

***School Pool for Excess Liability Limits  
Joint Insurance Fund  
SPELL JIF***

RPA, a Division of Gallagher  
6000 Sagemore Drive, Suite 6203  
Marlton, New Jersey 08053

Friday, October 14, 2022 – 10:00 AM

**OPEN SESSION MINUTES**

**I. MEETING CALLED TO ORDER**

The meeting of the School Pool for Excess Liability Limits Joint Insurance Fund (SPELL) was held remotely on Friday, October 14, 2022 at 10:02 a.m., with Thomas Grossi, Greater Egg Harbor RHSD, Chairperson, presiding.

**II. STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT**

Notice of this meeting was given by sending sufficient notice herewith to newspapers recognized by owner groups; filing advance written notice of this meeting with each member and their members districts; and by posting notice on the public bulletin boards of all municipalities served by the member districts of each owner group.

**III. Roll Call**

**2022-23 Trustees present**

Thomas P. Grossi, Greater Egg Harbor RHSD, **Chair**– ACCASBO JIF  
Richard J. Kaz, Jr., Northern Burlington County RSD, **Vice Chair** – BCIP JIF  
Robert F. Wachter, Jr., Mt. Laurel Twp BOE, **Secretary** – BCIP JIF  
Christopher Veneziani, Folsom BOE, Trustee– ACCASBO JIF  
Donna Contrevo, Gateway/National Park, Trustee – GCSSD JIF  
Joseph Collins, Elk Twp/Delsea Regional, Trustee – GCSSD JIF

**2022-23 Trustees absent**

None

**2022-23 Alternate Trustees present**

Chandra Anaya, Egg Harbor Twp SD, Alternate Trustee – ACCASBO JIF  
Dr. Diane Fox, Middle Township BOE, Alternate Trustee – ACCASBO JIF  
Michael Colling, Medford Lakes SD, Alternate Trustee – BCIP JIF  
Heather Mayhew, Pennsville PSD, Alternate Trustee – GCSSD JIF

**2022-23 Alternate Trustees absent**

Kathleen Huder, Lindenwold BOE, Alternate Trustee – BCIP JIF  
Scott Campbell, Greenwich Township, Alternate Trustee – GCSSD JIF

**District Personnel absent**

Lameka Augustin., Passaic County Manchester Regional BOE– Suburban Metro JIF  
David DiPisa, Nutley BOE – Suburban Metro JIF

**Fund Professionals present**

Bradford Hoffman, Director of Program Administration – RPA, a division of Gallagher  
Craig H. Wilkie, Sr. Program Administrator – RPA, a division of Gallagher  
Scott C. Tennant, Sr. Program Strategist – RPA, a division of Gallagher  
Pat Madden, Esquire, Fund Solicitor  
Annette Reap, Recording Secretary

**IV. APPROVAL OF MINUTES**

*Motion* by Mr. Kaz, second by Mr. Wachter, to approve the Minutes of the May 26, 2022 meeting of the SPELL JIF. All in favor. Motion carried.

**V. PROFESSIONAL REPORTS**

A. Accountant/Treasurer

The June through October, 2022 Bill Lists and Cash Reconciliation Reports for May through August, 2022 were included in the agenda.

*Motion* by Mr. Kaz, second by Mr. Colling to approve the Bill Lists and Treasurer's Reports. All in favor. Motion carried.

B. Attorney – No Report

C. Student Accident Program Report - No Report

D. Executive Director/Underwriting & Finance Director Report

1. UNDERWRITING & FINANCE DIRECTOR

*Excess & Reinsurance Partner Update* – Mr. Hoffman advised that there was no update at this time. The process would begin shortly. He reminded all that the process was transferred over to Risk Partner last year and will be used again. Notice will be sent out by December 1, 2022. He advised that he has hired a new account manager who starts on November 1<sup>st</sup>.

*6/30/2022 Process Update* – Mr. Hoffman reported that the audit process has begun.

*Loss Ratio Handout* – Mr. Hoffman provided a handout, which he reviewed, on the SPELL JIF Owner Groups and their Incurred Losses. He wanted to show the 2021-2022 FY in comparison to 2020-2021 FY because those numbers were higher than has been seen. Mr. Hoffman advised that there has been unusual property activity, as well as unusual activity on the comp side. He reviewed the 2020-2021 FY at 12 months and how those numbers have developed and improved at a 24 month comparison. Mr. Hoffman stated that the 2021-2022 FY numbers will be reviewed in depth at the next finance committee meetings. The loss ratios are still over 100% at 24 months, but not as bad as the 12 month numbers. He noted that the numbers are very conservative, especially when the IBNR is applied. He explained that individual funds have bad years from time to time, and it's unusual for that to happen to all 3 at the same time, but we understand the factors that are driving the numbers. He provided a 24 month trend, based on past experience. Mr. Hoffman indicated that he will work with the actuary to see if any adjustments need to be made. He concluded that, while it's not great year, it is not as bad as the early numbers indicate.

