

MORRIS ESSEX INSURANCE GROUP

LUNCHEON MEETING

THURSDAY, OCTOBER 10, 2019

12:00 NOON

CAFFE NAVONA

(973-627-1606)

(DIRECTIONS ON LINE)

WWW.CAFFENAVONA.COM

The New Jersey Open Public Meetings Act was enacted to ensure the right of the public to have advance notice and to attend the meetings of public bodies at which any business affecting their interest is discussed or acted upon. In accordance with the provisions of the act, the Morris Essex Insurance Group approved this meeting date at its organization meeting of June, 2019.

RSVP IF YOU CANNOT ATTEND

MORRIS ESSEX INSURANCE GROUP

THURSDAY, OCTOBER 10, 2019

AGENDA

- I. Roll Call

- II. Approval of the June 13, 2019 Minutes
 - *MOTION TO APPROVE THE MINUTES OF JUNE 13, 2019*
MOVED:
SECOND:
VOTE:

- III. Treasurer's Report
 - A. Approval of the Treasurer's Report and Bills List
 - *MOTION TO APPROVE TREASURER'S REPORT FOR JUNE, JULY AUGUST, AND SEPTEMBER 2019 AND BILLS LIST*
MOVED:
SECOND:
VOTE:

- IV. Executive Director's Report
 - A. Workers Compensation, Paid and Reserved
 - B. Payroll Audit: 2018-2019 - MEIG Payroll Template (will be sent electronically)
 - ** Payroll Information Due on or before December 1, 2019
 - C. Meeting Dates Review for Conflicts:
 - Tuesday, December 10, 2019
 - Thursday, March 19, 2020
 - Thursday, June 11, 2020
 - D. Surplus Refunds History

MORRIS ESSEX INSURANCE GROUP

THURSDAY, OCTOBER 10, 2019

V. Professional Reports

A. Willis

1. Distribution of 2019-2020 Insured Policies
2. Review of Reductions/Enhancements of Coverage
3. Schedule of Insurance
4. Helpline for SBLL/Board Attorney Pre-Approval
5. Review of New Environmental/Mold Policy Offering

B. First MCO

Status Report

C. Attorney Report/John Tort, Esq. (If Any)

D. Inservco – Distribute Annual Claims Report

VI. Safety Report

A. Mike Halik, Chair

B. Mike Berta, Safety Consultant

- Safety Committee will be scheduling a meeting in October

VII. OLD Business

- Membership Renewals 2020

2019-2022

West Morris Reg.

Hanover Twsp.

Verona

Mine Hill

Roseland

Morris Co. School of Tech

2018-2021

Washington Twp

Dover

Mt. Lakes

Mt. Arlington BOE

Ed Services of Morris Co

2017-2020

Madison

West Essex Reg.

Glen Ridge

Mendham Twp.

N. Caldwell

Long Hill

- Cyber Training Discussion

VIII. New Business

Consideration to Add New Safe Schools – Module

- **MAP-21 Compliance**
- **School Bus Driver Training**
- **\$3,000 approx. to add this Module**

IX. Meeting Adjourned

MORRIS ESSEX INSURANCE GROUP

THURSDAY, JUNE 13, 2019

Re-Organization MINUTES

The June 13, 2019 Board of Trustees meeting of the Morris Essex Insurance Group was called to order 12:00 Noon, by the Chairperson, Vanessa Wolsky, at Café NaVona in Rockaway, NJ.

ROLL CALL OF TRUSTEES:

