

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, November 16, 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, November 16, 2022 at 12:41 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**
Jonathan Houdart, Brigantine Public School District, **Vice 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:

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
Dan Smith, Egg Harbor Township School District
Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)
Kevin Byrnes, Linwood BOE
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
Carisa Rose, Pitman BOE
Julie Gallagher, Somers Point BOE
Andrew Lopez, Weymouth Twp School District

Fund Commissioners not in attendance:

Lisa Mooney, Interim, Egg Harbor City School District
Joy Nixon, Galloway Township Public Schools
Teri Weeks, Longport BOE
Laurie Ryan, Upper Township BOE
James Lushok, Wildwood Crest BOE

District Personnel in attendance:

Jennifer Germana, Egg Harbor Township School District
Karen Booth, Hammonton BOE
Heidi Pacula, Galloway Township Public Schools

Fund Professionals

Craig H. Wilkie, Deputy Executive Director – RPA, a division of Gallagher
Bradford Hoffman, 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
Karen Beatty, Client Services Manager – 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
Annette Reap – Recording Secretary

Risk Management Consultants

Glenn Insurance - Dennis M. Brown
Hardenbergh Insurance Group
J. Byrne Agency
Eckman Agency
Mossbrook & Hicks Insurance Agency
Siracusa-Kauffman 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 Ms. Anaya, 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 2022-18

Resolved, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, November 16, 2022, as presented to the Trustees and Fund Commissioners.

2022255505	2022263356	001110184	2022275148	2023277638
2017084950	2020178448	2022259692	2022242884	2019160374
2023277609				

Motion by Mr. Grossi, second by Ms. Anaya, to approve the Payment Authorization Requests, as presented to the Trustees and Fund Commissioners. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – September 21, 2022

Motion by Mr. Grossi, second by Ms. Richardson, to approve the Minutes of the September 21, 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.

August Fund Balance	\$28,294,514.29
October Bill List	\$133,882.90
August Claims Paid	\$512,731.07
September Fund Balance	\$29,413,439.08
November Bill List	\$274,134.67
September Claims Paid	\$666,977.04

Motion by Mr. Grossi, second by Mr. Houdart, 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 reported on recent court decisions important to note.

Bodily injury to student athlete - Field hockey player injured during warm-up for practice. Court granted motion for summary judgment and held that plaintiff must show the defendant/district omissions rose to the degree of recklessness. Mr. Madden stated that Injuries to student athletes are going to be subject to analysis under a simple negligence standard, unless those injuries are inflicted by a participant in the contest, in which case the question will be whether defendants were reckless.

The second case involved Constitutional law regarding board meeting public participation and freedom of speech. Plaintiff was a parent who voiced disagreement with the district's masking policies for children. He received a warning letter from the district because of his conduct at prior board meetings. At a subsequent meeting, plaintiff removed his mask and refused to put it back on at the district's request, responding with profanity and inappropriate language. He received another warning letter advising that his behavior was in direction violation of the district's civility policy, warning he would be banned from attending any or all further school-related events. The plaintiff filed a claim alleging violation of First Amendments rights. The Court upheld the school district's actions in sending the warning letters regarding disruptive behavior and offensive language. Important in the court's analysis was the fact that the district never dissuaded the plaintiff from expressing his viewpoint.

Mr. Madden reported that civility policies are generally enforceable, as long as those policies are implemented uniformly and not based on the speaker's viewpoint or subject. Finally, Mr. Madden provided a copy of the Marlboro BOE's Civility Policy in the agenda for reference.

C. Claim Administrator

Mr. Roselli's Adjuster Pending Report and Open Subrogation Report were included in the agenda. Ms. Shallow noted that both the Workers' Compensation Unit and the Liability Unit are fully staffed at this time. Lessons Learned from Losses discussed floor drains. Mr. Roselli noted the importance of cleaning floor drains and how this simple process can help to prevent situations in the future.

D. Managed Care Provider

Mr. Beatty reviewed the Managed Care Summary Report for the current year through October, 2022, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda.

E. Student Accident Program

No report.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

2023-24 Membership Renewals

Five (5) districts are up for membership renewal on July 1, 2023. **They are Estell Manor, Hamilton, Jackson Township, Lower Township and Linwood.**

Districts renew their membership in the JIF by executing a Renewal Resolution through their local Board of Education. Renewal documents and supporting information was sent to all districts on November 3, 2022. Please contact the Executive Director's office if you have any questions.

