

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND  
OPEN MINUTES  
FEBRUARY 25, 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	Present
Frank Pastena	North Bergen MUA	Present
Reno Wilkins	Plainfield Municipal Utilities Authority	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Bernie Rutkowski, Alt #1	Toms River MUA	Present
Justin Flancaum, Alt #2	Lakewood MUA	Present
Thomas Horn, Alt #3	Lambertville MUA	Present
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 Budes, Mary Jane Lidaka</b>
Claims Service	Qual-Lynx <b>Don Kellerman, Stephanie Martin, Tracy Loreaux, Don Abo</b>
Safety Director	JA Montgomery Risk Control
Managed Care	QualCare <b>Donna Setzer, Melissa DeCausy</b>
Underwriting Manager	Capacity Coverage <b>Jon Ziman</b>

Treasurer

**Stuart Neuhof**

**FUND COMMISSIONERS AND ALTERNATES PRESENT:**

Jill Plesnarski, Readington Lebanon SA  
Bruce Miller, Raritan Township MUA  
Gary Vaccaro, Brick MUA  
Stephen Blankenship, Hamilton Township MUA  
Michael Pucilowski, Washington Township MUA  
Robert Maybury, Jr., Mount Holly MUA  
Brian Brach, Manasquan River Reg'l. SA  
James Diaz, Jackson Township MUA

**ALSO PRESENT:**

Michael Avalone, Conner Strong & Buckelew  
Charles Casagrande, Danskin Insurance Agency  
Amy Pieroni, NAIMC  
Patti Fahy, NAIMC  
Jeff Kurtz, Governmental Risk Management Asso.  
Michael McLaughlin, Marsh  
Ed Buecker, Fairview Associates  
Bradford Stokes, PERMA Risk Management  
Karen A. Read, PERMA Risk Management

**APPROVAL OF MINUTES:** January 30, 2015 Open Minutes.

**MOTION TO APPROVE JANUARY 30, 2015 OPEN MINUTES.**

Moved:	Commissioner Gianforte
Second:	Commissioner Fetherman
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. As of December 31, 2014, the Financial Fast Track shows a monthly change of over \$1 million which reflects the dividend distribution to members, the Statutory Surplus as of December 31<sup>st</sup> is \$5.7 million compared to \$7.3 million last year. The Expected Loss Ratios shows all years but Fund year 2014 have developed less than actuarial projections. Executive Director said last year's winter impacted Fund years 2013 and 2014.

**SAFETY BREAKFAST** – The Safety Committee held its Annual Safety Breakfast just prior to the meeting.

**EJIF ENVIRONMENTAL ALERT** – Executive Director distributed another copy of an E-JIF Alert that was issued in December 2013/2014 regarding the hidden costs and potential exposures of acquiring properties. We will periodically send this reminder out.

**MEL BOARD OF FUND COMMISSIONERS** - Executive Director said the MEL Board of Fund Commissioners will hold a one-day retreat on February 27<sup>th</sup> at the Princeton Marriott at Forrestal in Princeton. Discussion will include a review of standing committee charters and a status of the JIF/MEL program. Executive Director said Commissioner Wilkins will be in attendance.

**2015 MEL & MRHIF EDUCATIONAL SEMINAR:** The Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Attached is the agenda and registration form for the annual MEL & MRHIF Educational Seminar at the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA. Executive Director said you would have stay for the entire seminar to receive credit.

**2014/2015 PUBLIC OFFICIALS/ELECTED OFFICIALS TRAINING SEMINARS:** While the MEL continues to recommend that public officials attend training class, the MEL is making available on an on-line training program version for elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. Please follow the attached directions to access the on-line program. To receive credit, the program must be completed by June 1, 2015.

A list of instructor led courses held at various locations throughout the state, which is also available on the MEL webpage [www.njmel.org](http://www.njmel.org), distributed for information.

**2015 PRIMA CONFERENCE** – The 2015 PRIMA Annual Conference will take place on June 7-10, 2015, at the George R. Brown Convention Center in Houston, Texas.

PRIMA’s 2015 Annual Conference offers for the first time, three distinct session types: 30 minute cram sessions, 2.5 hours in-depth workshops, and their traditional 1.25 hours classroom sessions that provide educational opportunities for public sector risk management professionals. The PRIMA 2015 Sessions are organized into eight tracks:

Employee Benefits/Human Resources	Pools
Risk Financing/insurance/Self-Insurance	Schools
ERM/Management/Leadership	Risk Control/Safety

To review all information regarding the 2015 PRIMA Conference including registration, please visit the website – [www.primacentral.org](http://www.primacentral.org).

**MOTION TO ADOPT RESOLUTION #11-15 AUTHORIZING TRAVEL AND RELATED EXPENSES FOR ATTENDANCE AT THE ANNUAL RISK MANAGEMENT CONFERENCE**

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

**CPR TRAINING** – Executive Director said the Fund has issued an RFP for CPR training; due back on March 10<sup>th</sup>. Executive Director said she received some other suggestions this morning and we are asking for pricing. Depending on what the numbers are we will schedule classes throughout the state.

