

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
JANUARY 15, 2014
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 2013 EXECUTIVE COMMITTEE

Robert Landolfi, Township of Woodbridge	Present
James White, Township of East Brunswick	Present
Robert Vornlocker Township of Franklin	Present
Nancy Costa, Township of Hillsborough	Present
William Stevens, Township of Edison	Absent
Joseph Criscuolo, Piscataway	Present
Christopher Marion, Old Bridge	Present
Colleen Connolly, Borough of Belmar	Absent
Daniel Frankel, Sayreville	Present
Michael Gross, South Amboy	Present

ALSO PRESENT:

Jeremy Solomon, Bob Smith & Associates
Jay McManus, North American Insurance Management
Donna Setzer, Qualcare
Robert Fox, Scibal
Kathy Kissane, Scibal
Tony Jones, Scibal
Ilene Laursen, Conner Strong
Len Gatto, JA Montgomery Risk Control
Gary Taffet, Reliance Insurance Group
Colleen Hale, Reliance insurance Group
Tom Fitzpatrick, Fairview Insurance
Maureen Ruane, Administrator Edison Township
Greg DerAsadourian, Business Governmental Insurance
Francis Kelly, Business Governmental Insurance
Joseph Hrubash, Conner Strong & Buckelew
David N. Grubb, Perma
Bradford Stokes, Perma
Karen Read, Perma
Joehn Ciannella, Perma
Tim Arch

MINUTES: November 18, 2013 Open Meeting Minutes.

MOTION TO APPROVE MINUTES FOR NOVEMBER 18, 2013

Moved:	Commissioner Marion
Second:	Commissioner Costa
Vote:	Unanimous

CORRESPONDENCE:

Executive Director said the Fund received a notification from Qual-Lynx concerning consolidations within their organization. Executive Director said they are required to notify us when something of this nature occurs.

PLAQUE PRESENTION TO JAMES WHITE:

Chairman Landolfi said East Brunswick had a higher self insured retention than the rest of our members and as a Commissioner James White did not always have to look at our Fund from the same viewpoint than the rest of us but he did, and that is much to his credit. He always came prepared, his voice was always well reasoned and it was always heard. James White always acted in the best interest of East Brunswick and to the best interest of individual members regardless of whether it was in a full committee or a sub committee. James White had twelve years of participation in the Central Jersey JIF and you were a strong voice and well reasoned voice and your presence will be missed. Chairman Landolfi said you will always be welcomed back both individually and as a municipality with open arms.

Chairman Landolfi presented Mr. White with a plaque from the Central Jersey Joint Insurance Fund. Mr. White said with the work we do here whether it be East Brunswick, the JIF, the MEL we should be much stronger and fight harder to send the message this isn't just an open checkbook, because it is not our money it is the residents money. Mr. White said he urges everyone when looking at the claims and saying should we fight, shouldn't we – I want you to hear my voice in the background saying fight it and take the hard line as much as you can. Mr. White applauds everyone for the hard work that they do and let's keep it up.

MOTION TO ADJOURN SINE DIE MEETING

Moved:	Commissioner Marion
Second:	Commissioner Frankel
Vote:	Unanimous

REORGANIZATION

ELECTION OF CHAIRPERSON, VICE CHAIR, SECRETARY AND EXECUTIVE COMMITTEE

Mr. David Grubb, Executive Director called the meeting to order.

ROLL CALL OF THE 2014 EXECUTIVE COMMITTEE

Robert Landolfi, Township of Woodbridge	Present
Robert Vornlocker, Twp of Franklin	Present
Joseph Criscuolo, Piscataway	Present
Nancy Costa, Township of Hillsborough	Present
William Northgrave, Township of Edison	Absent
Christopher Marion, Township of Old Bridge	Present
Colleen Connolly, Borough of Belmar	Absent
Dan Frankel, Sayreville	Present
Michael Gross, South Amboy	Present

MOTION TO NOMINATE ROBERT LANDOLFI TO SERVE AS CHAIRMAN FOR FUND YEAR 2014:

Moved:	Commissioner Costa
Second:	Commissioner Frankel

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTION OF ROBERT LANDOLFI AS CHAIRMAN FOR FUND YEAR 2014:

Moved:	Commissioner Frankel
Second:	Commissioner Costa
Vote:	Unanimous

MOTION TO NOMINATE CHRISTOPEHR MARION TO SERVE AS VICE-CHAIRMAN FOR FUND YEAR 2014:

Moved:	Commissioner Costa
Second:	Commissioner Frankel

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTION OF CHRISTOPHER MARION AS VICE-CHAIRMAN FOR FUND YEAR 2014:

Moved: Commissioner Frankel
Second: Commissioner Costa
Vote: Unanimous

MOTION TO NOMINATE JOSEPH CRISCUOLO TO SERVE AS SECRETARY FOR FUND YEAR 2014:

Moved: Commissioner Costa
Second: Commissioner Frankel

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTION OF JOSPEH CRISCUOLO AS SECRETARY FOR FUND YEAR 2014:

Moved: Commissioner Frankel
Second: Commissioner Costa
Vote: Unanimous

MOTION TO ADOPT RESOLUTION 1-14 ELECTING ROBERT LANDOLFI AS CHAIRMAN, CHRISTOPHER MARION AS VICE CHAIRMAN AND JOSEPH CRISCUOLO AS SECRETARY

Moved: Commissioner Frankel
Second: Commissioner Costa
Vote: 7 Ayes, 0 Nays

MOTION TO NOMINATE ROBERT VORNLOCKER, NANCY HAEBERLE, DANIEL FRANKEL AND WILLIAM NORTHGRAVE TO SERVE AS EXECUTIVE COMMITTEE MEMBERS AND, COLLEEN CONNOLLY, AND MICHAEL GROSS TO SERVE AS ALTERNATES

Moved: Commissioner Frankel
Second: Commissioner Costa

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS OF ROBERT VORNLOCKER, NANCY HAEBERLE, DANIEL FRANKEL AND WILLIAM NORTHGRAVE TO SERVE AS EXECUTIVE COMMITTEE MEMBERS AND, COLLEEN CONNOLLY, AND MICHAEL GROSS TO SERVE AS ALTERNATES

Moved: Commissioner Frankel
Second: Commissioner Costa
Vote: 7 Ayes, 0 Nays

Fund Attorney administered the oath and swore in the Commissioners.

The Executive Director read the Reorganization Resolutions as a consent agenda as follows:

Resolution No. 1-14 Certifying the Election of Officers

APPOINTMENTS

Resolution No. 2-14 Appointing Certain Professionals and Service Organizations

1. Perma Risk Management Services, (**PERMA**) is hereby appointed as **Administrator**; David N. Grubb is appointed as **Executive Director**, Bradford Stokes as **Account Manager**, and both as agent for process of service.
2. Jeremy Solomon, Esq. is hereby appointed as **Fund Attorney & Litigation Manager**.
3. Richard Lorentzen is hereby appointed as **Fund Treasurer**.
4. Hodulik and Morrison is hereby appointed as **Fund Auditor**.
5. Qual-Lynx is hereby appointed as the **Claims Service Agency**.
6. Qualcare is hereby appointed as the **Managed Care Organization**.
7. The Actuarial Advantage is hereby appointed as Actuary.
8. J A Montgomery Risk Control is hereby appointed for Loss Control Services.
9. Reliance Insurance Group is hereby appointed **Marketing Managers**.
10. TD Bank is hereby appointed as the **Asset Manager (contract term shall be one year with a 30-day cancellation clause)**.

11. John Geaney of Capehart & Scatchard is hereby appointed as **Worker's Compensation Litigation Manager**

12. Russo & Associates is hereby appointed Payroll Auditor.

Bradford Stokes said on page 7 Resolution 2-14 Appointing Certain Professional and Service Organizations there is a correct on item VII The Actuarial Advantage annual amount should be \$36,175.00

ORGANIZATIONAL RESOLUTIONS

Resolution No. 3-14 Establishing Public Meeting Procedures

The Fund Commissioners shall conduct Public Meetings at the Piscataway Township Municipal Building to conduct the official business of the FUND on the third Wednesday of every month at 2:00 p.m. for the with the exception of November which will be held on Monday, November 17, 2014.

