

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND  
OPEN MINUTES  
AUGUST 26, 2015  
TOMS RIVER MUA  
10:30 AM**

Meeting of Executive Committee called to order by Brian Bigler, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE** – Chairman Bigler led Commissioners in the Pledge of Allegiance

**ROLL CALL OF 2015 EXECUTIVE COMMITTEE:**

Brian Bigler, Chairman	Secaucus MUA	Present
Michael Gianforte, Secretary	Two Rivers Water Reclamation Authority	Present
Tammy Fetherman	Lacey MUA	Present
Robert Fischer	Bayshore Regional SA	Present
Robert Burner	Cape May County MUA	Absent
Frank Pastena	North Bergen MUA	Present
Reno Wilkins	Plainfield Municipal Utilities Authority	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Bernard Rutkowski, Alt #1	Toms River MUA	Present
Justin Flancbaum, Alt #2	Lakewood MUA	Absent
Thomas Horn, Alt #3	Lambertville MUA	Absent
Richard Brand, Alt #4	East Windsor MUA	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Adm	Perma Risk Management <b>Cathleen Kiernan</b>
Attorney	Berry, Sahradnik, Kotzas & Benson, P.C. <b>Robert Budesa</b>
Claims Service	Qual-Lynx <b>Kathy Kissane</b>
Safety Director	JA Montgomery Risk Control <b>Robert Holwitt</b>
Managed Care	QualCare <b>Donna Setzer</b>
Underwriting Manager	Capacity Coverage <b>Jon Ziman</b>
Treasurer	<b>Stuart Neuhof</b>

**FUND COMMISSIONERS AND ALTERNATES PRESENT:**

Robert Maybury, Mt. Holly MUA  
Jim Diaz, Jackson Township MUA

**ALSO PRESENT:**

Michael Avalone, Conner Strong & Buckelew  
Charles Casagrande, Danskin Insurance Agency  
Amy Pieroni, NAIMC  
Kathy Young, Alamo Insurance  
Dominic Cinelli Brown & Brown  
Tom Fitzpatrick, Fairview Insurance  
Bradford Stokes, PERMA Risk Management  
Karen A. Read, PERMA Risk Management

**APPROVAL OF MINUTES:** July 22, 2015 Open and Closed Minutes.

**MOTION TO APPROVE JULY 22, 2015 OPEN AND CLOSED MINUTES.**

Moved:	Commissioner Gianforte
Second:	Commissioner Pastena
Roll Call Vote:	7 Ayes, 0 Nays

**CORRESPONDENCE:** None

**REPORTS:**

**EXECUTIVE DIRECTOR'S REPORT:** Monthly report submitted to Executive Committee including monthly Fast-track Accident Frequency, Fast-track financial report, Claim Activity Report, Claims Management Exception Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and Monthly and Annual Regulatory Checklist. Executive Director said as of June 30, 2015 the Financial Fast Tracks shows the statutory surplus stands at \$6.2 million representing an increase \$383,000 since May. All Fund years are in a positive position. The Expected Loss Ratios as of July 30, 2015 shows all years - with the exception of 2015 - are less than where actuarial targets and 2015 Fund Year is only slightly above. Executive Director said the Lost Time Accident Frequency through July 31<sup>st</sup> indicates that 60 members have gone for half a year without a lost time accident.

EPL Program - The MEL sub-committee is scheduled to meet to begin its review of changes for the Employee Personnel Manuals; at this time it looks like only two or three changes that will be introduced in or about October 2015. The deadline to complete the changes will be December, 2016. In response to Chairman Bigler, Executive Director said we will post the changes on the MEL webpage with five or six different versions and one of them will have tracked changes so you can see what was removed and added.

**2016 RENEWAL ONLINE UNDERWRITING DATABASE** – Executive Director said Fund Commissioners and Risk Managers received an email announcing the beginning of the 2016 underwriting renewal process. Deadline to complete review of on-line underwriting data including the questionnaires is September 1, 2015. Executive Director said Perma will be reviewing the property schedules for the NJUA JIF due to the fact that when Exigis migrated the information from AssetWorks into the database they picked up the wrong column. We will be comparing the data during the month of September and have the information updated.

**2016 MEMBERSHIP RENEWALS** – Attached is a list of members scheduled to renew Fund membership by January 2016. Membership renewal documents were distributed to members in early August. Executive Director said we will need to have those 15 member commitments by October 1, 2015.

**SAFETY EXPO** – Executive Director said 2015 is the 23<sup>rd</sup> NJUA Safety Expo. The second of 2 Expos is scheduled for September 25<sup>th</sup> at the Camden County Emergency Training Center. Registration information was emailed to all member authorities – another copy is enclosed. To date, 85 employees have been enrolled, represented 17 members. Enrollment is still open if you are interested in attending.