CHAIRPERSON

Vanessa Wolsky

HANOVER TWSP

PRESENT

VICE CHAIR

Cheryl Nardino

VERONA

PRESENT

SECRETARY

Michael Halik

NORTH CALDWELL

PRESENT

Susan Young

MCS of TECHNOLOGY

PRESENT

Doug Pechanec

WEST MORRIS REG

PRESENT

Catarina Bilotta

ED SERVICES OF MO CO

PRESENT

Liz George

WASHINGTON TWP

PRESENT

MEMBERS

CATHERINE JENISCH

DOVER BOARD

PRESENT

JAMES OLOBARDI

ROSELAND BOARD

PRESENT

BARBARA MURPHY

GLEN RIDGE BOARD

ABSENT

MELISSA KIDA

WEST ESSEX REGIONAL

PRESENT

CAROLINA RODRIGUEZ

MINE HILL BOARD

PRESENT

DONNA MOSNER

MENDHAM TWSP

PRESENT

TONYA FLOWERS

MT. ARLINGTON BOARD

PRESENT

RON SMITH

MT. LAKES BOARD

ABSENT

JULIE KOT

LONG HILL TWP BOARD

ABSENT

GARY LANE

MADISON BOARD

ABSENT

FUND PROFESSIONALS PRESENT

**EXECUTIVE DIRECTOR
TREASURER
INSERVCO
SAFETY
FIRST MCO
WILLIS
AUDITOR
ATTORNEY**

**Debra Ginetto
Jon Rheinhardt
Nancy Fowlkes
Michael Berta
Kelly Royce
John Moore
Absent
John Tort**

OTHERS PRESENT

None

Acceptance of the March 20, 2019 Minutes

- ***MOTION TO ACCEPT THE MINUTES OF March 20, 2019***
MOVED: Doug Pechanec
SECOND: Michael Halik
VOTE: Unanimous

Treasurer's Report

- ***MOTION TO ACCEPT THE TREASURER'S REPORT FOR MARCH THROUGH MAY 31, 2019 AND BILLS LIST***
MOVED: Doug Pechanec
SECOND: Catarina Bilotta
VOTE: Unanimous

2019 ReOrganization Meeting

Nominations for Trustees and Alternate for 2019-2020

Candidates:

- 1. Douglas Pechanec**
- 2. Liz George**
- 3. Cheryl Nardino**
- 4. Catarina Bilotta**
- 5. Vanessa Wolsky**
- 6. Cathy Jenisch**
- 7. Michael Halik**

- **Alternate Nominated: Donna Mosner**

Other Nominations: None

- **Motion to Accept (7) Incumbent Trustees and (1) Alternate, for July 1, 2019 through June 30, 2020**
MOVED: Sue Young
SECOND: Liz George
VOTE: Unanimous
- B. Officers for 2019 – 2020**
2nd Year of 2 Year Term:
Vanessa Wolsky, Chairperson
Cheryl Nardino, Vice Chairperson
Michael Halik, Secretary
- **Motion to accept Vanessa Wolsky, Chairperson, Cheryl Nardino, Vice Chairperson and Michael Halik, Secretary from July 1, 2019 through June 30, 2020.**
MOVED: Doug Pechanec
SECOND: Donna Mosner
VOTE: Unanimous
- C. Appointment of Fund Professionals and Service Contracts for 2019-2020**
Executive Director – Burton Agency Inc.
Treasurer – Jon Rheinhardt
Actuary – O’Neil Consulting Services
Auditor – Nisivoccia & Company
Safety – Aero Environmental
Claims Administrator – Inservco
Defense Attorney – John Tort, Esq.
First MCO (Network/Repricing & Case Management)
Safe Schools Safety Program
Chilton/Kinematics – Post Offer Medical Exams
- **Motion to Approve Renewal of Fund Professionals/Service Contracts 2019-2020 AS PER RESOLUTION IN AGENDA**
MOVED: Catarina Bilotta
SECOND: Doug Pechanec
VOTE: Unanimous
- D. 2019-2020 WC Assessments and Budget (to be distributed at the meeting)**
- E. 2019-2020 Insured Assessment (to be distributed at the meeting)**
- **Motion to Accept 2019 WC, Budget and Insured Assessments**
MOVED: Doug Pechanec
SECOND: Michael Halik
VOTE: Unanimous

- F. Adoption of Meeting Dates 2019-2020
- G. Adoption of the 2019 Cash Management & Investment Policy
- H. Adoption of 2019 Fiscal Management Plan
- I. Adoption of 2019 Risk Management Plan
- J. Adoption of 2019 Worker's Compensation Coverage Policy
 - Motion to Move F through J
 - MOVED: Catarina Bilotta
 - SECOND: Liz George
 - VOTE: Unanimous

Executive Director's Report

- A. Workers Compensation, Paid and Reserved Reviewed
- B. Return of Surplus Checks were distributed at meeting
- C. Year End Summary made part of the minutes

Willis/John Moore

- D. Review of Insured Program
- E. \$30 Million Excess Unshared Liability was put in place for Everyone in the All Lines Program
Coverage is available to all members

Safety Committee

- F. Michael Halik, Chair
- G. Michael Berta, Safety Consultant
- H. Safe Schools On-Line Program

