

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

Remote Meeting via Zoom

OPEN SESSION MINUTES

Wednesday, September 16, 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, September 16, 2020 at 12:21 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 (Board Members and Alternate Trustees identified in bold print.)

2020-2021 Trustees in attendance

Christopher R. Veneziani, Folsom BOE (SPELL Alternate), **Chair**
John Hansen, Lower Township Elementary SD, **Vice Chair**
Jonathan Houdart, Brigantine Public School District, **Secretary**
Michelle D. Richardson, Jackson Township BOE
Kim Robinson, Mainland Regional High School
Mark Mallett, Lower Cape May Regional School District
Linda Albright, Northfield BOE

2020-21 Alternate Trustees in attendance

Rose Millar, North Wildwood SD
Chandra Anaya, Egg Harbor Township School District (SPELL Alternate)
Diane Fox, Middle Township BOE

2020-21 Fund Commissioners in attendance

Joy Nixon, Galloway Township Public Schools
Thomas P. Grossi, Greater Egg Harbor RHSD (SPELL Trustee/Chair)
Anne Marie Fala, Hamilton Township School District
Barbara S. Prettyman, Hammonton BOE
Kevin Byrnes, Linwood BOE
Jennifer Germana, Margate City BOE
Kelly Brazelton, Pitman BOE
Michele Roemer, Interim, Somers Point BOE
Steve Moran, Weymouth Twp School District

2020-21 Fund Commissioners absent

Joseph Smurlo, Egg Harbor City School District
Joe Rodio, Estell Manor City School District
Teri Weeks, Longport BOE

Karen Gfroehrer, Mullica Twp BOE/Washington Twp SD-Greenbank
Laurie Ryan, Upper Township 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
Jennifer Fox, Sr. Account Manager – RPA, a division of Gallagher
Megan Matro, Marketing Specialist – RPA, a division of Gallagher
Louis J. Greco, Esquire – Fund Solicitor
Chris Roselli, Claim Administrator – Qual-Lynx
Karen Beatty, Client Services Manager – Qual-Lynx
Danielle Colaianni, Student Accident Program – 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

C.J. Adams Company
J. Byrne Agency
Steve Eckman
Glenn Insurance
Hardenbergh
Marsh & McLennan Agency
McMahon Agency
MLR Risk Management
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 Mr. Houdart, second by Ms. Fox, to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

V. MOTION REQUESTED TO APPROVE CLAIM PAYMENTS – RESOLUTION 2020-16

Resolved, that the Board of Trustees of the ACCASBO JIF approved the following Payment Authorization Requests on Wednesday, September 16, 2020, as distributed to the Trustees and Fund Commissioners on a confidential basis prior to board meeting.

001237641	2020197906	001186407	2020205956
2020181146	2019150464		

Motion by Mr. Grossi, second by Ms. Anaya, to approve the Payment Authorization Requests, as distributed prior to the meeting. Upon roll call, all present voted in favor. Motion carried by unanimous vote.

VI. APPROVAL OF MINUTES – May 20, 2020

Motion by Mr. Grossi, second by Ms. Millar, to approve the Minutes of the May 20, 2020 meeting of the Fund. Upon roll call vote, all voted in favor, with the exception of Ms. Albright, who abstained. Motion carried by majority vote.

VII. Budget Hearing – MOTION REQUESTED

Motion by Mr. Grossi, second by Ms. Millar, to adopt the 2020-2021 Amended Budget as presented in the agenda.

VIII. PROFESSIONAL REPORTS

A. Treasurer – MOTION REQUESTED - APPROVED

The June through August Approval Memos and Bill Lists, September Bill List, and Treasurer’s Reports for periods ending 5/31/20 and 8/31/20 were included in the agenda.

