

**CENTRAL JERSEY JOINT INSURANCE FUND  
MEETING MINUTES  
September 18, 2019  
PISCATAWAY MUNICIPAL BUILDING, PISCATAWAY, NJ**

**MEETING OF THE EXECUTIVE COMMITTEE CALLED TO ORDER AT 2:00 P.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	Present
Nancy Costa, Secretary, Township of Hillsborough	Present
Robert Vornlocker, Township of Franklin	Absent
Michael Gross, City of South Amboy	Present
Timothy Dacey, Piscataway	Present
John Bennett, Township of Woodbridge	Present
Edward Kirschenbaum, Borough of Belmar	Absent
Jay Muldoon, Borough of Metuchen	Present
Marcia Karrow, Borough of Middlesex	Present

**ALSO PRESENT:**

Richard Lorentzen, Treasurer  
Lisa Gallo, Qual Care  
Kathy Kissane, Qual Lynx  
Tony Jones, Qual Lynx  
Jay McManus, NAIMC  
Amy Pieroni, Acrisure  
Lindsay Travali, Acrisure  
Dom Cinelli, Brown & Brown  
Paul Shives, JA Montgomery Risk Control  
Scott Thompson, JA Montgomery Risk Control  
Don Ruprecht, JA Montgomery Risk Control  
Ed Cooney, Conner Strong & Buckelew  
Ilene Laursen, Conner Strong & Buckelew  
Raven Williams, Township of Franklin  
Joseph Hrubash, Perma  
Brad Stokes, Perma  
Rachel Chwastek, Perma

**CORRESPONDENCE:** None.

**EXECUTIVE DIRECTOR:**

**RCF 2015 Fund Year Rollover** – The RCF board adopted a resolution accepting the transfer of member JIF’s Fund Year 2015. Enclosed in the agenda was Resolution 23-19 authorizing the transfer of the Central JIF’s 2015 claim liabilities to the Residual Claims Fund.

**MOTION TO APPROVE RESOLUTION 23-19 AUTHORIZING THE TRANSFER FOR THE CENTRAL JIF’S 2015 CLAIM LIABILITIES TO THE RESIDUAL CLAIM FUND**

Moved: Commissioner Bennett  
Second: Commissioner Costa  
Vote: 8 Ayes, 0 Nays

**RCF Report:** The RCF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Northgrave’s report was enclosed in the agenda. The Residual Claims Fund proposed 2020 Budget was introduced. The public hearing on the budget will be held on October 16, 2019 at 10:30 a.m. at Forsgate.

**EJIF Report:** The EJIF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Northgrave’s report was enclosed in the agenda. The 2020 budget was introduced and will be adopted at the October 16, 2019 meeting.

The Executive Director advised the EJIF is doing exceptionally well. The budget for 2020 will include a 2% decrease.

**MEL Report:** The MEL met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Northgrave’s report was enclosed in the agenda. The MEL’s 2020 budget introduction is scheduled for October 16<sup>th</sup> at Forsgate.

Commissioner Northgrave advised there was a town with a pending EPL claim, was asked by the MEL to include the carrier in any decisions related to a possible re-hire of the employee. The city did not, and they found themselves in a position where coverage was denied and the denial was sustained by the courts. Commissioner Northgrave cautioned all members to stay in touch with their carriers and counsel in the event of a claim or pending claim.

**2020 Renewal** - Members and Risk Managers received an email with a link to renewal worksheets to begin the 2020 underwriting renewal during the month of July with a September 15<sup>th</sup> completion date. The Risk Management Consultants and Perma are currently confirming data within the online database for accuracy toward completion of the 2020 renewal process and to begin the 2020 budget process.

**Renewal Resolutions** – Piscataway and Woodbridge have submitted their renewal documents. Edison will renew at the end of the year, they have their renewal documents.

**2020 Budget Introduction** – The Central JIF’s 2020 Budget introduction will be held at the October meeting. The Fund’s Rules & Contracts Committee will be meeting to review budget status and options.

**Cyber Task Force** – The Fund Office is in the process of reconvening the Cyber Task Force to discuss compliance with the minimal standards.

**Central Webpage** – NewTech hosts the Fund’s website, along with four other MEL affiliated JIFs. They are recommending updates, reflected in the attached proposal. We recommend that this item be sent to the Rules & Contracts Committee for review and recommendations.

