

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
November 19, 2018
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
PLEDGE OF ALLEGIANCE**

ROLL CALL OF THE 2018 EXECUTIVE COMMITTEE

William Northgrave, Chairman, Township of Edison	Present
Daniel Frankel, Vice Chairman, Borough of Sayreville	Present
Nancy Costa, Secretary, Township of Hillsborough	Absent
Robert Vornlocker, Township of Franklin	Absent
Michael Gross, City of South Amboy	Present
Timothy Dacey, Piscataway	Present
John Bennett, Township of Woodbridge	Absent
Colleen Connolly, Borough of Belmar	Absent

ALSO PRESENT:

Jeremy Solomon, Bob Smith & Associates
Richard Lorentzen, Treasurer
Raven Williams, Township of Franklin
Donna Setzer, Qual Lynx
Kathy Kissane, Qual Lynx
Tony Jones, Qual Lynx
Jay McManus, North American Insurance Management
Amy Pieroni, North American Insurance Management
Paul Shives, JA Montgomery Risk Control
Don Ruprecht, JA Montgomery Risk Control
Vincent Quatrone, JA Montgomery Risk Control
Ilene Laursen, Conner Strong & Buckelew
Ed Cooney, Conner Strong & Buckelew
Joseph Hrubash, Perma
Brad Stokes, Perma
Rachel Chwastek, Perma

MINUTES: October 17, 2018 Open Minutes

MOTION TO APPROVE MINUTES FOR OCTOBER 17, 2018

Moved:	Commissioner Gross
Second:	Commissioner Dacey

Vote: Unanimous

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR:

Rules & Contracts Committee – The Committee met to discuss the proposed allocation of the POL/EPL premium increase. As a result, there will be three options presented to the committee prior to the Executive Committee to develop a recommendation to allocate the 3% increase of \$32,978.00. The Committee also further discussed the feasibility of increasing the Fund’s limits for GL/AL/Law coverage via a “group aggregate excess liability program”. The underwriting manager has provided estimates to purchase this additional coverage. The Executive Director advised the Committee decided to issue a dividend of 50% of the cost for those members not at the higher limits to increase their coverage.

The Underwriting Manager reviewed the additional limit options with the Fund.

2019 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2019 in the amount of \$13,634,467. Since then, there was reduction of \$11,075 on the MEL Premium and the RCF, so the revised amount is \$13,621,392. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality. This is the Public Hearing on the proposed budget. Commissioner Northgrave advised he thought the slight cost was well worth the additional limits.

Motion to open the Public Hearing on the 2019 Budget

Moved: Commissioner Gross
Second: Commissioner Dacey
Vote: 4 Ayes, 0 Nays

Motion to close the Public Hearing on the 2019 Budget

Moved: Commissioner Frankel
Second: Commissioner Dacey
Vote: 4 Ayes, 0 Nays

Motion to adopt the Budget (2nd modified handout - 1.98% increase) and Certify Assessments

Moved: Commissioner Gross
Second: Commissioner Dacey
Vote: 4 Ayes, 0 Nays

2018/2019 Employment Practices Program: Members had until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and

offering training to non-supervisory personnel. Included in the agenda was the report on the checklists received to date.

Potential New Membership – The Executive Director’s office has received four applications for potential new members. The Executive Director advised three submissions are in the Central JIF area and Hoboken also submitted, which is outside the geographical area. The Executive Director suggested the fund review their submission and then decide on the geography issue once reviewed. The marketing manager advised she has spoken with the Risk Manager comparing their program to our program. Highland Park also submitted for potential membership.

Membership Renewals – The Fund has four members up for renewal at the end of this year. Renewal documentation were sent out to the members and risk managers in mid-August. To date, we have received Sayreville and Hillsborough. Commissioner Gross advised South Amboy’s had been approved, just waiting on a copy. Commissioner Northgrave advised the BA from Belmar would be in touch shortly.

Elected Officials Training: This year’s elected officials training program will focus on “Employment Practices for Governmental Officials”. Sessions will be scheduled after the New Year for JIF members; the on-line version will also be available.

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.

November Meeting Date – Historically, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 32-18 authorizing this action is part of the agenda. However, a special meeting may be called if we have to act on new membership.

Commissioner Northgrave suggested everyone keep that date open in case of a special meeting, but approve the resolution to cancel.

Motion to approve Resolution 32-18 Cancelling the December Meeting

Moved:	Commissioner Gross
Second:	Commissioner Dacey
Vote:	Unanimous

Central JIF Monitoring Reports – The Executive Director will review the Fund’s Pro Forma Monitoring Reports, included in the agenda. As of 9/30/2018, the Central’s surplus is \$8.3 million. The expected loss ratio is running ahead of actuary’s targets, except for the current year, which is not unusual for this time of year, and it correlates with the financial fast track. The Fund’s LTAF is 1.59, which is very good.

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 November Bill's Lists.

RESOLUTION 33-18 NOVEMBER 2018 VOUCHER PAYMENTS

2018 \$ 153,109.30

MOTION TO ADOPT RESOLUTION 33-18 APPROVING THE VOUCHER PAYMENT LISTS, AS SUBMITTED:

Moved:	Commissioner Gross
Second:	Commissioner Dacey
Vote:	Unanimous

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

CLAIMS/ MANAGED CARE:

CLAIMS – Kathy Kissane reported the Claims Committee reviewed the PARs for November today.

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 Gross
Second:	Commissioner Dacey
Vote:	4 Ayes, 0 Nays

MANAGED CARE:

CLAIMS – Donna Setzer reported a total number 334 bills totaling \$478,394.18 came in, \$118,531.59 was paid yielding a savings of \$359,862.59 or 75% with a network penetration of 97%.

UNDERWRITING MANAGER: The Underwriting Manager advised a memo will go out Friday and another in December regarding cyber issues. It being holiday shopping season, it's an easy target for all the hackers out there. Also, the TULA program is all coming back. That will be launched January 1st.

LIST OF CERTIFICATES ISSUED – There were 17 certificates issued for the Central JIF 9/21/2018 to 10/22/2018.

MARKETING MANAGER: The Marketing Manager advised she had nothing further to add to her report. She asked if there were any questions and then concluded her report.

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 October, including the ten lost control visits with members and safety committee meetings. There were also a regional training events in October, Risk Management Training for Police Command Staff. The Executive Safety Committee meeting was held today, prior to today's meeting. Four Safety Director's bulletins that had been issued were included in the agenda and five MEL library videos were utilized by the Fund. Mr. Shives 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 Gross
Second:	Commissioner Dacey
Vote:	Unanimous

Meeting adjournment at 2:19 p.m.
Prepared by Rachel Chwastek, Assisting Secretary for

Nancy Costa, Secretary