

**CENTRAL JERSEY JOINT INSURANCE FUND
MEETING MINUTES
October 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 2014 EXECUTIVE COMMITTEE

Robert Landolfi, Township of Woodbridge	Present
Christopher Marion, Old Bridge	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	Present
Colleen Connolly, Borough of Belmar	Absent
Michael Gross, City of South Amboy	Present

ALSO PRESENT:

Jeremy Solomon, Attorney
Donna Setzer, Qual Lynx
Robert Fox, Qual Lynx
Tony Jones, Qual Lynx
Jay McManus, North American Insurance Management
Amy Pieroni, North American Insurance Management
Robin Racioppi, North American Insurance Management
Greg DerAsadourian, Business Governmental Insurance
Tom Fitzpatrick, Fairview Insurance
Paul Shatkyvich, JA Montgomery Risk Control
Joseph Hrubash, Conner Strong & Buckelew
David Grubb, Perma
Brad Stokes, Perma
Joeen Ciannella, Perma
Rachel Chwastek, Perma

MINUTES: September 17, 2014 Open Minutes.

MOTION TO APPROVE MINUTES FOR SEPTEMBER 17, 2014

Moved:	Commissioner Marion
Second:	Commissioner Northgrave
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 Executive Director reported the loss ratio of 37.41% is the best the fund has done in 9 months in the last decade, and is the best indication that the various changes that have been made in recent years are working.

2015 Budget – The Executive Director reported the Rules and Contracts Committee met on October 10th to review the proposed 2015 Budget. A copy of the Committee’s minutes along with the budget was sent to Fund Commissioners under separate cover. The proposed budget was discussed and introduced at the meeting. Excluding the POL/EPL premiums the fund’s budget increase is 2% for 2015. The POL/EPL policy which has been in place since 2011, was quoted at very favorable rates, and has not had an increase since its inception. XL, the POL/EPL provider came back this year requesting a 30% increase across the board on this line of coverage for all JIFs statewide. The increase was negotiated to 21% based on this fund’s loss history. This increase will be distributed across the fund at 10% for those members with a favorable loss history and a significantly higher rate for those members with an unfavorable loss history. Furthermore, any member may lower this premium by choosing higher deductibles, copays, etc. within the policy itself for the 2015 fund year.

MOTION TO INTRODUCE THE 2015 BUDGET AND SCHEDULE A PUBLIC HEARING AT 2:00PM ON MONDAY, NOVEMBER 17, 2014 AT THE PISCATAWAY MUNICIPAL BUILDING

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

2015 Renewal Applications – Online Underwriting Database – The Executive Director reported the new on-line underwriting database was launched the first week of August. The system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training sessions conducted in July, there were 3 webinars held after the logins were issued. Risk Management Consultants will be emailed Comparison Reports to confirm the data within PERMA’s records for accuracy toward completion of the 2015 Renewal Application process.

Membership Renewals – Old Bridge Township and Franklin Township are scheduled to renew fund membership by January 1, 2015. Membership documents have been mailed to those members.

Career Survival for Police Officers Seminar – At last months meeting, the Commissioners approved a course for police officers with one to five years of service. The brochure and registration information that will be sent out to all police departments is included. Two more sessions will be scheduled.

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 Expo will be held on November 7th at the Middlesex County Fire Academy. A notice was mailed to all members with additional information.

Elected Officials Training: This year’s elected officials training program will focus on Employment Practices. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 19, 2014. There will also be multiple sessions on Cyber Liability presented by Marc Pfeiffer from the Bloustein Local Government Research Center, Edward J. Bloustein School of Planning and Public Policy, Rutgers, The State University of New Jersey.

Commissioner Criscuolo mentioned that he is part of a managers group that meets monthly at Rutgers University in New Brunswick and this group includes Marc Pfeiffer. He encourages anyone that has any concerns or questions to attend this meeting and bounce ideas or relieve concerns within this group of managers. Commissioner Criscuolo will send an email regarding future meetings to the Commissioners.

November Meeting – November’s meeting will be held on **Monday**, November 17th at 2 PM to accommodate those attending the NJ League of Municipalities convention later that week.

Reports Made Part of Minutes.

TREASURER:

RESOLUTION 25-14 OCTOBER 2014 VOUCHER PAYMENTS

2013	\$1,787,599.00
2014	\$ 143,419.56

MOTION TO ADOPT RESOLUTIONS 25-14 APPROVING THE OCTOBER VOUCHER PAYMENT LISTS, CERTIFICATION OF CLAIMS PAYMENTS AND TREASURER’S REPORTS AS SUBMITTED:

Moved:	Commissioner Criscuolo
Second:	Commissioner Marion
Roll Call Vote:	7 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 September. Claims Manager reported the Claims Committee reviewed the PAR’s for October 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 October. Claims Review Committee reviewed and recommended as submitted.

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

Moved:	Commissioner Frankel
Second:	Commissioner Northgrave
Roll Call Vote:	7 Ayes, 0 Nays,

MANAGED CARE:

Donna Setzer reported for September was 58% savings with a network penetration of 96%.

UNDERWRITING MANAGER:

LIST OF CERTIFICATES ISSUED – Underwriting Manager reported the list of Certificates issued was submitted for information showing 13 certificates issued.

List of Certificates made part of the minutes.

MARKETING MANAGER: Marketing Manager reported there are three pending applications for the Central Jersey Joint Insurance Fund. He also formerly introduced Amy Pieroni as a new addition to the team.

SAFETY DIRECTOR:

MONTHLY REPORT: Report distributed and reviewed by Safety Director. Dave McHale reported included in the agenda packet is a list of loss control activities completed in the month of September, as well as the MEL Safety Institute training scheduled through December. Mr. McHale reported the Central JIF will be providing “Career Survival for Police Officers” presented by retired police Chief Keith Hummel. This training is for operational personnel with 1-5 years of service. The registration form was included in the Agenda packet, and Mr. McHale asked that the Commissioners please forward information to the Police Chiefs. Mr. McHale also reported that on October 7, 2014, a regional training on Emergency Preparedness, preparing

municipalities for physical and financial recovery after a disaster. It was well attended and an overall success.

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

Reports 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 2:22 p.m.

Prepared by Rachel Chwastek, Assisting Secretary for

Joseph Criscuolo, Secretary