Old Business

None

New Business

None

MOTION TO ADJOURN MEETING

MOTION:	Catarina Bilotta
SECOND:	Catherine Jenisch
VOTE:	UNANIMOUS

MEETING ADJOURNED: 1:30 PM

MEIG

2019 YEAR END SUMMARY

To: BUSINESS ADMINISTRATOR
From: Debra Ginetto, Executive Director
Date: June 13, 2019
Re: 2019 – 2020 WC / Insured

2019-2020 WC

WC Bureau Rates for 2019:

PROFESSIONAL RATES:	2018	2019	
	\$1.54	\$1.49	-3% (.05)
NON-PROFESSIONAL RATES:	\$10.61	\$10.76	+1.5% (.15)

Maximum weekly benefit went from \$903 to \$921 as of January 1, 2019.

Fund Increase for WC is less than 2% from last year.

Overall mod for Fund is .744 which is slightly higher than last year, .726

Washington Twp gets prize again for lowest mod: .497

With West Morris a close second: .498

We have provided a consistant 25% upfront Fund discount –

3% if you attend 3 of 4 meetings

Premium discount average of 10%

Average 38% discount

In addition Return of Surplus this year is: \$1,026,730

Self-Funded account – to assist with claims over \$300,000 is now up to \$195,306

2019 – 2020 INSURED FOR BOARDS THAT HAVE ALL LINES IN MEIG

It was recommended that you budget 5% across the board for all lines of insurance. Without the new \$30,000,000 Excess Liability the renewal for the Fund came in at 4.5% which included 1 BOE with an increase in property values.

All six BOE that All Lines in MEIG now have \$91,000,000 of Liability Coverage:

1. \$1,000,000 for Auto/General Liability/School Board Legal
2. \$10,000,000 Umbrella
3. \$30,000,000 Unshared Excess Liability
4. \$50,000,000 Shared

Fireman's Fund who writes the \$50,000,000 shared notified Willis that they would not sit on top of the \$11,000,000 anymore but only on \$25,000,000. It left me with a decision to make that everyone needed to have the \$30,000,000 unshared to avoid a gap in coverage.

Those BOE that have Cyber outside of the All Lines there was an increase of 2%. Voucher and spreadsheet included in folder

		MEIG													
		PAID & RESERVED TO DATE		September 30, 2019											
<u>DATE</u>	<u>PAID</u>	<u>RESERVE</u>	<u>RECOVERY</u>	<u>TOTAL</u>	<u>LOSS FUND</u>	<u>POTENTIAL RETURN</u>	<u>OPEN CLAIMS</u>	<u>CLOSED CLAIMS</u>	<u>TOTAL CLAIMS</u>						
*7/1/19-2020	\$ 15,159	\$ 83,579		\$ 98,738	\$ 2,067,283	\$ 1,968,545	23	5	28						
7/1/18-2019	\$ 405,851	\$ 181,744		\$ 587,595	\$ 2,044,574	\$ 1,456,979	18	172	190						
7/1/17-2018	\$ 592,249	\$ 413,031		\$ 1,005,280	\$ 1,986,538	\$ 991,258	11	181	192						
7/1/16-2017	\$ 635,720	\$ 272,589		\$ 908,319	\$ 1,981,757	\$ 1,073,438	3	176	179						
7/1/15-2016	\$ 589,733	\$ 62,761		\$ 652,494	\$ 2,061,739	\$ 1,409,245	3	177	180						
7/1/14-2015	\$ 541,487	\$ 326,857	\$ (16,666)	\$ 851,678	\$ 2,019,278	\$ 1,167,600	4	167	171						
7/1/13-2014	\$ 762,608	\$ 18,845	\$ (5,684)	\$ 775,759	\$ 2,025,807	\$ 1,250,048	2	210	212						
7/1/12-2013	\$ 602,934	\$ 47,702		\$ 650,636	\$ 2,030,242	\$ 1,379,606	1	233	234						
7/1/11-2012	\$ 656,523	\$ -		\$ 656,523	\$ 1,941,767	\$ 1,285,244	0	229	229						
			TOTAL 2017-2011	\$ 5,500,689	\$ 14,057,128	\$ 8,558,439									
				61% Potential Return											

*Total Claims 2018: 41 \$69,084

Are there any changes to CDL training requirements?

No, there is no change to the CDL written test requirement. Since the CDL test is difficult to pass and many new bus driver applicants drop out, districts are advised that applicants should still study for the CDL test and pass it before proceeding with the rest of their training.