NJSBA/NJASBO/NJASA Fall Conference

The SPELL JIF had an Exhibit Booth (#951) at the Fall Conference on October 24-26, 2022. It was well received by all member districts who were able to attend the conference.

AGRIP Fall Conference

Included in the agenda packet are reports from Tom Grossi (ACCASBO), Chandra Anaya (ACCASBO), Chris Veneziani (ACCASBO), Diane Fox (ACCASBO) and Rich Kaz (BCIP), who attended the fall conference in San Diego.

2022 State of the JIF Dinner

The annual dinner has been scheduled for **Tuesday, November 29, 2022 at Greate Bay Country Club in Somers Point.** Invitations were sent out electronically on November 7, 2022, with a due date of November 18, 2022.

All districts were recognized for their efforts, but make special recognition of those districts that have won safety awards and managed claims well.

Mold/Environmental Management Workshop 2023

The SPELL has approved funding for this very important workshop again in 2023-24. We will begin to plan for this educational seminar for next July 2023. Tentative date is Wednesday, July 12, 2023. Please remember to report every mold claim to the Environmental Carrier using the reporting form and instructions on SPELLJIF.COM, found under the Claims tab.

SPELL JIF Joint Retreat 2022

An in-person retreat was held at The Grand Hotel in Cape May on September 28-30, 2022. The results of the survey for all 3 days is attached. Discussion is encouraged on the location and timing of this event for 2023.

STOPit Solutions Activity Report

Activity Report for the third quarter is included in the agenda packet.

SPELL JIF HR Helpline – Transition to Zywave

In April, 2021, Enquiron was acquired by Zywave, a leader in the insuretech industry. Enquiron will be transitioning over to the Zywave platform and you will be advised when that is occurring. Also, just a reminder that you 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.

Items Updated on SPELLJIF.COM

The Private/Member side of the website contains timely and easy to use loss reports for each member under the heading **Enterprise Risk Management Reports**. These reports have absolutely no personally identifiable information in them; are easily managed to gain insight and information; are updated weekly and permit you to identify the claims adjuster, their telephone number and email address on any given claim you want to know more about. Please find ten minutes to log in and examine the reports. We think you will find them useful.

The SPELLJIF.COM website is an important member resource. 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 the Executive Director's office if you would like to change or add a user for the website, by contacting Megan_Matro@rpadmin.com.

Maintaining Safe Schools

The October and November 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

- ACCASBO State of the Fund Dinner – Tuesday, 11/29/2022 - 5:30 pm at Greate Bay Country Club
- Next ACCASBO JIF Meeting - 1/18/2023 – Noon @ Alder Avenue Middle School

2. UNDERWRITING AND FINANCE DIRECTOR

District/Fund Incurred Losses Report

Mr. Hoffman will provide an update on Fund Year 2021-2022 as of October 31, 2022.

2023-2024 Exposure Renewal and Budget Process

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.

Safety Incentive Program Winners – Reimbursement Procedure

A Safety Incentive Program Winner Reimbursement Procedure notice will be sent to all districts that have qualified for an award in the 2021-2022 program. Reimbursement requests are due by May 31, 2023. 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 Kim Hill, Account Manager at the JIF address, P.O. Box 449, Marlton, NJ 08053 or via email at Kim_Hill@rpadmin.com.

Financial Award Winners

Financial Awards will be paid on the January 2023 bill list for all districts that have qualified for a financial award for the 2021-2022 fund year.

SPELL JIF Meeting Minutes

The approved meeting minutes from the May 26, 2022 SPELL JIF Meeting are included in the agenda.

Certificates of Insurance Report from 9/1/22 through 10/31/22 is included in the agenda.

G. Safety Coordinator

Mr. Geitz reviewed September/October Activities and November/December Agenda and gave an update regarding the Safety Incentive Program Criteria for 2021-22. He also referred to his Safety Notice on Catalytic Converter Thefts and the increase in them in recent months.

H. Committee Meetings

1. Claims Management – 10/11/22 – The meeting minutes are included in the agenda for review.

VIII. MOTION REQUESTED – Resolution 2022-19

Motion by Mr. Grossi, second by Ms. Richardson, to approve Resolution 2022-19 to meet in Closed Session on January 18, 2023 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, November 16, 2022 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 1:26 pm.



Secretary