



New Jersey School Boards Association Insurance Group

450 Veterans Drive
Burlington, New Jersey 08016
(609) 386-6060 • FAX (609) 386-8877
www.njsbaig.org

Board of Trustees Meeting of November 28, 2012 Membership Services Report

▪ RENEWAL BUSINESS

Atlantic City Board of Education	Package/Student Accident	\$701,927
D.U.E Season Charter	E&O	\$9,811
Marion P Thomas Charter School	Package/E&O, WC, SI	\$144,164
Trenton Community Charter	E&O	\$18,581
Union Beach Board of Education	Package	\$50,699

No lost or new business.

▪ DISTRICT, AGENT & PROSPECT VISITATIONS

Visits are light due to NJSBA Workshop and Tropical Storm Sandy.

October				Total
Visitation Overview				
Total Number of District Visits				15
Total Number of Agent Visits				4
Total Prospects District or Agent				0
<i>Total Member Service Visits</i>				20

▪ ATLANTIC CITY CONFERENCE/NJSBA/NJASBO/NJASA

The Conference has come and gone. Since then things have changed in New Jersey! I still wanted to provide a synopsis of the conference. The BOOTH at the conference had a steady flow of visitors. We had many staff member, brokers and business partners manning the booth at different times of the day. It's always wonderful to see our members stop by and chat. We get to meet the board members of various schools and talk to them about who we are and what we do for their districts. The PHOTO booth was a great way to get to know people on a personal level and to make people smile!

Our annual meeting and reception were again a success. Marty and the staff will meet shortly to develop ideas to get better attendance at the annual meeting. Our training sessions were not glitch free (sound issues) but they were done. We will also discuss ways to



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drum up attendance at these moving forward. We have two trainings under our belt and hope to provide these again at the upcoming Charter School Conference in April 2013.

Our dinner was a great success and a wonderful time for all who joined us. Thank you again for coming along!

Thank you to our wonderful event sponsors and business partners!

- **NJSBAIG GRANT PROGRAM**

MOCSSIF grant checks were prepared and were to be presented at a November meeting. Unfortunately, Tropical Storm Sandy had a different plan for us and we were unable to host the event. My staff is working with the sub fund administrator to plan a quick event to get the checks to the members. This should happen in early December. A regular meeting will be hosted on January 25, 2013.

- **NJSBAIG SUB FUND ADMINISTRATORS MEETING**

I am currently developing an agenda for our annual Sub Fund Administrators meeting to be held on January 9th 2013. Loss Control, Claims and Member Services meet with the administrators to review rates, budget factors, sub fund meeting agendas and any other issues or concerns they need us to address.

- **TROPICAL STORM SANDY UPDATE**

We began comminuting with the membership and brokers days before the storm hit. I have attached some of our articles for your review. After the storm we worked as best we could with limited cell service and no power to continue to communicate with the members and brokers. Loss control and Member Services went out to the most severely hit areas to offer assistance and assess the damages. We all worked together to get as much information over to claims and to help the members deal with the stress of the situations they were dealing with. We have a long way to go to get our schools and our towns back up and running. We will continue to stay in touch with the members and brokers.

- **NJSBAIG STAFF**

The NJSBAIG Staff helped me gather clothing, food and toiletries for some residents of Union Beach NJ. The family we helped has 4 small children and lost their home in the storm. They were very touched by our donations. They are having a rough time with this



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whole situation but bringing them some comfort did help! Thank you to the wonderful people at NJSBAIG!

Our underwriting software vendor NavRisk wanted to help. I asked them to send gift cards for various restaurants and stores. I have the gift cards with me at all times. When I am out I hand them to people I meet who have suffered during the storm.

Every little bit helps!

- **REINSURANCE**

We are heading off to London soon to meet with the reinsurers. Personally, having lived through the storm, living at the beach and working in the insurance industry I am very curious to hear their perspective on the storms effects on insurance rates. We will again do our best to explain to them how NJSBAIG works and the importance of keeping our rates stable for our membership.

Sincerely,

Lisa White

Lisa White, Member Services Manager
lwhite@njsbaig.org

New Storm Losses for Next Week!

As you know it is anticipated that we will get hit by the storm next week. Similar to what we did last year we want to advise you how we will handle new claims from this storm.

New losses can be called in, faxed or mailed to the following property appraisers who will give priority to any of our district losses.

They are:

North Jersey
RGA / Jerry Quartarolo
195 Route 46 West Suite 1
Totowa, NJ 07512
O - 973-256-1300
F - 973-256-1338
C - 201-304-3433

Central Jersey
Cervini Adjustment/ Michael or Justin Cervini
1735 Hooper Ave #2
Toms River, NJ 08753-8196
O - 732-255-5310
F - 732-255-5928
C - 732-773-5227

South Jersey
DPV Adjustment Services Inc. / Dan Vlahakis
Liberty Court Suite 300
260 Route 202-31
Flemington, NJ 08822
O - 908-782-4980
F - 908-782-9951
C - 908-500-1244

We encourage you to send your new loss report with as much info as possible via fax and include the coverage where possible. Our appraisers will take the information and handle the loss. This should prevent delays and make claim processing simpler. There is no need to report the loss to us if you reported it to one of the above property adjusters.

The **NJSBAIG** will continue to be available to accept any new losses from you. We do recommend you review our web site for telephone, fax numbers and e mail addresses. If you do send a first report to us we recommend it be sent to our first report of loss

address froj@njsbaig.org the claim cell emergency number is 609-369-0535. The office telephone is 609-386-6060.

