

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
January 21, 2015
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 2014 EXECUTIVE COMMITTEE

Robert Landolfi, Township of Woodbridge	Present
Christopher Marion, Old Bridge	Absent
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	Absent

ALSO PRESENT:

Richard Lorentzen, Treasurer
Donna Setzer, Qual Lynx
Robert Fox, Qual Lynx
Tony Jones, Qual Lynx
Kathy Kissane, Qual Lynx
John Barrecchia, Qual Lynx
Jay McManus, North American Insurance Management
Robin Racioppi, North American Insurance Management
Amy Pieroni, North American Insurance Management
David McHale, JA Montgomery Risk Control
Paul Shatkyvich, JA Montgomery Risk Control
Ilene Laursen, Conner Strong & Buckelew
Joseph Hrubash, Conner Strong & Buckelew
Ed Scioli, Conner Strong & Buckelew
David Grubb, Perma
Brad Stokes, Perma
Joen Ciannella, Perma
Rachel Chwastek, Perma

MINUTES: November 17, 2014 Open Minutes

MOTION TO APPROVE MINUTES FOR NOVEMBER 17, 2014

Moved:	Commissioner Criscuolo
Second:	Commissioner Northgrave
Vote:	Unanimous

CORRESPONDENCE: None

The Executive Director advised that before the meeting adjourned, he wanted to let everyone know that he has immensely enjoyed his time working with this particular fund, and as many of the members gathered from the agenda, he is stepping down as the Executive Director. Mr. Grubb advised that of JIFs around the state the Central Jersey JIF has been something special, particularly due to all the innovation. The group has addressed very difficult issues creatively and responsibly. Mr. Grubb advised he is passing the baton onto Joseph Hrubash, who has been involved in the organization for many years, and certainly a very capable individual. It has been a real honor and privilege to see Joseph Hrubash develop; and Brad Stokes as well, who is also moving up as a result of these changes. Mr. Grubb mentioned that Jim Kickham is semi-retiring however, Mr. Grubb is not retiring. He will be focusing on the MEL, staying with the Bergen JIF, continue his involvement in the safety programs and general mentoring and training. He thanked everyone in the fund and said it was real privilege to work with everyone in the fund and he will treasure this experience for the rest of his life.

Chairman Landolfi then asked that before Mr. Grubb steps aside as Executive Director he would like to say a few words. Chairman Landolfi stated that Dave Grubb and PERMA as an entity took the original Bergen JIFs and transformed it from a mom and pop, broker driven entity into what is effectively now a large insurance company, through systemization and structure. Chairman Landolfi thanked Mr. Grubb for all his hard work and welcomed Joseph Hrubash to his new position and stated he looks forward to working with him.

MOTION TO ADJOURN SINE DIE MEETING

Moved:	Commissioner Frankel
Second:	Commissioner Criscuolo
Vote:	Unanimous

REORGANIZATION

ELECTION OF CHAIRPERSON, VICE CHAIR, SECRETARY AND EXECUTIVE COMMITTEE

Mr. Joseph Hrubash, Executive Director, advised he is looking forward to working with the Commissioners and called the meeting to order.

ROLL CALL OF THE 2015 EXECUTIVE COMMITTEE

Robert Landolfi, Township of Woodbridge	Present
Christopher Marion, Old Bridge	Absent
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

MOTION TO NOMINATE ROBERT LANDOLFI TO SERVE AS CHAIRMAN FOR FUND YEAR 2014:

Moved:	Commissioner Frankel
Second:	Commissioner Gross

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTION OF ROBERT LANDOLFI AS CHAIRMAN FOR FUND YEAR 2015:

Moved:	Commissioner Frankel
Second:	Commissioner Gross
Vote:	Unanimous

MOTION TO NOMINATE CHRISTOPEHR MARION TO SERVE AS VICE-CHAIRMAN FOR FUND YEAR 2015:

Moved:	Commissioner Frankel
Second:	Commissioner Gross

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTION OF CHRISTOPHER MARION AS VICE-CHAIRMAN FOR FUND YEAR 2015:

Moved:	Commissioner Frankel
Second:	Commissioner Gross
Vote:	Unanimous

MOTION TO NOMINATE JOSEPH CRISCUOLO TO SERVE AS SECRETARY FOR FUND YEAR 2015:

Moved:	Commissioner Frankel
Second:	Commissioner Gross

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTION OF JOSPEH CRISCUOLO AS SECRETARY FOR FUND YEAR 2015:

Moved: Commissioner Frankel
Second: Commissioner Gross
Vote: Unanimous

MOTION TO ADOPT RESOLUTION 1-15 ELECTING ROBERT LANDOLFI AS CHAIRMAN, CHRISTOPHER MARION AS VICE CHAIRMAN AND JOSEPH CRISCUOLO AS SECRETARY

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

MOTION TO ADOPT RESOLUTION 2-15 APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

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

MOTION TO ADOPT RESOLUTIONS 3-15 THROUGH 8-15

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

Chairman Landolfi then advised committee appointments would not be made at this time. There will be emails distributed this week to discuss the committee appointments. There will, however, be one ad hoc committee to discuss the Safety Incentive Program. Joseph Criscuolo brought this issue to the table at the last meeting and has volunteered to serve on the committee. Chairman Landolfi has also volunteered to be part of the Safety Incentive Program committee and asked for another volunteer for the committee. He asked if anyone is interested please contact Joseph Criscuolo. Michael Gross volunteered for the committee. Joseph Criscuolo advised that he is interested in seeing quality improvement in the Safety Program. Chairman Landolfi asked Joseph Hrubash to schedule something for the ad hoc committee.

The Chair asked for the Executive Directors Reports:

EXECUTIVE DIRECTOR'S REPORT - Monthly report submitted to Fund Commissioners including Monthly Fast-track Accident Frequency, Fast-Track Financial report, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist. Joseph Hrubash mirrored Dave Grubb's comment that the JIF's Financials have improved; the surplus is just under \$2,000,000. Mr.

Hrubash also mentioned that for 2014 the fund is currently running just below 50% of anticipated for the loss time ratio and better than the 2013 year at this time. He mentioned that the JIF's Loss Time Frequency is 2.02, which is in the middle of the group and a slight improvement over 2013 and 2012.

Mr. Joseph Hrubash mentioned the reorganization resolutions were reviewed earlier in the meeting, and the Committee appointments will be organized via email in the upcoming weeks. Mr. Hrubash advised the reorganization meetings for the Residual Claims Fund, the EJIF and the MEL, therefore commissioners need to be appointed for each of those JIFs.

RESIDUAL CLAIMS FUND 2015 REORGANIZATION MEETING: The Residual Claims Fund's 2015 Reorganization meeting was held on January 7, 2015 at the Forsgate Country Club. A copy of Chairman Landolfi's report on the meeting was included in the agenda.

The Fund should confirm its 2015 representative to the Residual Claims Fund.

MOTION TO ELECT ROBERT LANDOLFI AS THE CENTRAL JERSEY JOINT INSURANCE FUND'S 2015 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND.

Moved:	Commissioner Frankel
Second:	Commissioner Criscuolo
Vote:	Unanimous

E-JIF 2015 REORGANIZATION MEETING: The E-JIF's 2015 Reorganization meeting was held on January 7, 2015 at the Forsgate Country Club. A copy of Chairman Landolfi's report on the meeting was included in the agenda.

The fund should confirm its 2015 representative to the Environmental Joint Insurance Fund.

MOTION TO ELECT ROBERT LANDOLFI AS THE CENTRAL JERSEY JOINT INSURANCE FUND'S 2015 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND.

Moved:	Commissioner Frankel
Second:	Commissioner Criscuolo
Vote:	Unanimous

MEL 2015 REORGANIZATION MEETING: The MEL's 2015 Reorganization meeting was held on January 7, 2015 at the Forsgate Country Club. A copy of Chairman Landolfi's report on the meeting was included in the agenda.

The Fund should confirm its 2015 representative to the MEL Joint Insurance Fund.

MOTION TO ELECT ROBERT LANDOLFI AS THE CENTRAL JERSEY JOINT INSURANCE FUND'S 2015 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND.