May Fund Balance	\$24,791,362.19
June Bill List	\$126,768.64
May Claims Paid	\$449,812.66
June Fund Balance	\$24,302,943.74
July Bill List	\$4,486,390.24
June Claims Paid	\$424,756.45
July Fund Balance	\$26,245,633.00
August Bill List	\$126,502.44
July Claims Paid	\$388,448.22
August Fund Balance	\$26,168,750.43
September Bill List	\$125,200.94
August Claims Paid	\$579,521.45

Motion by Mr. Hansen, 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. Solicitor

Mr. Greco reviewed the notice regarding Class Action Lawsuits and IEP’s. Mr. Greco noted that while this suit is already obsolete; if any district does receive a notice, please forward it along to his office.

C. Claim Administrator

Mr. Roselli’s Adjuster Pendings Report and Open Subrogation Report were included in the agenda. He noted that all the units are fully staffed at this time. He also noted the Emergency PAR Stewardship Report for claims presented to the Trustees over the summer. Mr. Roselli reviewed Lessons Learned from Losses concerning contact tracing. He also reminded everyone to report claims as soon as possible and that includes those relating to CoVID-19 as well.

D. Managed Care Provider

Ms. Beatty reviewed the Managed Care Summary Report as of August, 2020, as well as the Average Days to Report and Transitional Duty Summary Report included in the agenda. She also provided reported for year-end for 2019-2020.

E. Student Accident Program

Ms. Colaianni gave a Status Report on the Student Accident program. She noted that those Districts that participated in the Student Accident program could expect a 10% refund of premium from Kaplan for 2019/2020 due to the suspension of schools from March to June. She also asked those that participate to review your student reports and if a student if not from your district, please call her office as soon as possible to have the correction made.

F. Executive Director/Underwriting/Finance Director

1. Executive Director

Welcome New Members/Delegates

Mr. Wilkie welcomed a new delegate of the ACCASBO JIF. Kevin Byrnes from Linwood BOE.

2020-21 Membership Renewals

Mr. Wilkie noted that eleven (11) districts are up for membership renewal on July 1, 2021. **They are Egg Harbor City, Folsom, Galloway Township, Greater Egg Harbor, Hammonton, Longport, Mainland Regional, Mullica Township, Northfield, Washington Twp-Greenbank and Weymouth.**

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 and provided with supporting documentation to facilitate the renewal process.

Environmental Management Seminar Held on July 15, 2020

The 8th Annual Environmental Management Seminar was held on **Wednesday, July 15, 2020 from 8:00 am until noon via Zoom**. There were approximately 128 member attendees from 46 School Districts (11 ACCASBO, 25 BCIP, 10 GCSSD), as well as non-member districts. Included is a summary of the attendee survey, along with a copy of the agenda. We look forward to any suggestions about next year's program.

Cyber Security Symposium – July 24, 2020

The SPELL JIF IT/Cyber Risk Management Committee held its second risk management symposium on Wednesday, July 29, 2020 via Zoom. There were approximately 70 attendees: 34 from ACCASBO, 21 from BCIP and 11 from GCSSD. Attached are the results of the attendee survey.

STOPiT Activity Report

Activity Report for the fund year 2019-2020 was included in the agenda.

NJSBA/NJASBO/NJASA Virtual Fall Conference

Mr. Wilkie reported that the SPELL JIF will have an Exhibit Booth at the virtual Fall Conference on October 20-22, 2020.

State of the Fund Dinner

The annual dinner is scheduled for **Tuesday, December 1, 2020 at Greate Bay Country Club in Somers Point**. Discussion is encouraged on the status of this year's dinner during this time.

NJSIA WC Conference – May 12-14, 2021

The New Jersey Self-Insurers' Association will hold their spring conference on May 12-14, 2021 at The Hard Rock in Atlantic City. Further details will be provided when received.

Items Updated on SPELLJIF.COM

The SPELLJIF.COM website is currently being updated to reflect the 2020-2021 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 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 – Friday, 10/2/20 – 10:00 am via Zoom
- Next ACCASBO JIF Meeting - 11/18/20 – 12:00 pm via Zoom
- ACCASBO State of the Fund Dinner – Tuesday, 12/1/20 at Greate Bay Country Club in Somers Point

2. UNDERWRITING AND FINANCE DIRECTOR

Final Installment 2020-2021 Premium Contribution Notices

Mr. Wilkie reminded the members that the final installment 2020-2021 premium contribution notices were emailed to members on September 1, 2020. Payments are due by November 15, 2020 to the Fund Treasurer, Mrs. Batz.

