

**CENTRAL JERSEY JOINT INSURANCE FUND  
MEETING MINUTES  
September 17, 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	Absent
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  
Raven E. Williams, Township of Franklin, HR Officer  
Ilene Laursen, Conner Strong & Buckelew  
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  
Karen Read, Perma  
Joen Ciannella, Perma  
Rachel Chwastek, Perma

**MINUTES:** July 16, 2014 Open Minutes.

**MOTION TO APPROVE MINUTES FOR JULY 16, 2014**

Moved:	Commissioner Marion
Second:	Commissioner Costa
Vote:	Unanimous

**CORRESPONDENCE:** None

**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 months of July and August. The Safety Director reported the MEL Safety Institute has extended its course request deadline until the end of September, the course request form and course catalog are included in the agenda. The Safety Director reported JA Montgomery will be hosting a regional training – Emergency Preparedness – Preparing our Municipality’s Physical and Financial Recovery at the Piscataway Complex on Tuesday, October 7, 2014. This training qualifies for CEUs. The Safety Director also requested funding for Police Liability Training in the 4<sup>th</sup> quarter. This training would be provided by retired Police Chief Keith Hummel, entitled “Career Survival for Police Officers”, which covers the legal aspects of enforcing the law, specifically for officers with 1-4 years in the department. The Safety Director requested funding for 6 of these courses at a cost of \$425 per class, with a not to exceed amount of \$4,000. Chairman Landolfi commented he had heard good things about the program and would advise the Board to approve this request.

**MOTION TO APPROVE FUNDING FOR POLICE LIABILITY TRAINING, NOT TO EXCEED \$4,000.00**

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

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

Reports Made Part of Minutes.

**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 is trending favorably in the past 8 months, compared to previous years.

**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. Members were asked to review their underwriting data by September 15.

**Rules and Contracts Committee** - The Committee met last week to discuss RFQ submissions and options for Old Bridge Township. A report was made at the meeting.

**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.

**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.

**Employment Practices Coverage:** - The Executive Director reported the policy is insured through Excel and this policy was placed with very favorable rates since its inception four year ago. There has been no increase in the rate during this time. The loss ratio is running higher than expected based on their actuary. For the renewal of the policy there will be an increase in rate, which will come as a basic increase in rate for all members as well as special focus on members who have an unfavorable claims history in regard to this line of coverage, possibly in the form of higher SIRs. There will be specific information regarding this line of coverage for the October meeting. Chairman Landolfi asked if this policy was on the MEL Level of Coverages and the Executive Director explained it’s negotiated on a state wide basis, but the policy holder is the individual JIF.

**Residual Claims Fund (RCF)** - The Residual Claims Fund met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Landolfi’s report on the meeting. The Residual Claims Fund amended 2014 Budget and the proposed 2015 Budget (copy attached) was introduced. The public hearing on the RCF budget will be held on October 15, 2014 10:30 a.m. at the Forsgate Country Club.

**EJIF** - The EJIF met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ;

enclosed is a copy of Commissioner Landolfi's report on the meeting. The attached budget was introduced and will be adopted at the October 15<sup>th</sup> meeting.

**MEL** - The MEL met on September 3, 2014 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Chairman Landolfi's report. The MEL's 2015 budget introduction is scheduled for October 15, 2014 at the Forsgate Country Club in Jamesburg NJ.

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

**Financial Disclosures** – The Division of Local Government Services has contacted the Fund office and asked us to follow up with any commissioner that had not yet completed their filing to advise them that the state will begin issuing fines to commissioners that do not complete their filing by August 29<sup>th</sup>. All but one Commissioner have completed their filings.

Reports Made Part of Minutes.

**TREASURER:**

**RESOLUTION 23-14 AUGUST 2014 VOUCHER PAYMENTS**

2013	\$ 43,937.24
2014	\$259,957.99

**RESOLUTION 24-14 SEPTEMBER 2014 VOUCHER PAYMENTS**

2014	\$149,862.63
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**MOTION TO ADOPT RESOLUTIONS 23-14 AND 24-14 APPROVING THE AUGUST AND SEPTEMBER VOUCHER PAYMENT LISTS, CERTIFICATION OF CLAIMS PAYMENTS AND TREASURER'S REPORTS AS SUBMITTED:**

Moved:	Commissioner Criscuolo
Second:	Commissioner Gross
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 July and August. Claims Manager reported the Claims Committee reviewed the PAR's for September 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 September. 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 Gross  
Roll Call Vote: 6 Ayes, 0 Nays,

**MANAGED CARE:**

Donna Setzer reported for July was 58% savings with a network penetration of 97% and for August was 62% savings with a network penetration of 98%.

**UNDERWRITING MANAGER:**

**LIST OF CERTIFICATES ISSUED** – Underwriting Manager reported the list of Certificates issued was submitted for information showing 14 certificates issued.

List of Certificates made part of the minutes.

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

**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 2:17 p.m.  
Prepared by Rachel Chwastek, Assisting Secretary for

Joseph Criscuolo, Secretary