

**CENTRAL JERSEY JOINT INSURANCE FUND  
MEETING MINUTES  
November 21, 2016  
PISCATAWAY  
MUNICIPAL COMPLEX**

**MEETING OF THE EXECUTIVE COMMITTEE CALLED TO ORDER AT 2:00 P.M.  
OPEN PUBLIC MEETING STATEMENT READ INTO RECORD  
PLEDGE OF ALLEGIANCE**

**ROLL CALL OF THE 2016 EXECUTIVE COMMITTEE**

Robert Landolfi, Township of Woodbridge	Present
Joseph Criscuolo, Piscataway	Present
Robert Vornlocker, Township of Franklin	Present
Nancy Costa, Township of Hillsborough	Present
Daniel Frankel, Borough of Sayreville	Present
William Northgrave, Township of Edison	Present
Colleen Connolly, Borough of Belmar	Absent
Michael Gross, City of South Amboy	Present

**ALSO PRESENT:**

Jeremy Solomon, Bob Smith & Associates  
Richard Lorentzen, Treasurer  
Donna Setzer, Qual Lynx  
Robert Fox, Qual Lynx  
Tony Jones, Qual Lynx  
Amy Pieroni, North American Insurance Management  
Jay McManus, Acrisure  
Ilene Laursen, Conner Strong & Buckelew  
Dave McHale, JA Montgomery Risk Control  
Don Ruprecht, JA Montgomery Risk Control  
Joseph Hrubash, PERMA  
Bradford Stokes, PERMA  
Rachel Chwastek, PERMA

**MINUTES:** October 19, 2016 Minutes

**MOTION TO APPROVE MINUTES FOR OCTOBER 19, 2016**

Moved:	Commissioner Gross
Second:	Commissioner Vornlocker
Vote:	6 Ayes, 0 Nays, 1 Abstention

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR'S REPORT:**

**2017 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced a Budget for 2017 in the amount of \$13,214,515. There was decrease of \$17,392.00 on the MEL Premium since introduction, so the revised amount is \$13,197,123. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality. This was the Public Hearing on the Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2017 BUDGET**

Moved: Commissioner Gross  
Second: Commissioner Frankel  
Vote: 7 Ayes, 0 Nays

**MOTION TO CLOSE THE PUBLIC HEARING ON THE 2017 BUDGET**

Moved: Commissioner Frankel  
Second: Commissioner Gross  
Vote: 7 Ayes, 0 Nays

**MOTION TO ADOPT THE 2017 BUDGET & CERTIFY ASSESSMENTS**

Moved: Commissioner Northgrave  
Second: Commissioner Frankel  
Vote: 7 Ayes, 0 Nays

**Employment Practices Program:** Members had until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The Executive Director provided an update.

**Potential New Membership** – The Fund Office has quoted two potential new members; Carteret & Plainsboro. The marketing manager distributed the marketing report, reviewed it with the commission, asked the commissioners if they had any questions and then concluded her report.

**RCF Report:** The RCF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed was a copy of Commissioner Landolfi’s report.

**EJIF Report:** The EJIF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed was a copy of Commissioner Landolfi’s report. The EJIF also met on November 16<sup>th</sup> at the League.

**MEL Report:** The MEL met on October 19, 2016 at the Forsgate Country Club to introduce the 2017 Budget. Enclosed was a copy of Commissioner Landolfi’s report. The MEL also met on November 16<sup>th</sup> and adopted the 2017 Budget.

**Cyber Ad Hoc Committee** – The next meeting of the Cyber Security Task Force Committee will be on Tuesday, November 29<sup>th</sup> at 2 PM at Franklin Township’s Municipal Building, 475 Demott Lane, Somerset. Commissioner Criscuolo added that the individuals on this committee attended seminars at the league and time is of the essence and they’re hoping to have the program ready to roll out to all members sometime in February.

**League Magazine** – Enclosed are articles on cyber security that appeared in the October edition of the NJ League magazine written by Joseph Hrubash of Perma and by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

**December Meeting Cancellation** – Historically, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 26-15** authorizing this action is part of the agenda. However, a special meeting may be called if we have to act on new membership.