**TREASURER:**

**VOUCHER PAYMENTS (BILL LIST)**

2014	\$	39.00
2015	\$	162,922.69

**CONFIRMATION OF CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF JULY 2015:**

Closed:	\$	.00
2011:	\$	14,847.59
2012:	\$	1,807.16
2013:	\$	19,735.76
2014:	\$	26,985.40
2015	\$	72,102.02
Total:		\$135,477.93

**MOTION TO APPROVE JULY BILLS LIST AS AMENDED, CONFIRM CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF JULY 2015 CLAIMS AND ACCEPT TREASURER'S REPORT:**

Moved:	Commissioner Gianforte
Second:	Commissioner Fetherman
Roll Call Vote:	7 Ayes, 0 Nays

Treasurer's Report Attached & Made Part of Minutes.

In response to Commissioner Gianforte, Executive Director the JIFs do not invest in the stock market but one of the things the MEL Investment Committee did was to draft some language to expand permissible investments. Intent is to mirror the investment options of a "conservative insurance company", including purchasing municipal debt. Proposed language change would also allow for the JIFs to commingle its investments. If this does happen there would be a board comprised of Fund Commissioners from the local JIFs that would decide how conservative to be. In response to Executive Director, Commissioner Gianforte said his authority does buy municipal debt, after receiving approval from the state.

**ATTORNEY:** None

**MANAGED CARE:**

**MONTHLY REPORT:** Report submitted and reviewed by Ms. Setzer QualCare.

Report Made Part of the Minutes.

**SAFETY DIRECTOR:**

**MONTHLY REPORT:** JA Montgomery Consultant Robert Holwitt reviewed the Safety Director's Report. Mr. Holwitt thanked the Fund Professionals that participated in the Claims Panel Discussion last month and said they received very positive feed back on the program and it gave a great picture of how the interaction and integration of the services are working. Safety Director's report the 2016 MSI Safety Training Class Request form is included in the packet. If members wish to host a class in 2016 members can submit their forms to the Safety Director's office by September 1st. Don Ruprecht attended the PEOSH Right to Know Training at the Passaic Valley Water Commission with two NJUA members attending. Safety Director's office will be "tweaking" the "Right-to- Know" survey presentations as needed to keep up with any changes.

Safety Director said they would like to receive the all the request forms by the end of the summer so they can build their calendar. Anthony Stagliano conducted Supervisors Training August 21<sup>st</sup> at Middlesex Fire Academy. There were 12 NJUA members that attended with a total of 20 attendees. Another training session is scheduled on August 28<sup>th</sup> at the Deptford Township MUA with 13 people currently enrolled. The next Safety Expo will be held on September 25, 2015 at the Camden County Regional Emergency Training Center and there is still plenty of time to register.

Report Made Part of Minutes.

**CLAIMS:** Claims Manager report is for closed session.

**PUBLIC COMMENT:**

NONE

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:  
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**

**MOTION TO CLOSE MEETING:**

Moved: Commissioner Gianforte  
Second: Commissioner Pastena  
Vote: Unanimous

**MOTION TO RE-OPEN MEETING:**

Moved: Commissioner Gianforte  
Second: Commissioner Fetherman  
Vote: Unanimous

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS  
PRESENTED**

Moved: Commissioner Fischer  
Second: Commissioner Gianforte  
Roll Call Vote: 7 Ayes, 0 Nays

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

Executive Director asked the Board to authorize the Fund Treasurer to process a check for payment of refreshments for the August 21st Supervisors Training at Deptford Township MUA

**MOTION FOR AUTHORIZATION TO PROCESS A CHECK IN THE AMOUNT  
OF \$94.47 TO BARRETT CORP DBA SHOP RITE FOR REFRESHMENTS AT  
SAFETY TRAINING**

Moved: Commissioner Gianforte  
Second: Commissioner Fetherman  
Roll Call Vote: 7 Ayes, 0 Nays

**MOTION TO ADJOURN:**

Moved:	Commissioner Gianforte
Second:	Commissioner Pastena
Vote:	Unanimous

**MEETING ADJOURNED: 11:10am**

**NEXT REGULAR MEETING: SEPTEMBER 23, 2015**

Karen A. Read, Assisting Secretary

For

Michael Gianforte, SECRETARY

**Date Prepared: - September 14, 2015**

**NEW JERSEY UTILITY AUTHORITY JOINT INSURANCE FUND  
BILLS LIST**

Resolution No. 23-15

AUGUST 2015

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the New Jersey Utility Authority Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
008789			
008789	PERMA	REIMB AUTRIX CHARGE FOR 1099 E-FILING	39.00
			<b>39.00</b>
		Total Payments FY 2014	39.00

