

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

Alder Avenue Middle School
Boardroom
25 Alder Avenue
Egg Harbor Twp, NJ 08234

OPEN SESSION MINUTES

Wednesday, September 21, 2022

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, September 21, 2022 at 12:38 p.m., with Christopher Veneziani, 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 emailing advance written notice to the Clerk of each municipality located within the boundaries of all Fund members.

III. ROLL CALL

2022-23 Trustees in attendance:

Christopher R. Veneziani, Folsom BOE (SPELL Trustee), **Chair**
Mark Mallett, Lower Cape May Regional School District, **Secretary**
Michelle D. Richardson, Jackson Township BOE
Rose Millar, Estell Manor City SD/Cape May Point
Chandra Anaya, Mainland Regional High School (SPELL Alternate)

2022-23 Trustees not in attendance:

Jonathan Houdart, Brigantine Public School District, **Vice Chair**
Linda Albright, Northfield BOE

2022-23 Alternate Trustees in attendance:

Dr. Diane Fox, Middle Township BOE (SPELL Alternate)
Anne Marie Fala, Hamilton Township School District

2022-23 Alternate Trustees not in attendance:

Barbara S. Prettyman, Hammonton BOE

2022-23 Fund Commissioners in attendance:

Linda Fiori, Avalon BOE/Stone Harbor BOE
Jason Bedell, Egg Harbor City School District
Jennifer Germana, Egg Harbor Township School District
Joy Nixon, Galloway Township Public Schools
Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)
Tricia Ryan, Lower Township Elementary SD
Melina Skwarek, Margate City BOE
Karen Gfroehrer, Mullica Twp BOE/Washington Twp SD-Greenbank
Jamie Shoemaker, North Wildwood SD

Cara Rose, Pitman BOE
Julie Gallagher, Somers Point BOE
Laurie Ryan, Upper Township BOE

Fund Commissioners not in attendance:

Kevin Byrnes, Linwood BOE
Teri Weeks, Longport BOE
Judson Moore, Weymouth Twp School District
James Lushok, Wildwood Crest BOE

Fund Professionals

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Scott C. Tennant, Deputy Executive Director – RPA, a division of Gallagher
Megan Matro, Marketing Specialist-RPA, a division of Gallagher
Patrick J. Madden, Esquire – Fund Solicitor
Denise Shallow, Claim Administrator – Qual-Lynx
Jen Olsen, Public Entity Director – Hardenbergh Insurance Group
John W. Geitz, Safety Coordinator – Risk Assessment Services
James D. Weber, Assistant Safety Coordinator – Risk Assessment Services
Kelly Batz – Fund Treasurer
Annette Reap – Recording Secretary

Risk Management Consultants

Glenn Insurance - Dennis M. Brown
Glenn Insurance - Robert DeVanna
Hardenbergh Insurance Group
J. Byrne Agency
Mossbrook & Hicks Insurance Agency

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

V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2022-16

Resolved, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, September 21, 2022, as presented to the Trustees and Fund Commissioners.

001198672	2017104286	2022248232	2022266614	2022269437
2022248456	2019159526	001055180	2018142480	001182257
2020182866	2019177420	2020184859		

Motion by Mr. Grossi, second by Ms. Ryan, to approve the Payment Authorization Requests, as presented to the Trustees and Fund Commissioners. Upon roll call, all present voted in favor, with the exception of Mr. Veneziani, who abstained from PAR#2017104286. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – May 18, 2022

Motion by Ms. Anaya, second by Mr. Grossi, to approve the Minutes of the May 18, 2022 meeting of the Fund. Upon roll call vote, all voted in favor. Motion carried by unanimous vote.

VII. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED - MOTION REQUESTED

The June through August Approval Memos and Bill Lists, September Bill List, and Treasurer's Reports for periods ending 5/31/21 thru 7/31/21 were included in the agenda.

May Fund Balance	\$26,266,964.91
June Bill List	\$196,718.05
May Claims Paid	\$972,389.17
June Fund Balance	\$25,659,652.72
July Bill List	\$4,525,985.48
June Claims Paid	\$610,198.24
July Fund Balance	\$23,722,915.10
August Bill List	\$135,667.24
July Claims Paid	\$407,631.59
September Bill List	\$136,115.55

Motion by Mr. Bedell, second by Mr. Grossi, to approve the Bill Lists and Treasurer's Reports. Upon roll call vote, all present voted in favor. Motion carried by unanimous vote.

B. Solicitor

Mr. Madden advised that the courts are beginning to come out of the COVID closure and open up again. He thinks that simpler cases will begin to be scheduled in order to begin clearing the backlog.