**MOTION TO ADOPT RESOLUTION 27-16 TO CANCEL DECEMBER MEETING**

Moved:	Commissioner Criscuolo
Second:	Commissioner Northgrave
Vote:	7 Ayes, 0 Nays

**Due Diligence Reports** – Included in the agenda were the pro forma reports for the Central JIF. The Central JIF has a surplus of almost \$4.0 million and a cash balance of over \$13 million. The expected loss ratio report, which shows how the fund is compared to the actuary’s targets, and all years are running better actuary’s expectations. The Fund’s loss time accident sits at 1.62.

**EPL/POL Resolution** – There was a discussion of the policy change and this was passed with the understanding that the policy wording, once complete, would be made available.

**MOTION TO APPROVE RESOLUTION 29-16 UPDATING THE EPL/POL POLICY EFFECTIVE 1/1/2017**

Moved:	Commissioner Northgrave
Second:	Commissioner Frankel
Vote:	7 Ayes, 0 Nays

The Executive Director then asked if there were any questions and concluded his report.

Reports Made Part of Minutes.

**TREASURER:** The Treasurer, Mr. Richard Lorentzen, presented the Bill’s List.

**RESOLUTION 28-16 NOVEMBER 2016 VOUCHER PAYMENTS**

2016	\$ 134,896.01
<b>TOTAL</b>	<b>\$ 134,896.01</b>

**MOTION TO ADOPT RESOLUTIONS 28-16 APPROVING THE NOVEMBER VOUCHER PAYMENT LISTS, AS SUBMITTED AND APPROVAL TO PAY DECEMBER'S BILLS TO BE RATIFIED AT JANUARY'S MEETING**

Moved: Commissioner Northgrave  
Second: Commissioner Frankel  
Roll Call Vote: 7 Ayes, 0 Nays

Voucher Lists, Treasurer Report & Investment Portfolio Reports Made Part of Minutes.

**Legislation Resolution:** The Executive Director advised the legislation resolutions supporting the senate and house bills from last month's meeting to widen the JIF investment opportunities has government support and appears to be well received.

**CLAIMS/ MANAGED CARE:**

**CLAIMS** – Bob Fox reported the Claims Committee reviewed the PAR's for October today. Claims Manager respectfully requested a motion to ratify the PAR's that were submitted to the Claims Committee today for October.

**PAYMENT AUTHORIZATION REQUESTS:** Executive Committee reviewed payment authorization requests presented by Claims Service in October. Claims Review Committee reviewed and recommended as submitted.

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS FOR OCTOBER CLAIMS PRESENTED IN EXECUTIVE SESSION BY QUAL-LYNX**

Moved: Commissioner Criscuolo  
Second: Commissioner Northgrave  
Roll Call Vote: 7 Ayes, 0 Nays

**MANAGED CARE:**

**CLAIMS** – Donna Setzer reported savings was at 69% with a network penetration of 99%. Ms. Setzer also reported on the savings below UCR was 71%.

**UNDERWRITING MANAGER**

**LIST OF CERTIFICATES ISSUED** – The Executive Director reported the list of Certificates issued was submitted showing 4 certificates issued 9/26/2016 through 10/25/2016.

List of Certificates made part of the minutes.

**MARKETING MANAGER:** – Nothing further.

**SAFETY DIRECTOR:** – Dave McHale advised the Safety Director’s report was included in the agenda. The report included a list of loss control activities for the month of October, the local MSI classes, and two Safety Director Bulletins on October is Fire Prevention Month and Leaf Collection Time: An Important Reminder. Mr. McHale advised the Central JIF ESC met prior the JIF Meeting and began the discussion about the Safety luncheon. He advised that Coach Bob Hurley from St. Anthony’s will be speaking at the Lunch. He asked if there were any questions and then concluded his report.

Michael Gross offered the Fund’s condolences to Dan Frankel and his family for the passing of his father.

**RISK MANAGERS:** NONE

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** The Chairman wished everyone happy and safe holidays.

