

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
February 17, 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	Absent
Nancy Costa, Township of Hillsborough	Present
Daniel Frankel, Borough of Sayreville	Present
William Northgrave, Township of Edison	Absent
Colleen Connolly, Borough of Belmar	Absent
Michael Gross, City of South Amboy	Present

ALSO PRESENT:

Jeremy Solomon, Bob Smith & Associates
Richard Lorentzen, Treasurer
Raven Williams, Township of Franklin
Donna Setzer, Qual Lynx
Kathy Kissane, Qual Lynx
Amy Pieroni, North American Insurance Management
George Crosby, BGIA
Don Ruprecht, JA Montgomery Risk Control
Ilene Laursen, Conner Strong & Buckelew
Joseph Hrubash, Conner Strong & Buckelew
Brad Stokes, Perma
Robyn Walcoff, Perma
Rachel Chwastek, Perma

MINUTES: January 20, 2016 Minutes

MOTION TO APPROVE MINUTES FOR JANUARY 20, 2016

Moved:	Commissioner Gross
Second:	Commissioner Frankel
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR'S REPORT -

2016 PRIMA Conference – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Atlanta from June 5–8. Resolution 10-16 authorizing travel expense was included in the agenda.

MOTION TO ADOPT RESOLUTIONS 10-16

Moved: Commissioner Criscuolo
Second: Commissioner Gross
Vote: 5 Ayes, 0 Nays

2016 MEL Board of Fund Commissioners Retreat - The MEL Board of Fund Commissioners will hold a one-day retreat on February 19th at the Princeton Marriott at Forrestal in Princeton.

2016 MEL & MR HIF Educational Seminar – The 6th annual seminar is scheduled for Friday April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPP0 and QPA. There is no fee for employees and insurance producers associated with eh MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFS and HIFS. Included in the agenda was the registration form.

MEL Bulletin 16-01 – Enclosed in the agenda was MEL Bulletin 16-01 that listed all coverage bulletins for 2016. They are available on the MEL’s website at NJMEL.ORG

Employment Practices Program: There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL is in the final stages of revising the Model Personnel Manual. We will email all members when the updates have been posted to the MEL webpage – njmel.org.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. We are working with the Fund Attorney’s office to develop a schedule for these classes and will notify member towns once the dates are set.

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. A notice will be distributed to members once the classes are scheduled.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. We are working with the offices of Lori Dvorak to schedule seminars in the coming months. Please visit the MEL webpage for other scheduled classes – njmel.org. This course is also available on line. Enclosed in the agenda were the directions to take the class on line.

The first scheduled session is in Belmar on April 18.

Township of Old Bridge – With Old Bridge’s departure from the Fund, their Additional Assessment and Retro Premiums were due back to the fund. To date, we have received the additional assessment in the amount of \$657,391.28. It was mutually agreed that their Retro Premiums will be invoiced once the Actuary issues their 2015 reserve updates.

League Magazine: Enclosed in the agenda was the latest installment in the series of MEL advertisements to appear in the League magazine and covers the topic of Cyber Security. Each advertisement in the “Power of Collaboration” series highlights activities of the MEL and JIFs as well as people who have rendered significant service.

Cyber Liability Exclusion – The concerns raised by Commissioner Northgrave were discussed at MEL coverage committee who referred it to CSB general counsel and MEL technical writer for further review.

Property Appraisals – Appraisal reports are complete and under review by the Fund office. We will be forwarding the reports to the members Risk Managers within the next few weeks.

Committee Appointments – This was updated and distributed at the meeting.

Safety Incentive Program Resolutions – Safety Director provided an update during his report.

Cyber Ad Hoc Committee – Chairman Criscuolo will be scheduling a meeting for the Committee. Commissioner Vornlocker and Commissioner Frankel will also serve on the Committee.

Rules and Contracts Committee – Executive Director is in the process of scheduling a meeting to discuss a number of items including review of the JIF By laws and handling of stranded costs resulting from departed members.

Inclement Weather Procedure - As a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meeting(s), Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

Pro-Forma Monitoring Reports: 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 fund currently has a surplus of \$3,208,277. The claims activity reports the 2012 – 2015 years losses are running better than the actuary projected, and all JIF members are in full compliance with the EPL/POL Program.

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 11-16 FEBRUARY 2016 VOUCHER PAYMENTS

2015	\$ 14,550.81
2016	\$ 919,411.16

MOTION TO ADOPT RESOLUTIONS 10-16 APPROVING THE FEBRUARY VOUCHER PAYMENT LISTS, AS SUBMITTED:

Moved:	Commissioner Gross
Second:	Commissioner Frankel
Roll Call Vote:	5 Ayes, 0 Nays

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

CLAIMS/ MANAGED CARE:

CLAIMS – Claims Manager Kathy Kissane reported the Claims Committee reviewed the PAR's for February today. Claims Manager respectfully requested a motion to ratify the PAR's that were submitted to the Claims Committee today for February.

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

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS FOR FEBRUARY CLAIMS PRESENTED IN EXECUTIVE SESSION BY QUAL-LYNX AND RATIFY THE DECEMBER MEETING:

Moved:	Commissioner Frankel
Second:	Commissioner Costa
Roll Call Vote:	5 Ayes, 0 Nays

MANAGED CARE:

CLAIMS – Donna Setzer reported savings was at 66% with a network penetration of 97%. Ms. Setzer also reported on the savings below UCR was 70%. .

