 28th, enter the temporary password: spelljif, and you will be prompted to create a new password. Please make sure to write your password down. The JIF Administrator’s office no longer has access to your password, nor can we reset it for you. If you forget your password, you will have to reset it by clicking “Forgot Password.”

If you have already logged in to the new site, you have already created your unique, personal password.

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 email Chris.Pistone@ajg.com or call (856)446-9138.

The content of the Member Login section of the site has been reorganized with broader categories.

These categories include: 2015 Retreat Presentations – Coverage – Directories – Meeting Closed Session Minutes & Agendas 2016-2017 – Member surveys (*New Feature*) – Resources – Safety – SPELL Previous Year Meetings Agenda & Handouts – Student Accident Insurance – TULIP.

n) *Unmanned Aerial Systems (UAS) – Drones Update* – Mr. Tennant provided an update on Unmanned Aerial Systems, or drones, and the recently acquired coverage.

o) *2017-2018 Membership Renewals* – Five districts are up for membership renewal on July 1, 2017. They include Estell Manor, Hamilton, Jackson Township, Lower Township and North Wildwood.

Districts renew their membership in the Fund by executing a Renewal Resolution through their local Board of Education. Renewing members will be contacted by the Fund Administrator and provided with supporting documentation to facilitate the renewal process.

p) *Marketing/Growth* – Mr. Wilkie reported that the Executive Director’s Office will be sending out a marketing e-mail at the beginning of October to Non-Member Districts, highlighting SPELL JIF’s recent enhancements.

q) *Kids Chance of NJ Scholarships* – Mr. Tennant reported that Kids’ Chance of New Jersey was created to provide scholarships for college and vocational education to children of New Jersey workers who have been fatally or catastrophically injured in a work-related accident. The hardships to children and families created by the death or serious disability of a parent often include financial ones, making it difficult for deserving young people to pursue their educational dreams. For more information, their website can be accessed through his link: <http://www.kidschancenj.org/scholarships/>

r) *Maintaining Safe Schools* – The June through September 2016 issues have been emailed to Business Administrators of all member districts.

s) *Key Dates* –

- SPELL JIF Retreat: 9/28-30/16 at Congress Hall/Cape May
- SPELL Meeting – Friday, 10/14/16 – 9:30 am at the Gallagher office in Marlton
- ACCASBO Meeting – Wednesday, 11/16/16 – 12:00 pm at ETTC/Stockton University
- ACCASO State of the Fund Dinner – Wednesday, 11/30/16 – 5:30 PM at Great Bay County Club in Somers Point
- Strategic Planning Committee Meeting – Following meeting 9/21/16
- Claims Committee Meeting – 10/18/16 at Brigantine Media Center

Mr. Wilkie advised that the Claims Management Committee will meet on October 18, 2016 at the Brigantine Public School District.

2. *Underwriting and Finance Director*

a) *District/Fund Status* – Mr. Tennant provided an update on Fund Year 2015-16, with claims counted and valued as of August 31, 2016. ACCASBO has had really favorable loss ratio numbers.

b) *2016-2017 Plan of Risk Management* – Mr. Tennant informed the members that the 2016-2017 Plan of Risk Management will be posted to the SPELLJIF website under the Budget and Operating Documents section, by the end of the month.

c) *Final Installment 2016-2017 Premium Contribution Notices* – Ms. Fox reported that final installment 2016-2017 premium contribution notices were sent to members on September 1, 2016. Payments are due by November 15, 2016 to the Fund Treasurer, Mrs. Batz.

d) *2017-2018 Renewal* – 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, 2016 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, 2016 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, 2016, 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.

e) *Duff & Phelps (formerly American Appraisal) Questionnaire* – Ms. Fox reported that a questionnaire from Duff & Phelps was emailed to all members on Tuesday, July 26, 2016 and has been returned by all ACCASBO members. Thank you! 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: Egg Harbor Township BOE, Estell Manor BOE, Northfield BOE, Pitman BOE and Upper Township 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 August 2, 2016. The letter from Ms. Fox to Mr. Crider of NJ DOL is concerning the annual submission and receipt of NJTINs for all 73 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) *Letter to Division of Workers Compensation with Campus Information* – A letter from Ms. Fox to Mr. Crider, Assistant Director at the Division of Workers Compensation with a listing of campuses for all 73 districts of SPELL was sent on August 2, 2016. This letter was sent as a result of requests that many districts received requesting district locations by address and name.

h) *2015-2016 & 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. Reimbursement requests are due by September 30, 2016 for the 2015-2016 Fund Year and September 30, 2017 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.

i) *Certificates of Insurance Report* – The Certificates of Insurance Report from 5/1/16 – 8/31/16 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 recent Safety Notice, regarding a review of Back to School safety programs needed for a successful program.

X. MOTION REQUESTED

Motion by Ms. Keller, second by Ms. Albright to approve Resolution 2016-19 to meet in Closed Session on November 16, 2016 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.

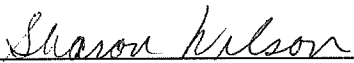
XI. Miscellaneous Business, Public Comment, and RMC comments or questions.

None

XII. MOTION REQUESTED TO ADJOURN

Motion by Mr. Grossi, second by Mr. Ritter to adjourn the September 21, 2016 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:32 pm.



Sharon Wilson, Recording Secretary