The following is hereby designated the official newspaper (s) of the Fund: The Home New Tribute. In addition, the MEL's webpage is designated for official notices – www.njmel.org.

Resolution No. 4-14 Establishing a Fiscal Management Plan

The following financial institutions were declared as THE FUND's Official Depositories for 2014:

TD Bank (one year with a 30 day cancellation clause)
Those banks or institutions identified through the Governmental Unit
Depository Protection Act (GUDPA)
New Jersey Cash Management Plan
Wells Fargo Bank

Any bank authorized and licensed to do business in the State of New Jersey, within the guidelines of GUDPA (Governmental Unit Deposit Protection Account) and the State of New Jersey Cash Management Fund.

All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses shall be withdrawn from the Official named Depository by check, which shall bear the signatures of at least two of the following persons:

Chairman	Robert Landolfi
Vice Chairman	Christopher Marion
Secretary	Joseph Criscuolo
Treasurer	Richard Lorentzen
Fund Commissioner	Nancy Costa

Funds for claims payments shall be withdrawn from the official named depositories by check which shall bear the signatures of at least (2) of the following: with the exception of those checks in the amount of \$100,000 or more, in which instance, the Fund Treasurer, Chairwoman, and Secretary or designated Commissioner shall also be a signatory.

Ann L. Noble, Qual-Lynx
 Dave Ruber, Qual-Lynx
 Alice Lihou, Qual-Lynx
 Joy DiPatri, Qual-Lynx
 Janet Buggle, Qual-Lynx
 John McSorley, Qual-Lynx

The Fund also agrees to manage its fiscal affairs in accordance with the Cash Management and Investment Policy for 2014. The rate of interest assessed by the Fund for delinquent assessments shall be 10% per annum. Certifying and Approval Officer for all Fund expenses shall be the Fund's Executive Director and/or the Account Manager so designated by the Executive Director.

Resolution No 5-14 Establishing a Fund Records Program

Joseph Criscuolo, Fund Secretary as Custodian of Records to be kept and maintained at the Fund Office, 9 Campus Drive, Suite 16, Parsippany, NJ 07054

Bradford Stokes, Account Manager, for PERMA Risk Management Services is hereby designated as Assistant Fund Secretary.

The records of the Fund shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.

Each Fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request,

Records and files not required supporting current operations, but which must be retained, shall be stored in the record retention facility located at All State Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The Fund's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

Resolution No. 6-14 Appointing the 2014 Defense Panel

Resolution appointing firms to the Fund’s Defense Panel. All firms submitted qualifications and are hereby appointed on accordance with the fair and open process. The Resolution also set forth the following fee schedule:

Partners	\$150/hr
Associates	\$135/hr

Resolution No. 7-14 Establishing the 2014 Risk Management Plan

The 2014 Risk Management Plan was discussed by the Executive Director; changes in the Plan are highlighted. The Director added that the Fund’s Underwriter reviewed and confirmed that the Risk Management Plan is accurate. The Director credited the underwriter manager with the successful renewal negotiations with various reinsurers that was more favorably than expected.

Underwriting Manager said there are a few minor things that need to be worked out with the Property renewal. We may be coming back in the next few months with an amendment to the Risk Management Plan but as of today it is accurate.

Resolution 8-14 Compensation for Meeting Attendance

Each regular and alternate member of the Executive Committee of the Central Jersey Joint Insurance Fund shall receive \$150 per regular monthly Executive Committee Meeting attended by said member.

The Chairperson called for a Motion to adopt the following resolution:

- 1-14 Confirming Elections**
- 2-14 Appointing Certain Professionals and Service Organizations**
- 3-14 Establishing Public Meeting Procedures**
- 4-14 Establishing a Fiscal Management Plan**
- 5-14 Establishing a Fund Records Plan**
- 6-14 Appointing Approved Defense Counsel**
- 7-14 Establishing the 2014 Risk Management Plan**
- 8-14 Providing for Compensation for Meeting Attendance**

Moved:	Commissioner Marion
Second:	Commissioner Costa
Roll Call Vote:	7 Ayes, 0 Nays

Organizational Resolutions Nos.1-14 through 8-14 made part of January 15, 2014 Minutes.