We hope we do not get hit but if we do and your school districts sustain any kind of weather related loss we want to make sure we are there for them. If you have any questions please do not hesitate to call our Claim Manager, Louis Giannetto, at 609-386-6060 Ext 3011.

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More Hurricane Sandy Information

Flood Recovery Alert



The following recommendations were prepared by **The Hartford Steam Boiler Inspection and Insurance Company** to assist persons in flood affected areas who own or operate equipment and machinery. Please [click here](#) for more information.

QualCare Continues to Operate with Limited Power



Please be advised that **QualCare** is still without electricity but is working and taking calls with generator power. Their capacity and the number of employees are limited however. If you need to report a new WC loss, please continue to call QualCare, but please be patient. We are slowly receiving updates on WC claims. This could delay loss wage checks. Thank you!

Don't Forget to Report New Losses to Your Designated Property Appraisers

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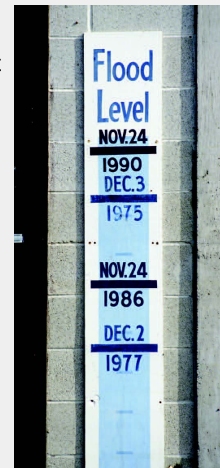
Flood Loss Prevention Plans

National Weather Service has predicted a Nor'easter could impact the Northeast US on Wednesday 11/7/12 with winds gusting to 55 mph, thus compounding the damages brought by Hurricane Sandy.

Therefore, we are recommending our clients do the following:

- (1) Clearly document their damages suffered in last week's storm with photographs, videos, and a written scope of damages.
- (2) Take reasonable measures to protect undamaged property.

Please [Click Here](#) for more important information.



Student Accident Claims

Bob McCloskey Insurance who handles Student Accident claims is still out of power. Rob is always available to us and our members via cell at 732-213-1094 or email at: robm@bobmccloskey.com.

If you have any questions, please let us know!

QualCare is Up and Running!

QualCare now has power! Please contact them to report any new WC loss. We thank you for your patience during this difficult time!



Post-Storm Environmental Recovery

In the aftermath of the recent serious storm activity, **ACE Environmental Risk** and ESIS have teamed together to help clients and brokers manage through the recovery period.

Please [Click Here](#) to view Recovery Practices & Solutions.



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Preparing for a Nor'Easter After the Hurricane

It has been a week since Hurricane Sandy affected the New Jersey and New York coastlines and it looks like we could be facing another storm. On Wednesday, a Nor'easter is potentially heading our way that may disrupt the same areas that are still in the process of getting back to normal. The combination of rain, wind and possibly snow may add insult to injury for the recovery process.

It is going to be more important than ever to prepare in advance for this storm. Below you will find guidelines to help you secure your facilities before a storm and safely manage losses and cleanup after. Preparation, planning and plan implementation are paramount for any organization with hurricane and storm exposures.

BEFORE THE STORM

- Review/update business continuity/disaster recovery plan.
- Identify key equipment, stock and supplies, and vital records that will need to be relocated or **moved to higher locations**
- Check the general condition of the building - specifically the roof covering, roof flashing and roof drains. Make all necessary repairs.
- Review procedures with your internal emergency response team to ensure all positions are filled and all members are properly trained.
- Order emergency supplies such as plywood for windows, mops, brooms, tarpaulins for key equipment, sandbags, etc.
- Assemble materials needed to secure outside and/or roof-mounted equipment such as cranes, signs, trailers and HVAC equipment.
- Monitor commercial TV, radio and/or internet web sites to keep abreast of weather conditions and issuance of watches and/or warnings.
- Test all generators, emergency lighting, UPS equipment and sump pumps to ensure proper operation.

IMPENDING STORM

- Implement business continuity/disaster recovery plan.
- Shut down operations in an orderly manner and in accordance with emergency shutdown procedures.
- Check all fire protection equipment such as sprinkler control valves and fire pumps.
- Fuel all fire pumps, generators, company vehicles and power equipment such as saws, etc.
- Install hurricane shutters or plywood over windows and doors.
- Cover computers, machinery and stock and supplies with tarpaulins.
- If possible, remove any equipment, finished goods and other items from the floor.
- Secure outside and/or roof-mounted equipment such as cranes, signs, trailers and HVAC equipment.

- If necessary, turn off utilities to reduce the possibility of a fire/explosion.
- Conduct final inspection of building and make emergency repairs.

AFTER THE STORM

- Secure the facility.
- Survey for damage. Take pictures of any damage to the buildings and their contents.
- Avoid loose or dangling power lines and report them to the local utility company, police or fire department.
- Before utilities are returned to service, check for gas leaks, look for electrical system damage and check for sewage and water line damage.
- Begin salvage operations as soon as possible.
- Clean debris from roofs and property if safe to do so.
- Use telephone only for emergency calls.
- Use pre-established property conservation programs such as sprinkler impairment procedures and cutting and welding permits when repairs commence.
- Stay tuned to local radio for information.
- Critique pre- and post-storm actions to identify strengths and weaknesses and make necessary modifications to prepare for the next emergency.

CONTACT

For further information please contact your Loss Control representative or you can reach us at 609-386-6060.

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Try it FREE today.

MOCSSIF

Safety Grant Check Distribution & Holiday Reception

Where: Shogun
1969 Route 34 • Wall, NJ 07719

When: Thursday, December 13
1:00 - 4:00 pm

**Stop by for 20 minutes
or stay all 3 hours!**

***NJSBAIG will have a claims
representative present to
address claims inquiries**



NJSBAIG
NEW JERSEY SCHOOL BOARDS
ASSOCIATION INSURANCE GROUP

***If you are unable to attend,
NJSBAIG will deliver your check
the following week.**