

# 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, March 20, 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, March 20, 2019 at 12:03 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, Chair**

**John Hansen, Lower Township Elementary School District, Vice Chair**

**Christopher Veneziani, Folsom BOE, Secretary**

**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***

**Jonathan Houdart, Brigantine Public Schools**

#### ***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***

**None**

#### ***2018-2019 Fund Commissioners in attendance***

**Joy Nixon, Galloway Township Public Schools**

**Tom Grossi, Greater Egg Harbor RHSD (SPELL Trustee)**

**Barbara Prettyman, Hammonton, BOE**

**Teri Weeks, Linwood BOE**

**Diane Fox, Middle Township BOE**

**Karen Gfroehrer, Mullica Twp. BOE/Washington Twp. SD-Greenbank**

Kelly Brazelton, Pitman BOE  
Laurie Ryan, Upper Township BOE

**2018-2019 Fund Commissioners absent**

Joe Rodio, Estell Manor City School District  
Ann Marie Fala, Hamilton Township School District  
Susan Irons, Somers Point BOE  
Patricia Palmieri, Weymouth Township School District

**District Personnel in Attendance**

Randi Heller, Brigantine Public Schools  
Lew Improta, Hamilton Township School District  
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  
Chris Roselli, Claims Administrator, Qual-Lynx  
Karen Beatty, Client Services Manager, Qual-Lynx  
John W. Geitz, Safety Coordinator, Risk Assessment Services  
James Weber, Assistant Safety Coordinator, Risk Assessment Services  
Danielle Colaiani, Hardenbergh Insurance Group, Student Accident Program  
Annette Reap, Recording Secretary

**Risk Management Consultants and members of the Public**

C. J. Adams Company  
D'Agostino Agency  
Glenn Insurance  
Marsh & McLennan Agency  
McMahon 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 2018-25**

*Resolved*, at a Closed Session of the Board of Trustees of the ACCASBO JIF on Wednesday, March 20, 2019, the following claims were discussed and are herewith approved for payment:

2016075564	000805133	001242119	001081336
2018114622	2017086872	2018129935	2017087020
2017104286	2016082196	001175270	001188469
2019158680	2019159869	2019154636	

*Motion* by Mr. Grossi, second by Mr. Veneziani, 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 Ms. Richardson, second by Ms. Ryan, to approve the Minutes of the January 16, 2019 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Robinson, Ms. Weeks and Ms. Fox, who abstained. Motion carried by majority vote.

**VIII. Appointment of Nominating Committee by Fund Chair**

Mr. Wilkie advised that Ms. Richardson, Mr. Veneziani and Mr. Hansen have agreed to serve on the Nominating Committee. They will present their recommendations at the May meeting.

**IX. PROFESSIONAL REPORTS**

*A. Treasurer – MOTION REQUESTED*

Mr. Wilkie reviewed February Approval Memo and Bill List, March Bill List, and Treasurer's Reports for periods ending 1/31/19, and 2/28/19.

January Fund Balance	\$25,296,526.39
February Bill List	\$125,253.30
January Claims Paid	\$647,009.71
February Fund Balance	\$24,764,511.29
March Bill List	\$149,280.24
February Claims Paid	\$450,174.45

*Motion* by Ms. Richardson, second by Ms. Fox, 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 the impact of the New Jersey Compassionate Use Medical Marijuana Act on workplace drug testing. He explained that the State will not prosecute, but employers do not have to accommodate the use as a disability.

*C. Claim Administrator*

Mr. Roselli reviewed the Adjuster Pending Report, noting that all units are fully staffed, and Open Subrogation Report as of February 28, 2019. He also discussed the Emergency PAR Stewardship Report included in the agenda, explaining the claim was previously approved for the abandonment of subrogation. He noted Lessons Learned from Losses regarding defusing conflict. Mr. Roselli stressed proper training of staff involved in breaking up altercations between students, as well as a uniform verbal intervention and physical restraint policy. He provided examples of claims that were very costly to their districts. Mr. Geitz discussed the basic training that is provided by the JIF.

*D. Managed Care Provider*

Ms. Beatty reviewed the Managed Care Summary report through the month of February, 2019, as well as the Average Days to Report and Transitional Duty Summary Report.

#### *E. Student Accident Program*

Ms. Colaianni reported on the 2019-20 renewal program for the student accident insurance program. The carrier's proposal included a 3.5% increase, which she advised is favorable. She explained that the premium allocations depend on a district's 5 year loss ratio average and ranges from zero to 6%. She advised that member districts should have received their individual premium amount included in the JIF assessments that have been provided by the Executive Administrator's office. Ms. Colaianni said that any member district that is not currently in the program, but would like a quote, can contact her office.

#### *F. Executive Director/Underwriting/Finance Director*

##### *1. Executive Director*

**2019-20 Membership Renewals** – Mr. Wilkie reported that Renewal Resolutions have been received from all seven (7) of the districts 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.

**NJSIA Workers' Compensation Conference** - Mr. Wilkie advised that the New Jersey Self-Insurers' Association will hold their spring conference on May 8-10, 2019 in Atlantic City. The SPELL JIF has again approved covering the expense for attendance. An email providing conference details was sent to all members on March 12, 2019 with a response date of March 29, 2019. The Conference schedule is included in the agenda packet for reference.

**Proposed Meeting Dates for 2019-20** - Mr. Wilkie noted that the proposed meeting dates for the 2019-20 Fund Year are included in the agenda packet. He asked the members to review the schedule for any conflicts. The final schedule will be approved by Resolution at the May reorganization meeting.

**SPELL HR Helpline** - Mr. Wilkie noted the Client Activity Summary Report from Enquiron for the current fund year through 2/28/2019 included in the agenda. He reminded the members that, under the contract with the SPELL, each member district is able to register two staff members to access this service.