**MOTION TO ADJOURN**

Moved:	Commissioner Gross
Second:	Commissioner Northgrave
Vote:	Unanimous

Meeting adjournment at 2:24 p.m.  
Prepared by Rachel Chwastek, Assisting Secretary for

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Daniel Frankel, Secretary

**RESOLUTION NO. 27-16**

**CENTRAL JERSEY JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING THE CANCELATION OF THE DECEMBER MEETING  
AND THE CONTINUANCE OF CONTRACTUAL PAYMENTS AND AUTHORIZATION  
FOR ALL PROFESSIONALS TO CONTINUE SERVICES UNTIL THE  
JANUARY 18, 2017 MEETING**

**WHEREAS**, the Central Jersey JIF has, in recent years, canceled its regular meeting schedule for the month of December; and

**WHEREAS**, by way of this resolution, the December 21, 2016 meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of December and January, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the January 18, 2017 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Central Jersey JIF.

**BE IT RESOLVED**, by the Commissioners of the Central Jersey Joint Insurance Fund as follows:

The regular scheduled meeting for December 21, 2016 is hereby canceled.

The Treasurer is authorized to make payment for all contracted services for December as same are usually paid for notwithstanding that there will not be a meeting in December to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the JIF will confirm their actions at the January 18, 2017 meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman, Vice Chairman or the Secretary of the Fund before that action is take by the professional.

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**ROBERT LANDOLFI, Chairman**

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**DANIEL FRANKEL, Secretary**

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**Date**

**RESOLUTION NO. 28-16**

**CENTRAL JERSEY JOINT INSURANCE FUND  
BILLS LIST – NOVEMBER 2016**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Central Jersey Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2016**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>001088</b>			
001088	QUAL-LYNX	MANAGED CARE FEE 11/2016	14,143.44
			<b>14,143.44</b>
<b>001089</b>			
001089	ACRISURE, LLC	MARKETING MANAGER FEE 11/2016	10,159.17
			<b>10,159.17</b>
<b>001090</b>			
001090	QUAL-LYNX	CLAIMS ADMIN - 11/2016	40,320.75
			<b>40,320.75</b>
<b>001091</b>			
001091	J. A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2016	10,321.13
			<b>10,321.13</b>
<b>001092</b>			
001092	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2016	4.88
001092	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2016	45,105.67
			<b>45,110.55</b>
<b>001093</b>			
001093	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 11/2016	2,698.58
			<b>2,698.58</b>
<b>001094</b>			
001094	CAPEHART & SCATCHARD, P.A.	LITIGATION MANAGEMENT - SEPT-NOV'16	5,000.00
			<b>5,000.00</b>
<b>001095</b>			
001095	NEWTECH SERVICES INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 11/16	75.00
			<b>75.00</b>
<b>001096</b>			
001096	RICHARD LORENTZEN	TREASURER FEE 11/2016	1,399.17
			<b>1,399.17</b>
<b>001097</b>			
001097	BOB SMITH & ASSOCIATES	LITIGATION MANAGEMENT - 10/2016	1,782.50
001097	BOB SMITH & ASSOCIATES	ATTORNEY FEE 10/2016	3,536.75
			<b>5,319.25</b>

**001098**

001098	CEDAR GROVE CAFE AGC LLC	FOOD SERVICES - 9/21/2016	232.33
			<b>232.33</b>
<b>001099</b>			
001099	HOME NEWS TRIBUNE	ACCT: 183802 - 11/16 - BUDGET HEARING	57.88
			<b>57.88</b>
<b>001100</b>			
001100	ALLSTATE INFORMATION MANAGEMNT	ACCT: 225 - ACT & STOR 10/31/16	29.38
001100	ALLSTATE INFORMATION MANAGEMNT	ACCT: 225 - ACT & STOR 9/30/16	29.38
			<b>58.76</b>
		Total Payments FY 2016	134,896.01

**TOTAL PAYMENTS ALL FUND YEARS \$ 134,896.01**

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**Chairperson**

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**Dated:**

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**Secretary**

**I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.**

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**Treasurer**