C. Claim Administrator

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report were included in the agenda. He noted that both the Workers' Compensation Unit and the Liability Unit are fully staffed at this time. He also referred to the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. Included in the agenda is an email to the members advising that Qual-Lynx staff has fully moved to the Enlyte platform. There has been a slight change in email addresses as explained in the memo. An updated telephone list for the Qual-Lynx Account Service Team was also included in the agenda.

Finally, Mr. Roselli reviewed Lessons Learned from Losses concerning safe lifting practices. He recommended posting the newsletter where staff can see it.

D. Managed Care Provider

Ms. Shallow reviewed the Managed Care Summary Reports for year-end 2021-22, as well as for the current year through August, 2022, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda.

Mr. Tennant explained that the presumption law for COVID has ended. The burden now is on the employee to prove that they caught COVID from the workplace.

E. Student Accident Program
No report.

F. Executive Director/Underwriting/Finance Director
1. Executive Director

Welcome New Delegates/Members - Mr. Wilkie welcomed the newest delegates/members of the ACCASBO JIF: Tricia Ryan-Lower Township Elementary SD, Melina Skwarek – Margate City BOE and Jamie Shoemaker – North Wildwood

2023-24 Membership Renewals - Mr. Wilkie reported that six (6) districts are up for membership renewal on July 1, 2023. **They are Estell Manor, Hamilton, Jackson Township, Lower Township, North Wildwood and Linwood.** He explained that districts renew their membership in the JIF by executing a Renewal Resolution through their local Board of Education. Renewing members will be contacted by the Fund Administrator by the end of September and provided with supporting documentation to facilitate the renewal process.

New Jersey Self-Insurer's WC Conference - The conference was held in-person this year from May 11-13, 2022. 28 members from the SPELL JIF attended. The results of a post-conference survey sent to the attendees are included in the agenda.

Environmental Management Seminar Held on July 13, 2022 – Mr. Wilkie stated that the 10th Annual Environmental Management Seminar was held in-person on Wednesday, July 13, 2022 at the Westin Hotel. This training was attended by approximately 200 attendees. The New Jersey School Buildings and Grounds Association approved 3 CEUs for the program and certificates have been distributed. Per the surveys received from the attendees, responses were all positive and appreciative of the program.

Boiler Operator Webinar Held on August 9, 2022 - The annual Boiler Operator refresher training was held on August 9, 2022 in the Egg Harbor Township school district. There was also an option to attend via Zoom for large groups. This was the second year to present a new, revamped program with new content provided directly by the JIF. The program was well attended and received. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program.

STOPit Relearn and Relaunch Webinars – Mr. Wilkie referred to information on STOPit Solutions included in the agenda and reminded the members that the partner in anonymous reporting and school safety would like to remind those participating about the Relearn and Relaunch Webinar Series available.

SPELL JIF HR Helpline – Mr. Wilkie reported that, in April, 2021, Enquiron was acquired by Zywave, a leader in the insurtech industry. Enquiron will be transitioning over to the Zywave platform in early October and the members will be advised when that is occurring. He also reminded the members that they are now offered unlimited member access to the services. Previously, it was restricted to only two members in the district. Please contact the Fund Administrator's office if you have any questions.

IoT Program through Travelers – Mr. Tennant discussed that, as reviewed at this year's Environmental Seminar, early detection devices coupled with a coordinated online management application can provide real time reporting of a wide variety of facility risks; including water leaks, open doors and malfunctioning equipment to name a few. Early detection and alerts result in faster responses and reduction of risk of loss. Our Boiler & Machinery/Equipment Breakdown Insurance partner, Travelers, has a department dedicated to providing their clients with resources to help realize this objective. Please see the attached materials and call Andy Dwyer of Travelers at (651) 310-7980 to discuss what may be possible. Be sure to mention you are a SPELL JIF affiliated member school district.

NJSBA/NJASBO/NJASA Fall Conference – Mr. Wilkie advised that the SPELL JIF will have an Exhibit Booth (#951) at the Fall Conference on October 24-26, 2022. He encouraged all members to stop by the booth to say hello.

State of the Fund Dinner - The annual dinner is scheduled for **Tuesday, November 29, 2022 at Greate Bay Country Club in Somers Point**. Invitations will be sent out in October.

Items Updated on SPELLJIF.COM - The SPELLJIF.COM website is currently being updated to reflect the 2022-2023 Fund Year information. Policy information is being updated as it is received. You can access all the current directories, lists, meeting information and claims management 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 June through September 2022 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 Joint Retreat – 9/28-30/2022 @ The Grand in Cape May
- Claims Management Committee – 10/11/2022 – 10:30 am
- SPELL Meeting – Friday, 10/14/2022 – 10:00 am
- Next ACCASBO JIF Meeting - 11/16/2022 – Noon @ Alder Avenue Middle School
- ACCASBO State of the Fund Dinner – Tuesday, 11/29/2022 - 5:30 pm at Greate Bay Country Club

2. UNDERWRITING AND FINANCE DIRECTOR

Final Installment 2022-2023 Premium Contribution Notices – The final installment 2022-2023 premium contribution notices were emailed to members on September 1, 2022. Payments are due by November 15, 2022 to the Fund Treasurer, Mrs. Batz.