*Exposure Renewal Information Update/Timeline* – Mr. Hoffman reported that the process will begin next month. He advised that the property appraisals are along the way. Mr. Tennant noted that the cyber application would most likely not be received from the carrier until February.

2. EXECUTIVE DIRECTOR

*2023-2024 Membership Renewal* - Mr. Wilkie reported that there are 27 districts within the local owner group funds that are up for membership renewal on July 1, 2023. They are broken down as follows: ACCASBO - 6 districts, BCIP - 17 districts, GCSSD – 4 districts. He said that Renewal documents will be sent out to all renewing districts this month. Mr. Wilkie doesn't anticipate any issues. He reported that Ms. Contrevo will be renewing all four of her districts before she retires in December. Three were not up until 2024 and this will get them through to 2026.

*Marketing Update*

Mr. Wilkie provided an update on a few prospects for this year. He asked the Trustees to contact him with any questions or other districts that they would like him to reach out to.

*NJSIA Workers' Compensation Conference – **MOTION REQUESTED***

The conference was held in-person this year from May 11-13, 2022. 28 members from the SPELL JIF attended. Motion is requested to approve covering the expense of attendance for members at the spring 2023 conference.

Motion by Mr. Veneziani, second by Ms. Anaya, to approve covering the expense of attendance for SPELL members. All in favor. Motion carried.

*Environmental Management Seminar-**MOTION REQUESTED***

The 10<sup>th</sup> Annual Environmental Management Seminar was held 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. Motion is requested to move forward with the planning for July 2023.

Motion by Mr. Veneziani, second by Mr. Colling, to move forward with the planning of this seminar for 2023. All in favor. Motion carried.

*Boiler Operator Training Held August 9, 2022-**MOTION REQUESTED***

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 developed directly by the JIF. The New Jersey School Buildings and Grounds Association approved 3 CEUs for this program. A few districts attended remotely, but attendance was not great. Mr. Wilkie would like to see more of a commitment from the members. He believes there is great value in the program and just need to do a better job making sure districts are participating. A recommendation to approve holding the program again in the summer of 2023 is requested. Ms. Anaya felt that this program was more visual to be effective and not sure it was helpful if attended remotely.

Motion by Ms. Anaya, second by Mr. Veneziani, to approve holding the Boiler Operator Training again in 2023. All in favor. Motion carried.

*SPELL Joint Retreat-MOTION REQUESTED*

A successful retreat was held by the SPELL JIF on September 28-30, 2022 at The Grand in Cape May. The survey results are included with the agenda. Discussion and recommendation to hold this event again in September 2023. Mr. Wilkie asked for a motion to hold the retreat again in 2023 and a discussion on location. Mr. Grossi stated he thought this was a valuable event for the SPELL members.

Motion by Mr. Kaz, second by Mr. Colling, to hold the SPELL Joint Retreat in September 27-29, 2023. All in favor. Motion carried.

Discussion continued on location. The survey results indicated that some would like to return to Congress Hall but Mr. Wilkie felt that leaving Congress Hall on the table was not really an option. They are not able to accommodate the number of rooms that are needed. Mr., Tennant explained that Congress Hall is not set up for business meetings, more social functions. Discussion followed.

Mr. Wilkie asked about the rooms at The Grand and if that made it unacceptable. He wanted to hear from the Trustees. Dr. Fox advised there are other options, but not in Cape May. She mentioned the Icona in Avalon, but no night life there at that time of the year. Other options are the Icona in Wildwood Crest, Ocean Resort and Marqui de Lafayette in Cape May and LaMer, which is further out than The Grand. Mr. Grossi said that there was some direction given and let the planning committee discuss location further when it meets.

Mr. Tennant asked the members if there should be a section on the website addressing marijuana and the changing laws. Mr. Veneziani thought it was a good idea, but indicated that there were still no concrete answers on the subject. Mr. Tennant noted the challenges of working through the NJ court system and thought it would be a good idea to post the most recent developments to keep everyone aware. Discussion followed.

*NJSBA/NJASBO/NJASA 2022 Fall Conference*

The SPELL JIF will have an Exhibit Booth (#951) at the Fall Conference on October 24-26, 2022. Ms. Matro showed the tech cleaning cloth that would be the giveaway.

*NADSTEC/NCAEE/PPI-Model Code of Ethics for Educators*

Mr. Tennant will discuss sponsoring Joe Bollendorf as the Superintendent Representative to the NCAEE (estimated annual budget \$15,000).

