

# 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 18, 2020

### 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, March 18, 2020 at 12:00 p.m., with Linda Albright, 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 mailing 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.)

#### **2019-2020 Trustees in attendance**

Linda Albright, Northfield BOE, Chair

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

Michelle D. Richardson, Jackson Township BOE

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

#### **2019-2020 Trustees in attendance by teleconference**

John Hansen, Lower Township Elementary School District, Vice Chair

Jonathan Houdart, Brigantine Public Schools

#### **2019-2020 Trustees absent**

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

#### **2019-2020 Alternate Trustees in attendance**

Chandra Anaya, Egg Harbor Township School District

#### **2019-2020 Alternate Trustees absent**

Mark Mallett, Lower Cape May Regional School District

Rose Millar, North Wildwood School District

#### **2019-2020 Fund Commissioners in attendance**

Tom Grossi, Greater Egg Harbor RHSD (SPELL Trustee)

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

#### **2019-2020 Fund Commissioners in attendance by teleconference**

Joy Nixon, Galloway Township Public Schools

Barbara Prettyman, Hammonton, BOE

Steve Moran, Weymouth Township School District

**2019-2020 Fund Commissioners absent**

Joe Rodio, Estell Manor City School District  
Ann Marie Fala, Hamilton Township School District  
Frank Onorato, Linwood BOE/Longport BOE  
Jennifer Germana, Margate City BOE  
Diane Fox, Middle Township BOE  
Kelly Brazelton, Pitman BOE  
Michele Roemer, Somers Point BOE  
Laurie Ryan, Upper Township BOE

**Fund Professionals in attendance**

Craig H. Wilkie, Area Vice President, RPA, a Division of Gallagher  
Jennifer Fox, Senior Account Manager, RPA, a Division of Gallagher  
Lou Greco, Esquire, Fund Solicitor  
Annette Reap, Recording Secretary

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

Len Eckman, Inc.

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

Mr. Wilkie made a recommendation to the members to amend today's meeting agenda to a consent agenda, in light of the recent guidelines for social-distancing as a precautionary measure due to the COVID-19 pandemic. This would allow for one motion to approve all action items contained in the March 18, 2020 agenda packet, with the exception of the adoption of the 2020-2021 Preliminary Budget.

*Motion* by Mr. Hansen, second by Mr. Veneziani, to approve changing the March meeting agenda to a Consent Agenda. All in favor. Motion carried by unanimous vote.

*Motion* by Mr. Veneziani, second by Ms. Robinson, to approve all action items contained in the March 18, 2020 meeting agenda, with the exception of the adoption of the 2020-2021 Preliminary Budget.

**V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2019-22 - APPROVED**

*Resolved*, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, March 18, 2020, as distributed to Trustees on a confidential basis prior to board meeting.

2016073986	001127275	2018122765	2020181060	001011683
001228062	2020181480	2018108227	2016079203	001228488
001020995	2020181683	2018132399	2018111539	2020196031

**VI. APPROVAL OF MINUTES – January 15, 2020 – APPROVED**

- VII. Appointment of a Nominating Committee by Fund Chair – Ms. Richardson, Mr. Hansen and Mr. Veneziani will serve as the Nominating Committee. Term Expirations were included in the agenda.

#### VIII. PROFESSIONAL REPORTS

##### A. *Treasurer* – MOTION REQUESTED - **APPROVED**

The February Approval Memo and Bill List, March Bill List, and Treasurer's Reports for periods ending 1/31/20 and 2/29/20 were included in the agenda.

January Fund Balance	\$26,680,168.43
February Bill List	\$126,973.43
January Claims Paid	\$542,443.05
February Fund Balance	\$25,985,280.92
March Bill List	\$144,961.24
February Claims Paid	\$600,479.99

##### B. *Attorney*

Mr. Greco's report included a recent Appellate Court decision that brings dual exposure to employers if an employee can prove that a bodily injury is the result of the failure of the employer to accommodate a disability. The plaintiff in this case, a teacher with diabetes, had requested an earlier lunch period in order to avoid low blood sugar levels. Her request was denied and she, subsequently, fainted while teaching a class. Mr. Greco's report stressed the importance of treating disability accommodation requests as serious matters and that the interactive process must be thorough. Any denials should be supported by medical professionals.

##### C. *Claim Administrator*

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report were included in the agenda. Lessons Learned from Losses addressed Office Safety. It noted there have been quite a few claims for slips, trips and falls. As shown by the examples, these claims can be costly and some are preventable.

##### D. *Managed Care Provider*

Ms. Beatty's Managed Care Summary report as of February, 2020, as well as the Average Days to Report and Transitional Duty Summary Report were provided.

##### E. *Student Accident Program*

A report from Hardenbergh Insurance Group on the 2020-2021 Student Accident Program was included in the agenda packet. The SPELL Trustees approved the proposal that included all current members of the program and represented an overall decrease in premium of 3%. All districts in the program should have received their claims experience and if there were any question, they should contact Fran Eddis at Hardenbergh's office.

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

###### 1. *Executive Director*

###### **2020-21 Membership Renewals**

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.

Membership Renewal Resolutions have been received from all districts. Thank you!



**Third Party Management Guide including Certificate of Insurance Guidelines**

Attached is the cover email of February 26, 2020 sent to all members and RMCs about the Third Party Management Guide including Certificates of Insurance Guidelines. If there are any questions, please call the Executive Director's office for assistance.