COMMITTEE APPOINTMENTS - The Fund has four standing committees. The Executive Director directed everyone to page 3 of the agenda that listed the committees and a brief description of their charges.

Coverage Committee - This Committee is charged with the responsibility of evaluating potential exposures and determining whether a coverage or policy decision be made by the Fund.

Claims Review Committee - This Committee reviews claims presented for consideration of payment by the Fund Commissioners. It also develops and recommends claim cost containment programs.

Safety Committee - This Committee is charged with coordinating the activities of the Safety Director and the relationship of same with member municipalities; evaluating, analyzing, and reviewing the Fund's safety programs and providing recommendations to the Fund; and monitoring the Fund's Safety Incentive Program.

Rules and Contracts Committee - This Committee is charged with meeting at least once a year, with a mandatory meeting in September to review the scope and quality of professional services and provide recommendations to the Fund Commissioners on fees and providers.

The Current list of committee members is as follows:

Claims Review

Nancy Costa
Daniel Frankel
Joseph Criscuolo
David McHale
Len Gatto
All Risk Managers

Coverage

All Risk Managers

Rules and Contracts

Robert Landolfi
William Northgrave
Christopher Marion
Jay McManus

Safety
David McHale
Len Gatto
John Medina
Dennis Henry
Rich Resavy
Mike Campbell
James Hercek
Frank Speranza
Victor Stevens
Christopher Marion
All Risk Management Consultants

Chairman Landolfi asked that if any members would like to serve on a committee to please see him, otherwise the Committees would stand as submitted.

The Chair asked for the Executive Directors Reports:

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.

RESIDUAL CLAIMS FUND 2014 REORGANIZATION MEETING: The Residual Claims Fund's 2014 Reorganization meeting was held on January 2, 2014 at the Forsgate Country Club. A copy of Chairman Landolfi's report on the meeting was included in the agenda.

The Fund should confirm its 2014 representative to the Residual Claims Fund.

MOTION TO ELECT ROBERT LANDOLFI AS THE CENTRAL JERSEY JOINT INSURANCE FUND'S 2014 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND.

Moved:	Commissioner Marion
Second:	Commissioner Haberle
Vote:	Unanimous

E-JIF 2014 REORGANIZATION MEETING: The E-JIF's 2014 Reorganization meeting was held on January 2, 2014 at the Forsgate Country Club. A copy of Chairman Landolfi's report on the meeting was included in the agenda.

The fund should confirm its 2014 representative to the Environmental Joint Insurance Fund.

MOTION TO ELECT ROBERT LANDOLFI AS THE CENTRAL JERSEY JOINT INSURANCE FUND'S 2014 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND.

Moved: Commissioner Marion
Second: Commissioner Gross
Vote: Unanimous

MEL 2014 REORGANIZATION MEETING: The MEL's 2014 Reorganization meeting was held on January 2, 2014 at the Forsgate Country Club. A copy of Chairman Landolfi's report on the meeting was included in the agenda.

The Fund should confirm its 2014 representative to the MEL Joint Insurance Fund. Commissioner Landolfi said the MEL has decided to accept the quote for excess flood of \$25 million in excess of \$50 million annual aggregate which is an important step for the MEL to take given the losses that were incurred during Hurricane Sandy. Commissioner Landolfi said it is important to have this excess coverage should we have another catastrophic event like Hurricane Sandy and was it was a very good move.

MOTION TO ELECT ROBERT LANDOLFI AS THE CENTRAL JERSEY JOINT INSURANCE FUND'S 2014 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND.

Moved: Commissioner Marion
Second: Commissioner Gross
Vote: Unanimous

2014 1st Installment Billings - The Executive Director reported the first installment billings were mailed out last month and were due back by January 15th.