**FUND YEAR 2015**

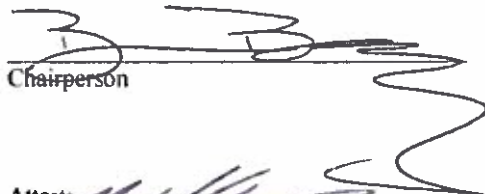
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
008790			
008790	QUALCARE, INC.	MANAGED CARE SERVICES - 08/2015	8,338.47
			<b>8,338.47</b>
008791			
008791	QUAL-LYNX	CLAIMS ADMIN - 08/2015	13,781.91
			<b>13,781.91</b>
008792			
008792	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 08/2015	12,777.31
			<b>12,777.31</b>
008793			
008793	PERMA	POSTAGE FEE 07/2015	82.92
008793	PERMA	EXECUTIVE DIRECTOR FEE 08/2015	21,784.84
			<b>21,867.76</b>
008794			
008794	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 08/2015	2,649.27
			<b>2,649.27</b>
008795			
008795	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION MANAGEMENT - 07/31/2015	3,473.71
008795	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION MANAGEMENT - 06/30/2015	1,499.81
008795	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 08/2015	1,580.40
008795	BERRY,SAHRADNIK,KOTZAS& BENSON	COSTS - 06/30/2015	58.94
008795	BERRY,SAHRADNIK,KOTZAS& BENSON	COSTS: 07/31/2015	8.45
			<b>6,621.31</b>
008796			
008796	STUART NEUHOF	TREASURER FEE 08/2015	1,665.50
			<b>1,665.50</b>
008797			
008797	CAPACITY COVERAGE CO. OF N.J.	UNDERWRITING MANAGER - 08/2015	6,640.50
			<b>6,640.50</b>
008798			
008798	ALLSTATE INFORMATION MANAGEMNT	ACCT; 412 - ACT & STOR - 07/31/2015	72.61
			<b>72.61</b>


008799			
008799	JUDE 1 LLC	MEETING - 7/22/15	236.00
			<b>236.00</b>
008800			
008800	RELIANCE INSURANCE GROUP LLC	RMC FEE 1ST 2015 - PLAINFIELD MUA	14,394.71
			<b>14,394.71</b>
008801			
008801	RUE INSURANCE	LESS EPL SEMINAR CREDIT ADJ - 2015	-63.83
008801	RUE INSURANCE	RMC FEE 2ND 2015 - EASST WINDSOR MUA	6,125.19
			<b>6,061.36</b>
008802			
008802	PUBLIC ENTITY ADVOCATES	RMC FEE 2ND 2015 - WCPRMUA	1,258.52
008802	PUBLIC ENTITY ADVOCATES	RMC FEE 1ST 2015 - WCPRMUA	1,258.52
			<b>2,517.04</b>
008803			
008803	EVESHAM MUNICIPAL UTILITIES	RMC FEE 2ND 2015 - EVESHAM MUA	9,459.02
			<b>9,459.02</b>
008804			
008804	BROWN & BROWN METRO, INC	RMC FEE 2ND 2015 - NORTH BERGEN MUA	13,579.95
008804	BROWN & BROWN METRO, INC	RMC FEE 1ST 2015 - NORTH BERGEN MUA	13,579.95
			<b>27,159.90</b>
008805			
008805	HAMILTON TOWNSHIP MUA	RMC FEE 1ST 2015 - HAMILTON TWP MUA	2,168.37
			<b>2,168.37</b>
008806			
008806	FAIRVIEW INSURANCE AGENCY	RMC FEE 2ND 2015 - WESTERN MONMOUTH UA	9,576.74
008806	FAIRVIEW INSURANCE AGENCY	REDUCTION FOR SEMINAR CREDIT	-15.65
008806	FAIRVIEW INSURANCE AGENCY	RMC FEE 2ND 2015 - BRICK TWP MUA	15,617.51
008806	FAIRVIEW INSURANCE AGENCY	RMC FEE 2ND 2015 - LABERTVILLE MUA	1,333.05
			<b>26,511.65</b>

Total Payments FY 2015

162,922.69

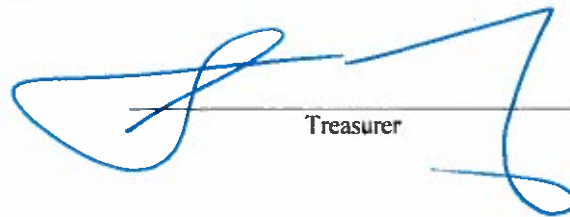
**TOTAL PAYMENTS ALL FUND YEARS \$ 162,961.69**

  
 \_\_\_\_\_  
 Chairperson

Attest: 

Dated: 8/26/15

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

  
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 Treasurer