District/Fund Incurred Losses Report – Mr. Wilkie reviewed Mr. Hoffman's report included in the agenda of Fund Year 2021-2022 as of August 31, 2022. He explained that the loss ratios are currently higher than this time last year. Mr. Wilkie noted that property liability claims are driving the numbers up.

2022-2023 Plan of Risk Management - The 2022-2023 Plan of Risk Management will be posted to the SPELL JIF website under the Budget and Operating Documents section.

2023-2024 Exposure Renewal and Budget Process – Mr. Wilkie advised 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. The data is essential to begin the renewal underwriting, actuarial and budgeting process.

As a reminder, last year we transitioned all exposure data to the Risk Partner data management system. By December 1, 2022, each member will receive an email with instructions on how to log into the system and update all information online.

We still ask that you forward a copy of your **June 30, 2022 Audit** as well as a copy of your **2023-2024 ASSA Report** via email to brad_hoffman@RPAdmin.com.

Each member will still have to complete separate applications for Cyber and Environmental coverage as the carriers request their own applications. Once these applications are approved for release by the applicable carrier, we will email to all with instructions and due date. We expect the cyber application will not be released until February 2023.

Gallagher Bassett Appraisal Services Questionnaire - A questionnaire from Gallagher Bassett was emailed to all members on August 31, 2022. The questionnaire consists of six yes/no questions

regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. A copy of the questionnaire is included in the agenda.

The questionnaires were due on **September 15, 2022**, so we ask that if you have not already done so please complete and return to Erin Fischer 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 Gallagher Bassett to schedule that visit. The districts scheduled for this year are: Estell Manor, Linwood, Mainland, Northfield and Somers Point. Other site visits may be scheduled after the questionnaires are received.

NJ DOL Compliance Enforcement Cross Match - A letter regarding the cross match program was sent on September 9, 2022 to Melpomene Kotsines, Esquire concerning the annual submission and receipt of NJTINs for all 96 school districts in the JIFs of ACCASBO, BCIP, GCSSD and Suburban Metro JIF. 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 provide a copy to the Executive Director's office.

2021-2022 & 2022-2023 Administrative Matter Defense Reimbursement - An email was sent out to all members on September 9, 2022. Each district is eligible annually for an expense reimbursement for administrative matter costs incurred that are not part of the SPELL coverage provisions. **Beginning with the 2021-2022 Fund Year the amount of reimbursement was increased to \$2,500.** 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, 2022 for the 2021-2022 Fund Year and September 30, 2023 for the 2022-2023 Fund Year. If you have any questions or need a copy of the reimbursement procedures with voucher please contact the Executive Director's Office.

Certificates of Insurance Report from 5/01/22 through 8 /31/22 is included in the agenda.

G. Safety Coordinator

Mr. Geitz reviewed June/July/August Activities and September/October Agenda and gave an update regarding the Safety Incentive Program Criteria for 2021-22. He also referred to his Safety Notice regarding Back to School issues to remind members to focus on setting up their district safety programs for another year of success.

Mr. Geitz reminded all Delegates about the Right to Know training schedule, as it seems that the state is starting to enforce the anniversary renewal dates. Inspections are ramping up. He stressed the importance of having all paperwork in order.

H. Committee Meetings

1. Mr. Wilkie noted that the Committee Appointments for 2022-23 are attached. Please review and scheduling of meetings will begin shortly.
2. Strategic Planning – 9/19/22 – Mr. Wilkie provided a verbal report.

Mr. Wilkie advised that committee meetings will be held remotely.

VIII. MOTION REQUESTED – Resolution 2022-17

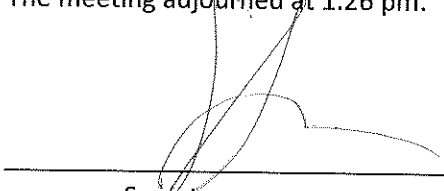
Motion by Mr. Grossi, second by Ms. Richardson, to approve Resolution 2022-17 to meet remotely in Closed Session on November 16, 2022 at 12:00 in the Boardroom of the Alder Avenue Middle School, 25 Alder Avenue, Egg Harbor Township, New Jersey.

IX. Miscellaneous Business, Public Comment and RMC comments or Questions – None

X. MOTION REQUESTED TO ADJOURN

Motion by Mr. Grossi, second by Ms. Richardson, to adjourn the Wednesday, September 21, 2022 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:26 pm.



Secretary