**Items Updated on SPELLJIF.COM** - The SPELLJIF.COM website has been updated to reflect the 2018-2019 Fund Year information. Members 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 Annette Reap at (856) 446-9139 or via email at [Annette\\_Reap@ajg.com](mailto:Annette_Reap@ajg.com) at the Executive Director's office to change or add a user for the website.

**Maintaining Safe Schools** - The January and February 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**

- Joint Safety/Claims Committee Meeting –Monday, 4/1/2019 – 1:30 pm @ Gateway Regional Administration Offices
- SPELL Meeting – Friday, 4/12/2019-9:30 am @ AJG Marlton Offices
- ACCASBO Reorganization Meeting- 5/15/2019 – noon @ the Alder Avenue Middle School of Egg Harbor Township, New Jersey
- NJ Self-Insurers' Spring Conference – 5/8-10/2019 @ Harrah's in Atlantic City
- PRIMA Conference – 6/9-12/2019 in Orlando, FL. Mr. Veneziani will be representing ACCASBO.

- 7<sup>th</sup> Annual Mold/Environmental Management Seminar – 7/17/2019 @ the DoubleTree Hotel/Mount Laurel
- Boiler Operator Refresher Training – August, 2019 @ location: TBD
- SPELL JIF Joint Retreat – 9/25-27/2019 @ Congress Hall, Cape May
- State of the JIF Dinner – Tuesday, 12/3/2019 @ Greate Bay Country Club

## 2. *UNDERWRITING AND FINANCE DIRECTOR*

**District/Fund Incurred Losses Report** - Mr. Tennant provided an update on Fund Year 2018-19, as of February 28, 2019, the first eight months. He noted that a five-year average for loss funds is used.

**Financial Audit – June 30, 2018** - Mr. Tennant referenced the Financial Audit summary included in the agenda packet. He advised that the full audit was reviewed by the Finance Committee and can be found on the SPELLJIF website. There were no unusual findings or recommendations as a result. He requested a motion to accept the June 30, 2018 Financial Audit as prepared by Jim Miles of Bowman & Company.

*Motion* by Mr. Hansen, second by Mr. Grossi, to approve the June 30 2018 Financial Audit, as prepared by Jim Miles of Bowman & Company. All in favor. Motion carried by unanimous vote.

**Resolution 2018-26 Surplus Release** - Mr. Tennant explained that the Finance Committee is making a recommendation for a surplus release of \$575,000 from the 2003-04, 2004-05 and 2014-15 Fund Years. He requested a motion to approve this recommendation.

*Motion* by Ms. Anaya, second by Mr. Grossi, to approve Resolution 2018-26 Surplus Release. All in favor. Motion carried by unanimous vote.

**Timely Claim Reporting – New Annual Award** - Mr. Tennant explained the timely claim reporting recognized at the annual State of the JIF dinner. The Finance Committee discussed adding a monetary award to the recognition. The Committee is recommending \$500 to those districts who report claims between one and three days and \$1,000 for those districts who report claims within 24 hours. A motion is requested to approve the Finance Committee's recommendation, as presented.

*Motion* by Mr. Grossi second by Mr. Veneziani, to approve the timely claim reporting award. All in favor. Motion carried by unanimous vote.

**2019-2020 Exposure Renewal and Budget Process** – Ms. Fox advised that all renewal information has been received from all members. The process is on-going. She explained that Mr. Hoffman trended the payroll numbers to the carriers since the audits were late this year. The final program will be presented at the May meeting.

**RMC Resolutions and Agreements**- Ms. Fox reported that RMC Resolutions and Agreements were emailed to all districts that currently have an RMC on February 26, 2019. She asked those districts that appoint a Risk Management Consultant for the 2019-2020 fund year to forward the Resolution and Agreement to the Executive Director's office to her attention by May 10, 2019.

**Safety Incentive Program Winners – Reimbursement Procedure** – Ms. Fox reminded the members that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2017-2018 program year. Reimbursement requests are due by May 31, 2019. Once eligible purchases have been identified 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.

**Certificates of Insurance Report** from 1/1/19 – 2/28/19 is included in the Agenda.

*G. Safety Coordinator*

Mr. Geitz referenced the February/March Activities and March/April Agenda, found in the agenda. He also noted the Safety Incentive Program Monthly Status Report. He asked the members to provide him with any updates not included in the report.

*H. Committee Meetings*

The meeting minutes from the Finance Committee Meeting held on February 7, 2019 are included in the agenda. The items discussed at the meeting have already been covered earlier in the meeting.

**X. Budget Hearing – MOTION REQUESTED**

Mr. Wilkie referenced the preliminary budget found on Page 84 of the agenda.

*Motion* by Mr. Grossi, second by Mr. Veneziani, to adopt the 2019-2010 preliminary budget. All in favor. Motion carried.

**XI. MOTION REQUESTED – Resolution 2018-27**

*Motion* by Mr. Grossi, second by Ms. Prettyman to approve Resolution 2018-27 to meet in Closed Session at 12:00 noon on May 15, 2019 at the Alder Avenue Elementary School of the Egg Harbor Township BOE.

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

Mr. Wilkie introduced Nate Reber from Prime Source Investigations and reminded the members that he will be giving a short presentation at the end of the meeting.

**XIII. MOTION REQUESTED TO ADJOURN**

*Motion* by Mr. Grossi, second by Mr. Veneziani to adjourn the Wednesday, March 20, 2019 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:11 pm.

**Professional Development – Social Media and Investigation Tools**

There was a short presentation by Nate Reber of Prime Source Investigations on when social media investigation is appropriate and the various tools available. Member attendance is voluntary.

  
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Christopher Veneziani, JIF Secretary