Moved: Commissioner Frankel
Second: Commissioner Criscuolo
Vote: Unanimous

Super Storm Sandy Scheduling Order – Included in the agenda was the Super Storm Sandy scheduling order that has been served by the Special Mediation Master, Judge Alexander Carver.

2015 1st Installment Billings - The Executive Director reported the first installment billings were mailed out last month and were due back by January 15th.

Elected Officials Training -The Executive Director reported this year, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official who completes the course by May 31. The Fund will be scheduling sessions in the coming months. The MEL is making available an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

Reports Made Part of Minutes.

Chairman Landolfi advised the Safety Director would report next.

SAFETY DIRECTOR:

MONTHLY REPORT: Report distributed and reviewed by Safety Director. Dave McHale reported included in the agenda packet is a list of loss control activities completed in the month of November and December, as well as the MEL Safety Institute training scheduled through March. Mr. McHale reported JA Montgomery recently distributed two safety director's communications, best practices for snow emergencies and managing slip and fall risks during the winter months. Mr. McHale advised that the Executive Safety Committee agreed upon March 3, 2015 for the Safety Breakfast at the Crowne Plaza in Monroe, NJ. Mr. McHale then thanked the JIF on behalf of JA Montgomery for their reappointment.

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

Report Made Part of Minutes.

TREASURER: The Treasurer, Mr. Richard Lorentzen, welcomed Joseph Hrubash to the Fund and advised they work together on the MEL. Mr. Lorentzen then wished Dave Grubb all the best and advised it had been a pleasure working with him all these years.

RESOLUTION 28-14 DECEMBER 2014 VOUCHER PAYMENTS

2014 \$890,786.47

RESOLUTION 9-15 JANUARY 2015 VOUCHER PAYMENTS

2014 \$ 868.62
2015 \$1,290,520.68

MOTION TO ADOPT RESOLUTIONS 28-14, and 9-15 APPROVING THE DECEMBER AND JANUARY VOUCHER PAYMENT LISTS, AS SUBMITTED:

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

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

CLAIMS/ MANAGED CARE:

CLAIMS – Claims Manager Kathy Kissane thanked Dave Grubb for all of his mentoring and then reviewed the Worker’s Comp Lost Time Ratio and the Subrogation Recovery Reports for November and December. Claims Manager reported the Claims Committee reviewed the PAR’s for January today and in December via conference call. Claims Manager respectfully requested a motion to ratify the PAR’s that were approved by the Claim Committee via conference call in December and the PAR’s that were submitted to the Claims Committee today for January. Ms. Kissane thanked the Committee for the reappointment for 2015. Ms. Kissane then introduced John Barrecchia, a new liability adjustor on Ms. Kissane’s team.

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

MOTION TO RATIFY DECEMBER CLAIMS APPROVE PAYMENT AUTHORIZATION REQUESTS FOR JANUARY 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 63% with a network penetration of 98%. Total injuries for 2014 were 565. Ms. Setzer also reported on the savings below UCR was 61%. Ms. Setzer thanked the Committee for the reappointment for 2015.

UNDERWRITING MANAGER

LIST OF CERTIFICATES ISSUED – Mr. Joseph Hrubash introduced Edward Scioli, the new Underwriting Manager. Mr. Scioli reported the list of Certificates issued was submitted for information showing 275 certificates issued.

List of Certificates made part of the minutes.

MARKETING MANAGER: – Marketing Manager thanked the commission for the reappointment of Reliance. He reintroduced Amy Pieroni and mentioned he is looking forward to new non-MEL applicants for the Central JIF.

RISK MANAGERS:

NONE

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

Joseph Criscuolo encouraged all of the Fund Commissioners to attend the Safety breakfast to show their appreciation for the employees who work on the safety committees.

Jeremy Solomon asked the Commissioners to complete their Oath of Office form.

MOTION TO ADJOURN

Moved:	Commissioner Costa
Second:	Commissioner Frankel
Vote:	Unanimous

Meeting adjournment at 2:33 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Joseph Criscuolo, Secretary