

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
JULY 16, 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 2014 EXECUTIVE COMMITTEE

Robert Landolfi, Township of Woodbridge	Present
Christopher Marion, Old Bridge	Present
Joseph Criscuolo, Piscataway	Present
Robert Vornlocker, Township of Franklin	Present
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	Absent

ALSO PRESENT:

Jeremy Solomon, Attorney
Richard Lorentzen, Treasurer
Donna Setzer, Qual Lynx
Tony Jones, Qual Lynx
Robert Fox, Qual Lynx
Caty Lamb, Qual Lynx
Lindsay Klein, Reliance Insurance Group
Ilene Laursen, Conner Strong & Buckelew
Jay McManus, North American Insurance Management
Robin Racioppi, North American Insurance Management
Greg DerAsadourian, Business Governmental Insurance
Tom Fitzpatrick, Fairview Insurance
Patti Fahy, North American Insurance Management
Joanne Hall, JA Montgomery Risk Control
Len Gatto, JA Montgomery Risk Control
Joseph Hrubash, Conner Strong & Buckelew
David Grubb, Perma
Brad Stokes, Perma
Karen Read, Perma
Joen Ciannella, Perma
Rachel Chwastek, Perma

MINUTES: June 18, 2014 Open Minutes.

MOTION TO APPROVE MINUTES FOR JUNE 18, 2014

Moved:	Commissioner Costa
Second:	Commissioner Vornlocker
Vote:	Unanimous

CORRESPONDENCE: None

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.

The Fast Track reporting was distributed separately from the Agenda. The Executive Director reported the fund is continuing to track very favorably. The last two years in particular are showing much improved results.

Amending the Plan of Risk Management – Last month the Underwriter reviewed changes to the property and cyber liability policies. The revised plan was distributed in June’s agenda. The Board felt it was appropriate to table the approval of the revised plan until after the Underwriters seminar presenting the 2014 property program and the reporting requirement changes that will be implemented for the 2015 property program. Chairman Landolfi said that the feedback he received regarding the seminar on the amended risk management plan with the underwriter, executive director and risk managers went very well. Chairman Landolfi said if there were no further questions a motion would be in order to approve Resolution 19-14

MOTION TO APPROVE RESOLUTION 19-14 AMENDING THE PLAN OF RISK MANAGEMENT

Moved:	Commissioner Marion
Second:	Commissioner Criscuolo
Vote:	6 Ayes, 0 Nays

2015 Renewal Applications – Online Underwriting Database – As previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Seminars were scheduled throughout the state to train Risk Management Consultants and Fund Commissioners on the new program.

This seminar was combined with the Underwriting Managers review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program. A session was before the meeting.

Underwriting Manager said there was a half hour training session held this morning and there were some questions, but at the end of the day once the Risk Managers log on the system and work with it everything should be fine.

Membership Renewals – The Executive Director reported that Old Bridge Township and Franklin Township are scheduled to renew fund membership by January 1, 2015. Membership documents will be mailed to those members within the next few weeks.

Super Storm Sandy Committee – The Executive Director reported a memorandum was passed out that was sent to all communities. The Executive Director reported that July 31st/August 1st is the deadline regarding the acceptance or denial flood claim payments. It's important the JIF move forward in this process.

Executive Director said in order for us to finalize everything sufficiently, so that people can make their applications to FEMA, we need to move the process forward. There are communities that have filed their forms and have received their offer. Those communities that accept the offer will receive their initial payment of 65% and ultimately the other 35% will come from FEMA or by an additional distribution. If a community does not accept or reject their flood claim offer it will be considered a rejection, at which time they will be scheduled for a mediation hearing. The mediator will attempt to work out a resolution between the carrier and the community on any outstanding issues. If that process fails it will move on to arbitration. Executive Director said the deadline for communities to respond is July 31st/August 1st unless they receive their proof of draft sometime in July in which case you will have 30 days from the date you receive it to make your response.

2014 Assessment/Second Installment – Statements of accounts for second installment billings were mailed out and were due back to the Treasurer no later than July 15, 2014.

