

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
November 16, 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 2015 EXECUTIVE COMMITTEE

Robert Landolfi, Township of Woodbridge	Present
Christopher Marion, Old Bridge	Present
Joseph Criscuolo, Piscataway	Present
Robert Vornlocker, Township of Franklin	Absent
Nancy Costa, Township of Hillsborough	Absent
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
Tony Jones, Qual Lynx
Kathy Kissane, Qual Lynx
Marge Guinane, Qual Lynx
Karen Hinkley, Qual Lynx
Donna Setzer, Qual Lynx
Amy Pieroni, North American Insurance Management
Jay McManus, North American Insurance Management
Francis Kelly, Business Governmental Insurance
David McHale, JA Montgomery Risk Control
Don Ruprecht, JA Montgomery Risk Control
Joseph Hrubash, PERMA
Brad Stokes, PERMA
Rachel Chwastek, PERMA

MINUTES: October 21, 2015 Open Minutes

MOTION TO APPROVE MINUTES FOR OCTOBER 21, 2015

Moved:	Commissioner Gross
Second:	Commissioner Northgrave
Vote:	6 Ayes, 0 Nays

CORRESPONDENCE: None.

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.

The Executive Director reported the Central Jersey JIF is running a surplus of over \$2,268,187. The expected loss ratio analysis notes the fund is running ahead of the actuary's projections in all years except 2011 and 2011 is now a closed year. Central sits third in the state for Loss Time Accident Frequency at 1.71 and 100% of our members are compliant with the EPL/POL Program.

2016 Budget – Executive Director reported at the October Fund Meeting, the Board of Fund Commissioners introduced a Budget for 2016 in the amount of \$14,526,142 – representing a 2.07% increase. The Budget has been advertised and sent to each member municipality per state statutes. This is the Public Hearing on the Budget.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2016 BUDGET

Moved:	Commissioner Criscuolo
Second:	Commissioner Northgrave
Vote:	6 Ayes, 0 Nays

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2016 BUDGET

Moved:	Commissioner Frankel
Second:	Commissioner Marion
Vote:	6 Ayes, 0 Nays

MOTION TO ADOPT THE 2016 BUDGET AND CERTIFY THE ASSESSMENTS

Moved:	Commissioner Northgrave
Second:	Commissioner Criscuolo
Vote:	6 Ayes, 0 Nays

Rules and Contracts Meeting – The Committee met on November 4th in Woodbridge and are recommending a change to the Fund's Risk Management Plan to accept initial medical treatment for police post incident health screening as workers compensation claims.

MOTION TO AMEND THE FUND'S PLAN OF RISK MANAGEMENT TO ACCEPT MEDICAL PAYMENTS FOR INITIAL TREATMENT FOR POLICE POST INCIDENT HEALTH SCREENING AS WC CLAIMS

Moved:	Commissioner Northgrave
Second:	Commissioner Marion
Vote:	6 Ayes, 0 Nays

Fund Banking Service & Asset Manager – As reported at last month’s meeting, the MEL issued a Request for Proposals for Banking and Asset Manager Services. The MEL Investment Committee made its recommendation to the Board. The Board accepted the Investment Committee recommendation to award the Banking contract to Investors Bank and the Asset Manager contract to Wilmington Trust.

Local Affiliated JIFs can participate in this program with the same terms. The applicable Resolution for the Central JIF was included in the agenda. The recommended change in banking and asset management services has been discussed with the Fund’s Treasurer.

MOTION TO APPROVE RESOLUTION 25-15 APPOINTING INVESTORS BANK AS THE FUND BANK AND WILMINGTON TRUST AS THE ASSET MANAGER

Moved:	Commissioner Gross
Second:	Commissioner Frankel
Vote:	6 Ayes, 0 Nays

EPL/POL Renewal – The Underwriting Manager has been negotiating the Public Officials/Employment Practices renewal for 2016. The incumbent, XL Insurance had indicated a 15% increase in the program whereas QBE North America quoted 5%. It is their recommendation that MEL Member JIFs move the EPL/POL Program to QBE North America. Summit Risk Services will remain the claims adjusters.

MOTION TO AUTHORIZE UNDERWRITING MANAGER TO MOVE THE EPL/POL COVERAGE TO QBE NORTH AMERICA

Moved:	Commissioner Frankel
Second:	Commissioner Gross
Vote:	6 Ayes, 0 Nays

Claims Sweep for Public Officials/Employment Practice Claims - It is imperative that any existing POL/EPL claims and/or facts or circumstances be reported to the current carrier prior to the policy’s expiration on December 31, 2015.

Appointment of Nominating Committee – The Chairman is appointed a Nominating Committee, Joseph Criscuolo and William Northgrave, to make recommendations for the 2016 Officers and Executive Board.