How does School Bus Safety Company help districts with MAP-21 compliance?

- TRAINING: addressed by combining the School Bus Safety Company's Driver Training Course with the MAP-21 module
- TPR: the supplementary MAP-21 binder that will be shipped to the customer includes a form for the district to fill out and send to the FMCSA
- SMS: the supplementary MAP-21 binder that will be shipped to the customer includes an SMS how-to supplement

Simply put, this is the equation:

SBSC Drivers Training course + SBSC MAP-21 Module + MAP-21 Binder = COMPLIANCE

Are any resources available from SBSC?

An SMS poster is in the resources on the course launch page.

Are there additional requirements coming?

Yes. Each state is charged with creating an electronic notification system to enable districts to submit certification of training. This has been delayed until February 7, 2022.

What about state rules and regulations for school bus drivers?

These requirements supercede state regulations. Although states can require more, they cannot require less.

Is anyone exempt from these requirements?

In California, State Troopers provide the training to school bus drivers and, as such, California drivers are exempted from these MAP 21 requirements.



Course Library

We've partnered with the School Bus Safety Company, the **#1 provider of specialized school bus safety training**, to deliver their expert-authored courses online through our SafeSchools Training System. **Proven to reduce accidents by nearly 50%**, these courses include **key practices that every bus driver must know** to keep students safe! Courses may be purchased via the following bundles:

BULLYING PREVENTION	Author	Length
Bullying Prevention on the School Bus	School Bus Safety Company	52 mins

DRIVER TRAINING COURSE	Author	Length
Adverse Conditions	School Bus Safety Company	22 mins
Check Your Brakes	School Bus Safety Company	20 mins
Checking for Sleeping Children	School Bus Safety Company	15 mins
Danger Zones	School Bus Safety Company	25 mins
Distracted Driving	School Bus Safety Company	19 mins
Driver Fatigue	School Bus Safety Company	16 mins
Drugs & Alcohol	School Bus Safety Company	49 mins
Emergency Evacuations	School Bus Safety Company	12 mins
Extreme Student Behavior	School Bus Safety Company	21 mins
Intersections	School Bus Safety Company	27 mins
LLC Defensive Driving	School Bus Safety Company	31 mins
Meet the Bus	School Bus Safety Company	19 mins
Mirror Adjustment & Reference Points	School Bus Safety Company	14 mins
Mountain Driving	School Bus Safety Company	12 mins
Pedestrians & Cyclists	School Bus Safety Company	17 mins
Post Accident Procedures	School Bus Safety Company	9 mins
Power Line Safety	School Bus Safety Company	16 mins
Pre-Trip and Post-Trip Inspections	School Bus Safety Company	25 mins
Preparing Students to Learn	School Bus Safety Company	12 mins
Preventing Harassment	School Bus Safety Company	22 mins
Railroad Crossings	School Bus Safety Company	12 mins
Safe Backing	School Bus Safety Company	12 mins
Safe Bus Stops	School Bus Safety Company	19 mins
Safety Best Practices	School Bus Safety Company	47 mins
Student Management	School Bus Safety Company	29 mins

ENTRY LEVEL DRIVER TRAINING / MAP-21*

Entry Level Driver Training (ELDT)*	School Bus Safety Company	60 mins
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*This supplemental course paired with our Driver Training course and our new ancillary materials (Training Provider Register (TPR) and Safety Management System (SMS)) can help you comply with The Moving Ahead for Progress in the 21st Century Act (MAP-21). **Deadline is 2/7/2020.***

SPECIAL NEEDS

	Author	Length
Transporting Students with Special Needs (TSSN)	School Bus Safety Company	165 mins
TSSN 1: Legislation Overview	School Bus Safety Company	13 mins
TSSN 2: Transportation Challenges	School Bus Safety Company	22 mins
TSSN 3: Types of Special Needs	School Bus Safety Company	46 mins
TSSN 4: Lifts and Mobility Devices	School Bus Safety Company	32 mins
TSSN 5: Special Needs Securement	School Bus Safety Company	18 mins
TSSN 6: Emergency Evacuation	School Bus Safety Company	20 mins
TSSN 7: Balancing Needs on Mixed Buses	School Bus Safety Company	14 mins

Our Commercial Driver’s License training can help **prepare your drivers for the CDL written exam so they increase their odds of passing the first time!**