UNDERWRITING MANAGER

LIST OF CERTIFICATES ISSUED – The Executive Director reported the list of Certificates issued was submitted showing 1 certificate issued 12/19/2015 through 1/14/2016.

List of Certificates made part of the minutes.

SAFETY DIRECTOR: - David 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 January. He asked if there were any questions and then concluded his report.

MARKETING MANAGER: – NONE

RISK MANAGERS: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN

Moved:	Commissioner Gross
Second:	Commissioner Frankel
Vote:	Unanimous

Meeting adjournment at 2:27 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Daniel Frankel, Secretary

RESOLUTION NO. 10-16

CENTRAL JERSEY JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Central Jersey Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 5, 2016 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2016 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Central Jersey Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Central Jersey Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners of the Central Jersey Joint Insurance Fund.

RESOLUTION NO. 11-16

**CENTRAL JERSEY JOINT INSURANCE FUND
BILLS LIST – FEBRUARY 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 2015

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003453			
003453	SAYREVILLE BOROUGH	SAFETY INCENTIVE AWARD - 2015	2,000.00
			2,000.00
003454			
003454	BELMAR BOROUGH	SAFETY INCENTIVE AWARD - 2015	2,000.00
			2,000.00
003455			
003455	HILLSBOROUGH TOWNSHIP	SAFETY INCENTIVE AWARD - 2015	2,000.00
			2,000.00
003456			
003456	SOUTH AMBOY CITY	SAFETY INCENTIVE AWARD - 2015	500.00
			500.00
003457			
003457	WOODBRIIDGE TOWNSHIP	SAFETY INCENTIVE AWARD - 2015	2,000.00
			2,000.00
003458			
003458	PERMA RISK MANAGEMENT SERVICES	AATRIX E-FILING 2015 - 1099 MISC. FORMS	25.35
			25.35
003459			
003459	EDISON TOWNSHIP	SAFETY INCENTIVE AWARD - 2015	2,000.00
			2,000.00
003460			
003460	FRANKLIN TOWNSHIP	SAFETY INCENTIVE AWARD - 2015	2,000.00
			2,000.00
003461			
003461	PISCATAWAY TOWNSHIP	SAFETY INCENTIVE AWARD - 2015	2,000.00
			2,000.00
003462			
003462	ALLSTATE INFORMATION MANAGEMNT	ACCT: 255 - ACT & STOR - 12/31/15	25.46
			25.46

Total Payments FY 2015 14,550.81

FUND YEAR 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003463			
003463	QUAL-LYNX	MANAGED CARE FEE 02/2016	14,143.44

003463	QUAL-LYNX	MANAGED CARE FEE 01/2016 - OVERPAID	-1,423.91 12,719.53
003464			
003464	NEW JERSEY MUNICIPAL ENVIRON.	EJIF 1ST INSTALLEMENT 2016	183,790.85 183,790.85
003465			
003465	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 1OF2 INSTALL'16	2,700.00 2,700.00
003466			
003466	APEX INS SRVS c/oQBE SPECIALTY	VOLNTR EMERG SERV - 1 OF 2 INSTALL'16	1,596.00
003466	APEX INS SRVS c/oQBE SPECIALTY	POL & EPL 1 OF 2 INSTALLMENT 2016	574,218.00 575,814.00
003467			
003467	ACRISURE, LLC	MARKETING MANAGER FEE 02/2016	10,159.17
003467	ACRISURE, LLC	MARKETING MANAGER - 01/2016 - OVERPAID	-1,226.50 8,932.67
003468			
003468	QUAL-LYNX	CLAIMS ADMIN - 02/2016	40,320.75
003468	QUAL-LYNX	CLAIMS ADMIN - 01/2016 - OVERPAID	-4,197.25 36,123.50
003469			
003469	J. A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2016	10,321.13
003469	J. A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 01/2016 OVERPAID	-1,438.95 8,882.18
003470			
003470	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 01/2016	2.85
003470	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/16 - OVERPAID	-3,819.91
003470	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/2016	45,105.67 41,288.61
003471			
003471	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 02/2016	2,989.83
003471	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SRV 01/16 OVERPAID	-376.25 2,613.58
003472			
003472	CAPEHART & SCATCHARD, P.A.	LITIGATION MANAGEMENT - 02/2016	5,000.00 5,000.00
003473			
003473	NEWTECH SERVICES INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 02/16	75.00
003473	NEWTECH SERVICES INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 01/16	75.00 150.00
003474			
003474	RICHARD LORENTZEN	TREASURER FEE 02/2016	1,399.17
003474	RICHARD LORENTZEN	TREASURER FEE 01/2016 - OVERPAID	-195.08 1,204.09
003475			
003475	BOB SMITH & ASSOCIATES	LITIGATION MANAGEMENT - 01/2016	1,851.15
003475	BOB SMITH & ASSOCIATES	ATTORNEY FEE 01/2016	3,536.75 5,387.90
003476			
003476	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2016 - HILLSBOROUGH	17,766.50

003477			17,766.50
003477	ACRISURE, LLC	RMC FEE 1ST & 2ND QTR 2016 - SOUTH AMBOY	17,037.75
			17,037.75
		Total Payments FY 2016	919,411.16

TOTAL PAYMENTS ALL FUND YEARS \$ 933,961.97

SUPPLEMENTAL BILLS LIST

FUND YEAR 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003478			
003478	BUSINESS & GOVERNMENTAL	RMC FEE 1ST 2016 - BELMAR BOROUGH	18,920.93
			18,920.93

TOTAL PAYMENTS ALL FUND YEARS \$ 18,920.93