**SAM Management**

Attached is an email between Risk Program Administrators (RPA) and the SPELL JIF reinsurer, Great American Insurance Company, affirming SPELL JIF claim management protocol for SAM (Sexual Abuse and/or Molestation) threats and claims. If there are any questions, please call the Executive Director's office.

**STOPit Activity Report**

An Activity Report for the SPELL from 7/1/2019 through present is included in the agenda.

**Resolution 2019-23 Appointing Defense Attorneys – MOTION REQUESTED - APPROVED**

Resolution 2019-07 has been updated to make changes to the panel to reflect convergence of the panel attorneys across all three JIFs, i.e. ACCASBO, BCIP and GCSSD. A Motion is requested to re-adopt Resolution 2019-23 to approve these changes.

**NJSIA Workers' Compensation Conference**

The New Jersey Self-Insurers' Association will hold their spring conference on May 14-15, 2020 in Atlantic City. The SPELL JIF has again approved covering the expense for attendance. Last year, a total of 24 claim coordinators and business administrators from our SPELL JIF members attended. An email with all the details will be sent to all members shortly. The Conference schedule is included in the agenda packet for your reference.

**Proposed Meeting Dates for 2020-21**

Enclosed are proposed meeting dates for the 2020-21 Fund Year. Discussion on meeting location is requested. Please review the schedule for any conflicts. We ask for a consensus decision approving the proposed 2020-21 schedule. The final meeting dates will be listed in a Resolution at the May reorganization meeting.

**Items Updated on SPELLJIF.COM**

The SPELLJIF.COM website has been updated to reflect the 2019-2020 Fund Year information. 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@ajg.com](mailto:Annette_Reap@ajg.com).

**Maintaining Safe Schools**

The February and March 2020 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 Meeting – Monday, 4/27/2020-10:00 am @ Gallagher Marlton Office
- NJ Self-Insurers' Spring Conference – 5/13-15/2020 @ Harrah's in Atlantic City
- ACCASBO Reorganization Meeting- 5/20/2020 -12:00 pm @ the Alder Avenue Middle School
- PRIMA Conference – 6/13-17/2020 in Nashville, TN
- 8<sup>th</sup> Annual Mold/Environmental Management Seminar – 7/15/2020 @ the DoubleTree Hotel/Mount Laurel

- Cyber Security Symposium – 7/24/2020 @ the Double Tree Hotel/Mount Laurel
- Boiler Operator Refresher Training – August 4, 2020 @ location: TBD
- SPELL JIF Joint Retreat – 9/23-25/2020 @ The Grand Hotel, Cape May

## *2. Underwriting and Finance Director*

### **District/Fund Incurred Losses Report**

An update on Fund Year 2019-20, as of February 29, 2020, is included in the agenda.

### **Financial Audit – June 30, 2019 – MOTION REQUESTED - APPROVED**

A motion is requested to accept the June 30, 2019 Financial Audit as prepared by Jim Miles of Bowman & Company. The Finance Committee has reviewed the Audit and recommends acceptance.

### **Resolution 2019-24 Surplus Release – MOTION REQUESTED - APPROVED**

A motion is requested to accept the Finance Committee's recommendation for a surplus release of \$575,000 from the 2003-2004, 2006-2007, 2007-2008, 2015-2016 and 2016-2017 Fund Years.

### **2020-2021 Exposure Renewal and Budget Process**

The process is on-going and will be updated at the May meeting.

### **RMC Resolutions and Agreements**

RMC Resolutions and Agreements were emailed to all districts on March 6, 2020. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2020-2021 fund year and forward the Resolution and Agreement to the Executive Director's office to the attention of Jennifer Fox by May 8, 2020.

### **Safety Incentive Program Winners – Reimbursement Procedure**

A Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that qualified for an award in the 2018-2019 program year. Reimbursement requests are due by June 1, 2020. Once you have identified eligible purchases 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 01/1/20 – 02/29/20 is included in the agenda.

## *G. Safety Coordinator*

Mr. Geitz's January/February Activities and March/April Agenda and the Safety Incentive Program Update 2019-20 are included in the agenda.

## *H. Committee Meetings*

### **1. Joint Safety/Claims – February 20, 2020 – MOTION REQUESTED – APPROVED**

The Safety and Claims Committees held a joint meeting. A suggestion was made by the committees to raise the monetary awards for all levels as per the attached meeting minutes. The Basic from \$750 to \$1,000, Elite I from \$1,250 to \$1,500 and Elite II from \$1,750 to \$2,500 effective this year.

**2. Finance Committee – February 21, 2020 – Mr. Wilkie noted that the Finance Committee met last month and that Mr. Hoffman has provided all members with their not-to-exceed numbers for 2020-2021.**

**IX. Budget Hearing – MOTION REQUESTED**

Mr. Wilkie directed everyone to the Preliminary Budget Summary for 2020-2021 found in the agenda.

*Motion* by Mr. Hansen, second by Mr. Veneziani, to adopt the preliminary 2020-2021 Budget. Upon roll call, all voted yea. Motion carried by unanimous vote.

**X. MOTION REQUESTED – Resolution 2019-25 - APPROVED**

Resolution 2019-25 to meet in Closed Session at 12:00 noon on May 20, 2020 at the Alder Avenue Elementary School of the Egg Harbor Township BOE was approved.

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

There was none.

**XII. MOTION REQUESTED TO ADJOURN**

*Motion* by Mr. Grossi, second by Ms. Gfroehrer, to adjourn the Wednesday, March 18, 2020 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 12:10 pm.



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Christopher Veneziani, JIF Secretary