

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
July 17, 2019
PISCATAWAY MUNICIPAL BUILDING, PISCATAWAY, NJ**

**MEETING OF THE EXECUTIVE COMMITTEE CALLED TO ORDER AT 11:00 A.M.
OPEN PUBLIC MEETING STATEMENT READ INTO RECORD**

ROLL CALL OF THE 2019 EXECUTIVE COMMITTEE

William Northgrave, Chairman, Township of Edison	Present
Daniel Frankel, Vice Chairman, Borough of Sayreville	Absent
Nancy Costa, Secretary, Township of Hillsborough	Present
Robert Vornlocker, Township of Franklin	Absent
Michael Gross, City of South Amboy	Present (<i>via telephone</i>)
Timothy Dacey, Piscataway	Present
John Bennett, Township of Woodbridge	Present
Edward Kirschenbaum, Borough of Belmar	Absent
Jay Muldoon, Borough of Metuchen	Absent
Marcia Karrow, Borough of Middlesex	Present

ALSO PRESENT:

Jeremy Solomon, Bob Smith & Associates
Richard Lorentzen, Treasurer
Donna Setzer, Qual Care
Kathy Kissane, Qual Lynx
Tony Jones, Qual Lynx
Jay McManus, NAIMC
Amy Pieroni, Acrisure
Patti Fahy, Acrisure
Lindsay Travali, Acrisure
Bob Gemmell, Brown & Brown
Paul Shives, JA Montgomery Risk Control
Don Ruprecht, JA Montgomery Risk Control
Ilene Laursen, Conner Strong & Buckelew
Joseph Hrubash, Perma
Brad Stokes, Perma
Dave Grubb, Perma
Joen Ciannella, Perma
Rachel Chwastek, Perma

CORRESPONDENCE: None.

MINUTES: June 19, 2019 Open Minutes

MOTION TO APPROVE MINUTES FOR JUNE 19, 2019

Moved: Commissioner Bennett
Second: Commissioner Dacey
Vote: 3 Ayes, 0 Nays, 3 Abstentions (Karrow, Northgrave, Costa)

EXECUTIVE DIRECTOR:

OPRA Request – Mr. David Grubb of PERMA advised they had received an OPRA request from a reporter. This is this reporter’s 4th request, the articles related to his first 3 requests were never published. Mr. Grubb distributed his letter in response and advised the Fund it contains the history of the JIFs and is a very informative read.

Chairman Northgrave advised he read the letter, he thought it was very well done.

Woodbridge Builders Risk - The fund office received notice that Woodbridge Township is seeking builders risk coverage for a building addition at 585 Main Street, with a total construction and soft cost of \$4,000,000. Work includes HVAC upgrades, fire suppression, locker room renovations and ADA assessable compliance. The estimated completion date is January 2020.

As per the fund’s policy & procedures, the Underwriter and Fund Office were notified of the construction. Once approved for coverage, there is an additional premium charge of \$3,466.00 calculated for the builders’ risk. (Amount is pro-rated to actual coverage start date)

MOTION TO APPROVE BUILDERS’ RISK COVERAGE AND TO CERTIFY AN ADDITIONAL ASSESSMENT OF \$3,466.00 TO WOODBRIDGE TWP.

Moved: Commissioner Dacey
Second: Commissioner Costa
Vote: 6 Ayes, 0 Nays

Membership Renewals: Two members are scheduled to renew fund membership and renewal documents have been sent out.

Risk Management Information/Operating System (RMIS) -Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2020 underwriting renewal during the month of July with a September 15th completion date.

MEL Cyber Task Force – Included in the agenda was a copy of July MEL Cyber Task Force regarding Government Cyber Attacks.

MEL Cyber Risk Management Program – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs’ policies with XL Caitlin carries a \$10,000 deductible.

To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in a deductible based reimbursement plan based on the member's level of compliance with minimum standards.

Members who meet certain Minimum Technical Standards (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included in the agenda were the certifications that need to be completed and returned to the Underwriting office.

Mr. Hrubash spoke with Piscataway's IT person and the cyber task force will be reconvened for September.

2019 Coverage Documents – The fund office has distributed the 2019 coverage documents to all Fund Commissioners and Risk Managers via email.

Audit Report and Actuary Valuation Report as of December 31, 2018 – The 2018 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

August Meeting Cancellation - Historically, the JIF has voted to cancel the August meeting, and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 20-19 authorizing this action is was included in the agenda.

MOTION TO APPROVE RESOLUTION 20-19 CANCELLING THE AUGUST MEETING

Moved:	Commissioner Bennett
Second:	Commissioner Costa
Vote:	6 Ayes, 0 Nays

Central JIF Monitoring Reports – The Executive Director reviewed the Fund's Pro Forma Monitoring Reports. As of 4/30/2019, the Central's surplus is at 7.9 million, a reduction of 1.4 in surplus, a direct effect of paying off the additional assessments. The fund is performing very well. The fund is running better than the actuary projection, except for 2019, which still has time to turn around. The LTAF report shows the Central JIF is 0.87, which is currently the second best LTAF for the PERMA MEL JIFs.

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 21-19 JULY 2019 VOUCHER PAYMENTS

2018	\$	1,022.40
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2019 \$ 626,341.28
 \$ **627,363.68**

**MOTION TO ADOPT RESOLUTIONS 21-19, APPROVING THE
VOUCHER PAYMENT LISTS, AS SUBMITTED:**

Moved: Commissioner Bennett
Second: Commissioner Costa
Vote: 6 Ayes, 0 Nays

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

CLAIMS/ MANAGED CARE:

CLAIMS – Kathy Kissane reported the Claims Committee reviewed the PAR’s for July today. She respectfully requested a motion to ratify the PAR’s that were approved by the Claim Committee today for July.

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

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

Moved: Commissioner Dacey
Second: Commissioner Costa
Roll Call Vote: 6 Ayes, 0 Nays

UNDERWRITING MANAGER – Ms. Chwastek advised 17 certificates were issued 5/22/2019 to 6/22/2019.

MANAGED CARE:

CLAIMS – Donna Setzer reported a total number 370 bills totaling \$297,666.64 came in, \$114,074.85 was paid yielding a savings of \$183,591.79 or 62% with a network penetration of 96%.

MARKETING MANAGER: – NONE.

List of Certificates made part of the minutes.

SAFETY DIRECTOR: – Paul Shives advised the Safety Director’s report was included in the agenda. The report included a list of loss control activities for the month of June and a list of MSI training through September. Mr. Shives advised the executive safety committee met prior the JIF meeting, it was well attended. Mr. Shives advised the date for compliance with the new CDL

regulations is fast approaching, please train and appoint your DER by January of 2020. Also there will be a new policy rolled out for the protection and safe treatment of minors, to be in compliance with the new statute. He asked if there were any questions and then concluded his report.

RISK MANAGERS: NONE

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Karrow advised Frank Rogers, who presented to the Borough last night, indicated most JIFs offer a one-time payment towards accreditation or percentage of the fees in consideration for police accreditation. Ms. Karrow would like this considered for next year. Mr. Hrubash suggested the Chairman add that the Rules and Contracts agenda for their next meeting. The Chairman agreed.

Mr. Hrubash commended Middlesex and Metuchen, the two newest members, for their representation at the Safety Meeting today. They added a lot of good discussion and new topics for consideration.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN

Moved:	Commissioner Dacey
Second:	Commissioner Bennett
Vote:	6 Ayes, 0 Nays

Meeting adjournment at 2:21 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Nancy Costa, Secretary