Safety Expo – For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expos will be held on September 26th at the Camden County Emergency Services Training Center and November 7th at the Middlesex County Fire Academy. A notice was mailed to all members with additional information.

2014 Coverage Manuals - The fund office distributed the 2014 Coverage Manuals to all Fund Commissioners and Risk Managers via email.

Financial Disclosures - PERMA has provided all Fund Commissioners with the PIN needed to complete their Financial Disclosure filing for the Central JIF and sent follow-up emails with any commissioner that had not yet filed.

August Meeting Cancellation - Historically, the JIF had voted to cancel the August meeting and to process any necessary claim payments and professional fees for the month.

The Executive Director then asked for the following motion:

MOTION TO APPROVE RESOLUTION 21-14 CANCEL AUGUST MEETING AND PROCESS ANY NECESSARY CLAIM PAYMENTS AND PROFESSIONAL FEES

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

RFQs – The Executive Director reported that the RFQs had been received the previous day and there are three contested positions for the JIF; fund attorney, litigation management and managed care. The Executive Director reported that a meeting would be scheduled in the following weeks to review the RFQs. When reviewing the RFQ’s we follow the best practices as recommended by the auditor which includes the weighting of the criteria, each of the member of the committee will vote accordingly and recommendations are sent to the executive committee for approval. The Executive Director asked if there were any questions and then concluded his report.

Reports Made Part of Minutes.

TREASURER:

RESOLUTION 22-14 JULY 2014 VOUCHER PAYMENTS

2014	\$1,291,995.82
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MOTION TO ADOPT RESOLUTIONS 22-14 APPROVING THE JUNE VOUCHER PAYMENT LIST, CERTIFICATION OF CLAIMS PAYMENTS AND TREASURER’S REPORTS AS SUBMITTED:

Moved:	Commissioner Marion
Second:	Commissioner Frankel
Roll Call Vote:	6 Ayes, 0 Nays

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

CLAIMS SERVICE:

CLAIMS – Claims Manager Robert Fox reviewed the Worker’s Comp Lost Time Ratio and the Subrogation Recovery Reports for June. Claims Manager reported the Claims Committee reviewed the PAR’s for July today and the Claims Manager respectfully requested a motion to ratify the PAR’s that were approved by the Claim Committee.

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 REQUEST PRESENTED IN EXECUTIVE SESSION BY QUAL-LYNX:

Moved: Commissioner Marion
Second: Commissioner Costa
Roll Call Vote: 6 Ayes, 0 Nays, 1 Abstention –
Joseph Criscuolo on the Chen & Triolo matters

MANAGED CARE:

Donna Setzer reported savings was at 65% with a network penetration of 98%.

UNDERWRITING MANAGER:

LIST OF CERTIFICATES ISSUED – A list of Certificates issued was submitted for information showing 7 certificates issued.

List of Certificates made part of the minutes.

MARKETING MANAGER: Marketing Manager reported they have no report at this time.

SAFETY DIRECTOR:

MONTHLY REPORT: Report distributed and reviewed by Safety Director. Len Gatto reported included in the agenda packet is a list of loss control activities completed in June, as well as a list of the training programs available through September 2014. The Fast Track for Safety dates are a good opportunity for towns to get a multitude of training completed in one day. The next Fast Track will be on August 25, 2014 in Clementon.

Also included in the report is a Safety Director's Bulletin on Preventing Heat Related Illnesses and the 2015 MSI Class Request form along with a list of classes. The Safety Director asked if there were any questions and concluded his report.

Chairman Landolfi announced that this was Len Gatto's last meeting due to his retirement. He spoke about the start of safety practices in the JIF and thanked Len for his service with a gift certificate.

Joanne Hall of JA Montgomery then thanked the JIF for their continued support in their activities and an offer has been extended for a new safety director for the JIF.

Report Made Part of Minutes.

RISK MANAGERS: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN

Moved:	Commissioner Marion
Second:	Commissioner Costa
Vote:	Unanimous

Meeting adjournment at 2:19 p.m.
Prepared by Karen A. Read, Assisting Secretary for

Joseph Criscuolo, Secretary