**OPRA Request** – The MEL has received several extensive OPRA request from various news outlets. Included in the agenda was a cover letter that David Grubb sent to the Star Ledger overviews JIF history, processes and savings.

**MEL Pre-Renewal Memorandum** – Enclosed is the Underwriting Manager’s pre-renewal memorandum which includes key updates and summaries of renewal items.

The Underwriting Manager reviewed the memo with the Commissioners.

The Executive Director advised the paperwork regarding fireworks that the Underwriting Manager requires has protected the JIF members and is very important to the process.

**League Magazine Ad** – The latest in the series of “Power of Collaboration” ad appeared in the agenda. The brochure highlights the saving to taxpayers since its inception.

**Safety Expo** – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 27<sup>th</sup> at the Camden County Emergency Services Training Center in Blackwood. A registration packet has been sent to all members with additional information.

**NJ League of Municipalities Seminar** – The League has asked the JIF’s to help spread the word on its upcoming League Ethics Seminars scheduled for October. Many of the state issued certifications require CEU’s under the Ethics category, this seminar will help satisfy those requirements.

**Safety Lunch Venue** – The usual venue for the Central JIF Safety Luncheon is unavailable. The fund office is currently checking alternate venues.

Commissioner Gross advised he would check with the Sayreville Fire Academy for possible use for our luncheon.

**Central JIF Monitoring Reports** – The Executive Director reviewed the Fund’s Pro Forma Monitoring Reports. As of 6/30/2019, the Central’s surplus is at 7.6 million, a reduction of 1.2 in surplus, a direct effect of paying off the additional assessments. The LTAF report shows the Central JIF is 1.11.

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

Reports Made Part of Minutes.

**MINUTES:** July 17, 2019 Open Minutes

**MOTION TO APPROVE MINUTES FOR JULY 17, 2019**

Moved: Commissioner Bennett  
Second: Commissioner Dacey  
Vote: 8 Ayes, 0 Nays

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

**RESOLUTION 22-19 AUGUST 2019 VOUCHER PAYMENTS**

2018	\$	37,328.00
2019	\$	175,494.98
	\$	<b>212,822.98</b>

**RESOLUTION 24-19 SEPTEMBER 2019 VOUCHER PAYMENTS**

2018	\$	32.00
2019	\$	154,634.51
	\$	<b>154,666.57</b>

**MOTION TO ADOPT RESOLUTION 22-19, RATIFYING THE AUGUST VOUCHER PAYMENT LIST, AND ADOPT 24-19, THE SEPTEMBER VOUCHER PAYMENT LIST AS SUBMITTED:**

Moved: Commissioner Bennett  
Second: Commissioner Dacey  
Vote: 8 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 August today. She respectfully requested a motion to ratify the PAR’s that were approved by the Claim Committee today for August.

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

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

Moved: Commissioner Costa  
Second: Commissioner Karrow  
Roll Call Vote: 8 Ayes, 0 Nays

**UNDERWRITING MANAGER** – There were 11 certificates were issued 6/22/2019 to 7/22/2019 and 8 certificates were issued 7/22/2019 to 8/22/2019.

List of Certificates made part of the minutes.

**MANAGED CARE:**

**CLAIMS** – Lisa Gallo reported a total number 343 bills totaling \$374,933.32 came in, \$112,666.27 was paid yielding a savings of \$262,267.05 or 70% with a network penetration of 97%.

**MARKETING MANAGER:** – Amy Pieroni advised they have multiple inquiries for possible membership and will advise the Commissioners when appropriate.

**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 July and August. Mr. Shives advised there are two upcoming regional training events, the first on 10/4/2019 “Strain v. Resiliency..How to Combat Stress and Create a Healthier Life” and on 10/22/2019 “DER Training”. Each municipality should try to send two employees to DER training. Also included in the agenda were two Safety Director Bulletins, Water Spray Parks – Risk Control Best Practices and Blue Light Best Practices for Volunteer Emergency Responders. He asked if there were any questions and then concluded his report.

**RISK MANAGERS:** NONE

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN**

Moved: Commissioner Dacey

Second:  
Vote:

Commissioner Costa  
8 Ayes, 0 Nays

Meeting adjournment at 2:26 p.m.  
Prepared by Rachel Chwastek, Assisting Secretary for

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Nancy Costa, Secretary