Elected Officials Training - The Executive Director reported this year, the MEL will reduce each member's 2014 liability claims premium by \$250 for each municipal elected official who completes the course by May 31. Several seminars have been conducted for members and the Fund will be scheduling others in the coming months. The MEL is making available an on-line training program for elected officials to earn the \$250 training credit. The Fund office will be sending out instructions on this training option.

Employment Practices Liability 2014/2015 Program – The Executive Director reported every two years, the MEL updates its Employment Practices Compliance Program, including the Model Personnel Manual and training programs. XL Insurance asked the MEL to continue this program noting its value in loss control.

In addition to the annual training provided to Elected Officials, the 2014/2015 EPL cycle will also include training for Managers/Supervisors and Police Chief command personnel..

Budget Amendment – The Executive Director said with East Brunswick leaving the Fund, we need to amend the 2014 Budget. The rules and Contracts Committee met last week and is recommending the amended budget that appears on page 51. Executive Director said since the amount of the amendment exceeds 5% we are required to take formal action and file it with the Department of Insurance the Department of Community Affairs. A motion to amend the budget would be in order.

MOTION TO AMEND THE 2014 BUDGET

Moved:	Commissioner Marion
Second:	Commissioner Criscuolo
Vote:	7 Ayes, 0 Nays

2014 Renewal Marketing Memorandum from the Underwriter – The Executive Director said an update is included on Page 52 on the renewal of the MEL’s excess and reinsurance program for 2014

Joseph Hrubash said as part of the marketing process of the excess flood we did a remodeling and our per occurrence limit of \$125 million is still sufficient to cover our probable maximum loss according to the remodel.

Cyber Liability Renewal – Higher Premiums Proposals – Executive Director said the Underwriter reports that there will be no increase in premiums for the renewal of cyber coverage for 2014. XL is offering higher limits per a Memorandum from the Underwriter on Page 56 of the agenda.

Joseph Hrubash said coverage for the cyber liability was bound effective 1/1/14 based upon the expiring terms and conditions with limits of \$1 million per claim and \$3 million annual aggregate, deductible of \$10,000 per claim, policy sub-limits \$500,000, with an annual premium of \$500 per member entity.

Mr. Hrubash said that XL has offered alternate quotes at higher limit and deductible options. Option 1- offers limit of liability of \$3 million each claim and \$6 million annual aggregate, deductible of \$10,000 each claim, policy sub-limits \$1 million, with an expiring premium of \$600 per member entity. Option 2 - offers limit of liability of \$5 million each claim and \$8 million annual aggregate, deductible of \$25,000 per claim, policy sub-limits of \$1.5 million, with an expiring premium of \$675.

**MOTION TO ACCEPT THE UNDERWRITING MANAGERS
RECOMMENDATION TO PURCHASE THE MAXIMUM LIMITS
AVAILABLE FOR CYBER LIABILITY**

Moved: Commissioner Marion
Second: Commissioner Criscuolo
Vote: 7 Ayes, 0 Nays

Executive Director said the 2014 MEL & MRHIF Educational Seminar will be held on April 11, 2014. A Notice was distributed to all members. In the afternoon session we will be outlining cyber liability. Mark Pfeiffer will be putting together a proposal to develop a comprehensive program for us that would include policies and procedures manuals for various different levels – for senior management, operational management and risk management. As well as various types of training programs including online seminars and live presentations. We are planning to launch this training effort some time in the fall. The cost of doing would be peanuts per town. This information will be outlined at the MEL & MRHIF Seminar including all of the various materials that will be launched in the fall.

Executive Director said on behalf of Jim Kickham and the entire organization we would like to thank the members for the reappointment and opportunity to serve the Central Jersey JIF

Reports Made Part of Minutes.