District/Fund Incurred Losses Report

Mr. Wilkie reviewed Mr. Hoffman's report on incurred losses of Fund Year 2019-2020 as of August 31, 2020.

2020-2021 Plan of Risk Management

The 2020-2021 Plan of Risk Management has been posted to the SPELL JIF website under the Budget and Operating Documents section.

2021-2022 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. 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, 2020 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, 2020 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@ajg.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, 2020, or as soon as available, to Jennifer Fox, SPELL JIF, PO Box 449, Marlton, NJ 08053 or email to jennifer_fox@ajg.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. And 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 completed 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: Duff & Phelps is conducting building value appraisals. A property value renewal questionnaire will be included in the Exposure Renewal Packet 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.**

Cyber, Drones and Environmental: We will be forwarding applications on these exposures and expect there will be new information requirements and may be multiple applications. We will be aggressively examining all options this year for these coverages and accurate, timely information will prove the difference maker.

Gallagher Bassett Appraisal Services Questionnaire

This year the SPELL JIF moved Appraisal Services to Gallagher Bassett Appraisal Services with Lynn Forsythe serving as Account Executive. A questionnaire from Gallagher Bassett Appraisal Services was emailed to all members on Wednesday, August 26, 2020. You will notice that the questionnaire is the same we have used in the past which consists of six yes/no questions regarding new acquisitions, renovations, additions, solar panels, vacant land, and sold or demolished property. The questionnaires were due September 11, 2020. We ask that if you have not completed the questionnaire to please do so as soon as possible in order to keep the appraisal process running smoothly. Those districts that are up for a site visit this year will be contacted by Gallagher Bassett to schedule that visit. The districts scheduled for this year are: Egg Harbor City BOE, Egg Harbor Township BOE, Greater Egg Harbor RHSD and North Wildwood School District. 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 1, 2020 to Melpomene Kotsines, Esq. The letter from Ms. Fox to the NJ DOL is concerning the annual submission and receipt of NJTINs for all 85 school districts in the JIFs 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.

2019-2020 & 2020-2021 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, 2020 for the 2019-2020 Fund Year and September 30, 2021 for the 2020-2021 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.

Certificates of Insurance Report from 5/01/20 – 8/31/20 provided in the agenda packet.

G. Safety Coordinator

Mr. Geitz provided an update regarding the training that occurred over the summer. With the current health crisis, over 1,100 employees were still able to be trained, virtually. Mr. Geitz noted that he is looking to continue with online training and expand upon the offerings. Mr. Geitz reviewed Spring/Summer Activities and September/October Agenda and gave an update regarding the Safety Incentive Program Status Report 2019-20. Mr. Geitz noted that due to the health crisis in the spring, a decision was made to only need two safety meetings instead of three. Mr. Geitz also updated information regarding the use of N95 or KN95 masks. He noted that if these masks are used on a voluntary basis, they are not to be treated as a ventilator and do not require a medical clearance or fitting. This is an update to previous guidance.

H. Committee Meetings

1. Mr. Wilkie noted that the Committee Appointments for 2020-21 are attached. Please review and scheduling of meeting will be shortly.

IX. MOTION REQUESTED – Resolution 2020-17

Motion by Mr. Grossi, second by Ms. Fox, to approve Resolution 2020-17 to meet remotely in Closed Session on November 12, 2020 at 12:00 via Zoom.

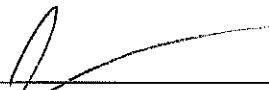
X. Miscellaneous Business, Public Comment and RMC comments or Questions

None

XI. MOTION REQUESTED TO ADJOURN

Motion by Mr. Grossi, second by Ms. Anaya, to adjourn the Wednesday, September 16 2020 meeting of the ACCASBO JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 12:53 pm.



Jonathan Houdart, JIF Secretary