CDL TRAINING COURSE

	Author	Length
CDL 1: Rules and Vehicle Inspections	School Bus Safety Company	Interactive
CDL 2: Driving Safely (Part 1)	School Bus Safety Company	Interactive
CDL 3: Driving Safely (Part 2)	School Bus Safety Company	Interactive
CDL 4: Cargo and Hazardous Materials	School Bus Safety Company	Interactive
CDL 5: Transporting Passengers	School Bus Safety Company	Interactive
CDL 6: School Bus Endorsement	School Bus Safety Company	Interactive
CDL 7: Air Brakes	School Bus Safety Company	Interactive
CDL 8: Practice Tests	School Bus Safety Company	Interactive

Revised 8/5/19

The #1 Online Staff Training System Now Offers
the #1 School Bus Driver Training!

Scenario Learning has partnered with the **School Bus Safety Company**, the #1 resource for school bus driver training, to bring you specialized school bus safety training, now available online through the **SafeSchools Staff Training System!**

SafeSchools Training customers can upgrade their system to include the School Bus Safety Company's *Driver Training Course*, which includes 25 modules on important practices every bus driver should know to keep students safe.

Topics covered in the *Driver Training Course* include:

- Checking for Sleeping Children
- Danger Zones
- Driver Distractions
- LLLC Defensive Driving
- Safe Backing
- Safety Best Practices
- Student Management
- Plus, many more!

Now you can assign and track ALL your staff training in one convenient, easy-to-use system. You can even document group training completed offline, too. And best of all, we can have this bus driver training added to your SafeSchools Training System in just minutes.

How Do I Get Started?

Contact us at 1-800-434-0154 for pricing information or to take a free demonstration. We look forward to helping you with your school bus safety training needs!



100%
school-focused training by
school bus safety experts

25
modules on important
school bus safety topics

24/7
staff access makes
training convenient



Contact us to learn more today!

800.434.0154 / info@safeschools.com

The #1 Online Staff Training System Now Offers the #1 School Bus Driver Training!

Proven To Reduce Claims By Nearly 50%

Add specialized training from The School Bus Safety Company to the SafeSchools Training System. These engaging courses include key practices that every bus driver must know to keep your students safe.



Driver Training Course

This module contains 25 integrated courses that cover almost everything a school bus driver needs to know to do their job the right way, every time. Help your drivers reduce risk with this expert-authored training.



Bullying Prevention on the School Bus

This course will help your drivers understand the difference between conflict and bullying. Drivers will learn how to set the stage for a bully free bus, recognize bullying, and how to stop it to keep students safe.



Transporting Students with Special Needs

Safely and correctly transporting students with special needs can be challenging for drivers. This course addresses issues to help your drivers provide the most professional service possible.



Training for CDL Written Test

This module contains 8 interactive courses that can help drivers prepare for the challenging Commercial Driver's License (CDL) written test. Help your applicants pass the test the first time with this easy to understand training.

Ready to Get Started?

Contact us at 800.434.0154 for a free trial, to schedule a short demonstration or for special pricing. We look forward to helping you with all your staff training needs.



Contact us to learn more today!

800.434.0154 / info@safeschools.com

From: Kelly Turner <kturner@schoolbussafetyco.com>

To: brian.leukering@vectorsolutions.com <brian.leukering@vectorsolutions.com>

Subject: Resource Materials from SafeSchools and School Bus Safety Company

Date: Wed, Oct 2, 2019 8:52 am



Thank you for your online purchase the Driver Training Course and Map-21 Compliance Supplement from SafeSchools. You will be receiving a package from UPS with resources related to this purchase. Enclosed you'll find a binder containing resources that will enhance your online training experience. The following is included:

- **Classroom Trainer's Guide**
- **Behind the Wheel Guide**
- **Driver Study Guide**
- **MAP-21 ELDT Trainer's Guide**
- **Trainer Provider Registry Information (including checklist)**
- **Safety Management System Information (including Vision, Mission, Values Poster)**

Using this course will help you create a safer, more professional school bus driver and be compliant with new requirements from the FMCSA.

The study guides and all resource material are copyrighted. If you would like to order additional material related to your online courses, please go to our website at: www.schoolbussafetyco.com.

Also, feel free to reach out to your SafeSchools rep or Kelly Turner at the School Bus Safety Company at 866-275-7272.

Kelly Turner

Account Executive

kturner@schoolbussafetyco.com