TREASURER:

RESOLUTION 30-13 DECEMBER 2013 VOUCHER PAYMENTS

2013	\$1,003,632.16
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RESOLUTION 9-14 JANUARY 2014 VOUCHER PAYMENTS

2013	\$ 12,824.13
2014	\$1,232,355.31

MOTION TO ADOPT RESOLUTIONS 30-13, and 9-14 APPROVING THE DECEMBER AND JANUARY VOUCHER PAYMENT LISTS, AS SUBMITTED:

Moved: Commissioner Marion
Second: Commissioner Costa
Roll Call Vote: 7 Ayes, 0 Nays

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

MANAGED CARE:

CLAIMS – Donna Setzer reported savings was at 63% with a network penetration of 96%. Total injuries for 2013 were 541. Ms. Setzer also reported on the savings below UCR was 52%. Ms. Setzer thanked the Committee for the reappointment for 2014.

Ms. Setzer said a few months ago we had discussions on Robert Wood Johnson ambulance participation. Ms. Setzer said after investigating this Qual Care relations has been attempting to get them in as a participating member and the refused numerous times. We are in negotiations now and will report back next month with outcome.

CLAIMS/ MANAGED CARE:

CLAIMS – Claims Manager Kathy Kissane reviewed the Worker's Comp Lost Time Ratio and the Subrogation Recovery Reports for November and December. Claims Manager reported the Claims Committee reviewed the PAR's for January today and in December via conference call. Claims Manager respectfully requested a motion to ratify the PAR's that were approved by the Claim Committee via conference call in December and the PAR's that were submitted to the Claims Committee today for January. Ms. Kissane thanked the Committee for the reappointment for 2014.

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

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST PRESENTED IN EXECUTIVE SESSION BY QUAL-LYNX:

Moved: Commissioner Marion
Second: Commissioner Criscuolo
Roll Call Vote: 7 Ayes, 0 Nays

Claims Manager thanked the Committee for the reappoint on behalf of the Qual-Lynx and all the adjusters that work on all of the lines of coverage.

UNDERWRITING MANAGER

LIST OF CERTIFICATES ISSUED - List of Certificates issued submitted for information.

Underwriting Manager said there is a Builder's Risk request for the Township of Woodbridge. There was an outline of this requested distributed to members. We would need a motion to approve this Builder's Risk and certify the additional assessment. Commissioner Landolfi said he would like to hold this request to verify the dollar amount of the construction project. Mr. Landolfi said they would have this information at the next meeting.

List of Certificates made part of the minutes.

SAFETY DIRECTOR:

MONTHLY REPORT: Report distributed and reviewed by Safety Director. Safety Director said the 2014 Fast Track to Safety classes are included in his report as well as Safety Director's Bulletin on Motor Vehicle Record Checks as well as the OSHA 300A forms and how they should be collected and posted and signed starting February 1st through April 30th.

Commissioner Frankel said he would like to give his personal thanks to Len Gatto for assisting with an issue in Sayreville and within 24 hours Mr. Gatto was in our offices helping to resolve the issues. Commissioner Frankel said the response we receive from our professionals is fantastic.

Claims Manager said if anyone needs information with workers comp claims our system can also generate the OSHA logs if anyone needs drafts of them to compare to the information that you have at the local level. Ms. Kissane said if anyone would like the information she can email it to them. The Committee said they would like the information sent to all members.

Report Made Part of Minutes.

MARKETING MANAGER: – Marketing Manager said congratulations to the new and returning commissioners for the upcoming year. Mr. Taffet thanked the Committee for their continued support for his firm. Mr. Taffet said they will be looking at some non MEL public entities for possibilities to join the JIF but if any members have any other towns that they interact with we certainly would not mind a lead or two in addition to those we are able to generate on our own.

RISK MANAGERS:

NONE

OLD BUSINESS:

NONE

NEW BUSINESS:

Commissioner Criscuolo said they are offering a defensive driving class on March 19, 2014. There is a minimum on the class but we do not have enough registered so we would like to open it up to members of the JIF. The class has been very advantageous and anyone that attends will receive a discount on their own auto policy.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN

Moved:	Commissioner Marion
Second:	Commissioner Criscuolo
Vote:	Unanimous

Meeting adjournment at 2:42 p.m.
Prepared by Karen A. Read, Assisting Secretary for

Joseph Criscuolo, Secretary