Mr. Tennant advised that the PPI is all the certification officers from all 50 states that gather to discuss all certification matters. It's really all about the Model Code of Ethics for Educators. Some time back, Mr. Tennant reported that the National Council for the Advancement of Ethics for Educators was looking for a superintendent to be part of the council for that perspective. The SPELL had agreed to sponsor Scott McCartney, who at the time was at Moorestown. Mr. McCartney left Moorestown and advised that he was no longer interested to continue in that role because he was retiring. Mr. Tennant stated that nothing further was done, but he recently was re-acquainted with Mr. Bollendorf, who worked with Troy Hutchings to create the presentation held at the SPELL retreat. Mr. Tennant asked Mr. Bollendorf if he would be willing to be on that council if the SPELL supported him. Mr. Bollendorf is interested. Mr. Tennant thinks it a great idea because the value of having Mr. Bollendorf on the council becomes a

practical approach for the SPELL to incorporating the Model Code of Ethics for Educators into school districts. He stated that it will never happen unless a superintendent supports it. Support from the SPELL would mean annual attendance at their conference and a series of meetings over the year. He hasn't discussed payment but suggested a superintendent's wage per diem. The advantage to SPELL would be learning from him and support. If there is a need to speak with our members' superintendents, we have someone who can do that in Mr. Bollendorf.

Ms. Anaya asked how to get this information out there to other superintendents and boards. Mr. Tennant said he discussed with committee about having boots on the ground and how to figure out how to deliver this information out to the people who have been there. Mr. Tennant advised that there is money in the budget, he just needs a person. Mr. Tennant said he will work with Mr. Bollendorf on the details. Mr. Tennant advised that he is on the committee for NADSTEC and is sponsored by RPA as the 1 risk representative on this committee. Mr. Tennant is seeking direction from the Trustees. Mr. Tennant and Dr. Hutchings will be presenting Mr. Bollendorf to the committee. Mr. Tennant will come back to the SPELL for a motion when he has all of the details worked out. Mr. Grossi asked how to roll ethics out to the districts. Lengthy discussion followed. Mr. Tennant advised there are videos that can be sent to superintendents asking them to view. Mr. Grossi suggested a seminar during the summer for superintendents and principals providing view through the insurance lens. Trustees in favor of this idea.

#### *Cyber Safety Specialist*

##### ***a. Technical fortress, virtual safety training, cross-over to liability claims, website cybrary***

##### ***b. MFA and the Private Side of SPELLJIF.com***

Mr. Tennant explained that a virtual CISO would be like John Geitz is for the safety program, but for cyber. He had someone in mind, but subsequently that person decided not to retire. The question became how to hire those services from a private contractor, per handout outlining the role of a Cyber Safety Risk Management Services Consultant. The person in mind is retiring on March 31, 2023 and does not need to make \$250K/year. Mr. Tennant has a person for the role as SPELL consultant will develop programs for SPELL and be accessible for all districts requiring this person with budget of only \$100K. This individual comes from an educational background and understands our members and would be accessible only to the SPELL members. Mr. Hoffman advised funding is in the operating budget.

Motion by Mr. Wachter, second by Mr. Veneziani, to approve hiring a SPELL JIF Cyber Safety Risk Management Services Consultant. All in favor. Motion carried.

Mr. Kaz wanted to discuss changing the travel policy from providing receipts to GSA pricing. Discussion followed and it was decided to keep travel policy as it currently is. Mr. Wilkie advised that the current SPELL policy was approved by the Trustees back in 2015. It can be either way, but should be adopted and, if anything is questioned, an answer will have to be provided. Mr. Tennant advised that the JIF is formed under Title 18a, so it is a public entity. Discussion on raising the per diem for meals, etc. Mr. Wilkie asked the trustees to provide him with sample policies so that he can put something together to take action at the February meeting.

**VI. MISCELLANEOUS BUSINESS AND PUBLIC COMMENT**

The next meeting of the SPELL JIF is scheduled to be held on **Friday, February 10, 2023** at 1:00 p.m. at the RPA/Gallagher offices, 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053. Mr. Wilkie advised there is a direct conflict with Burlington County ASBO meeting so suggested moving meeting time back to 1:00 pm.

Motion by Mr. Colling, second by Mr. Kaz, to move the start time of the February 10, 2023 meeting to 1:00 pm. All in favor. Motion carried.

**VII. MOTION REQUESTED to adjourn the meeting**

*Motion* by Mr. Wachter, second by Mr. Colling, to adjourn the October 14, 2022 meeting of the SPELL JIF. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 11:12 a.m.

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