Property Appraisals Update – Asset Works has completed four members and is currently working on or has scheduled the remaining municipalities. All field work should be completed by end of November.

MEL Report - The MEL met on October 21, 2015 at the Forsgate Country Club to introduce the 2016 Budget. Enclosed in the agenda was a copy of Commissioner Landolfi’s report. The next meeting of the MEL will take place on Wednesday at 5:00PM at the AC Convention Center, Room 305.

E-JIF Report - The EJIF met on October 21, 2015 at the Forsgate Country Club and held a public hearing to review the proposed 2016 Budget. Enclosed in the agenda was a copy of Commissioner Landolfi's report on the meeting. The next meeting of the EJIF is Wednesday at 12 noon at the Sheraton Hotel in Atlantic City.

RCF Report - The RCF met on October 21, 2015 at the Forsgate Country Club and held a public hearing to adopt the amended 2015 Budget and the 2016 Budget. Enclosed in the agenda was a copy of Chairman Landolfi's report on the meeting.

Elected Officials Training: As a reminder, this years the elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials.

The sessions are scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Tuesday, November 17 at Caesars and Wednesday, November 18 at the Atlantic City Convention Center. This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

The Fund will also coordinate sessions after the holidays through the office's of Lori Dvorak. The on-line seminar will also be available.

Defibrillator Legislation Vetoed –Governor Christie has vetoed Assembly Bill No. 3500 that would have required all municipal and county recreation departments and nonprofit athletic leagues to make defibrillator (“AED”) available on site at every practice and athletic event played on public fields. This was discussed several meetings ago; it would have presented a real hardship on many of the members.

Membership Renewals – Old Bridge, Belmar, Hillsborough, South Amboy and Sayreville are scheduled to renew fund membership by January 1, 2015. Membership documents were mailed to those members in August. As of today, none of the documents have been returned. Perma will follow up the respective members.

Potential New Members – The Fund Office is in the process of presenting membership proposals to three potential new members. Monroe Twp. was presented a proposal; Hoboken and Highland Park will be presented shortly. If any of the municipalities accept our proposal, we will schedule a special meeting in December to seek approval.

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. However, this year with the rollout of the new SIP Program, the Central JIF will meet.

Reports Made Part of Minutes

TREASURER: Richard Lorentzen advised the JIF that the MEL and RCF are planning to move the accounts from TD to M&T Investors and Bankers. He will have more information for the fund in November.

RESOLUTION 27-15 NOVEMBER 2015 VOUCHER PAYMENTS

2015 \$228,953.52

MOTION TO ADOPT RESOLUTIONS 27-15 APPROVING THE NOVEMBER VOUCHER PAYMENT LISTS, AS SUBMITTED:

Moved: Commissioner Criscuolo
Second: Commissioner Marion
Roll Call Vote: 6 Ayes, 0 Nays

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

CLAIMS/ MANAGED CARE:

CLAIMS – Claims Manager Kathy Kissane introduced two WC adjustors, Marge Guinane and Karen Hinkley. She then reviewed the Worker’s Comp Lost Time Ratio and the Subrogation Recovery Reports for October. Claims Manager reported the Claims Committee reviewed the PAR’s for November today and the Claims Manager respectfully requested a motion to ratify the PAR’s that were approved by the Claim Committee today for November.

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

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

Moved: Commissioner Criscuolo
Second: Commissioner Gross
Roll Call Vote: 6 Ayes, 0 Nays

MANAGED CARE:

CLAIMS – Donna Setzer reported savings was at 54% with a network penetration of 94%. Ms. Setzer also reported on the savings below UCR was 59%.

UNDERWRITING MANAGER

LIST OF CERTIFICATES ISSUED – The Executive Director reported the list of Certificates issued was submitted showing 17 certificates issued 8/20/2015 – 9/23/2015.

List of Certificates made part of the minutes.

MARKETING MANAGER: – Amy Pieroni advised her office had prepared a handout updating the Commission on the reviewed applications of potential new members for 2016.

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 October, and information regarding the upcoming MSI Safety Training Programs. Included in the agenda was a safety bulletin – Leaf Collection Time...An Important Reminder and a Safety Director’s Alert regarding two crossing guards seriously injured while working at their posts. The Safety Director reported the executive safety committee met prior to the JIF meeting to review the new SIP Program which will launch 1/1/2016, and will be introduced and adopted at the next commission meeting.

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

Report Made Part of Minutes.

RISK MANAGERS: NONE
OLD BUSINESS: NONE
NEW BUSINESS: NONE
PUBLIC COMMENT: NONE

MOTION TO ADJOURN

Moved: Commissioner Northgrave
Second: Commissioner Marion
Vote: Unanimous

Meeting adjournment at 2:29 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Joseph Criscuolo, Secretary