**INCLEMENT WEATHER PROCEDURE** - Executive Director said as a reminder, Perma has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

**TREASURER:**

**VOUCHER PAYMENTS (BILL LIST)**

2014	\$ 10,723.36
2015	\$ 475,932.35

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

Closed:	\$ .00
2011:	\$ 3,418.95
2012:	\$ 4,096.30
2013:	\$ 21,516.35
2014:	\$ 62,167.57
2015	\$ 2,444.04
Total:	\$ 93,643.21

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

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

Treasurer's Report Attached & Made Part of Minutes.

**ATTORNEY:** None

**MANAGED CARE:**

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

Report Made Part of the Minutes.

**SAFETY DIRECTOR:**

**MONTHLY REPORT:** Executive Director said Joanne Hall and Lou Carey had to leave after the breakfast due to an Expo Committee meeting. The Safety Director's report was included in the agenda packet.

Report Made Part of Minutes.

**CLAIMS:** Report in Executive Session.

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**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 Fetherman  
Vote: Unanimous

**MOTION TO RE-OPEN MEETING:**

Moved: Commissioner Gianforte  
Second: Commissioner Fetherman  
Vote: Unanimous

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS  
SUBMITTED SUBJECT TO CONFIRMATION OF QUESTIONS ON TWO  
CLAIMS AS DISCUSSED**

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

**MOTION TO ADJOURN:**

Moved: Commissioner Pastena  
Second: Commissioner Fetherman  
Vote: Unanimous

**MEETING ADJOURNED: 10:56am**  
**NEXT REGULAR MEETING: March 25, 2015**  
Karen A. Read, Assisting Secretary

For  
Michael Gianforte, SECRETARY  
**Date Prepared: - March 16, 2015**

**NEW JERSEY UTILITY AUTHORITIES  
JOINT INSURANCE FUND**

**RESOLUTION 11-15**

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR  
AUTHORIZED OFFICIAL TRAVEL**

**WHEREAS**, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

**WHEREAS**, certain Commissioner(s) of the New Jersey Utility Authorities Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 7, 2015 for the purpose of attending a seminar on public entity risk management and pooling; and;

**WHEREAS**, the Treasurer has certified that funds are available from the 2015 miscellaneous contingency budget not to exceed \$3,500 per attending commissioner; and;

**WHEREAS**, the Commissioner(s) representing the New Jersey Utility Authorities Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the New Jersey Utility Authorities Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

**NOW THEREFORE BE IT RESOLVED**, that the Treasurer is hereby instructed to make up to \$3,500 in advance or reimbursement payment for the attending Commissioners of the New Jersey Utility Authorities Joint Insurance Fund.

**NEW JERSEY UTILITY AUTHORITIES  
JOINT INSURANCE FUND**

Attest:

  
CHAIRPERSON

  
SECRETARY

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

Resolution No. 12-15

FEBRUARY 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>
<b>008451</b>			
008451	HANOVER SEWERAGE AUTHORITY	<b>VOIDED</b>	9085.46-
			<b>9085.46-</b>
<b>008618</b>			
008618	DREW & ROGERS, INC.	TUMBLERS FOR NJUA SAFETY EXPO - 10/31/14	359.80
			<b>359.80</b>
<b>008619</b>			
008619	NEIS, INC.	INTERNAL AUDITOR - 7/11/14 - 10/24/14	7,632.50
			<b>7,632.50</b>
<b>008620</b>			
008620	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION MANAGER - 12/31/2014	2,616.90
008620	BERRY,SAHRADNIK,KOTZAS& BENSON	COSTS - 12/31/2014	14.16
			<b>2,631.06</b>
<b>008621</b>			
008621	ANY BISESI	SAFETY AWARD - 2/17/15	100.00
			<b>100.00</b>
<b>008622</b>			
008622	HANOVER SEWERAGE AUTHORITY	RMC FEE 2014 - HANOVER SA	9,085.46
			<b>9,085.46</b>

Total Payments FY 2014 10,723.36

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>008623</b>			
008623	CAPACITY COVERAGE CO. OF N.J.	PROPERTY - EARTHQUAKE & EXTRA EXP 2015	25,171.27
008623	CAPACITY COVERAGE CO. OF N.J.	BOILER & MACHINERY SYSTEMS - 2015	88,084.00
			<b>113,255.27</b>
<b>008624</b>			
008624	QUALCARE, INC.	MANAGED CARE SERVICES - 02/2015	8,338.47
008624	QUALCARE, INC.	MANAGED CARE SERVICES - 1/2015 - BALANCE	163.50
			<b>8,501.97</b>
<b>008625</b>			
008625	APEX INSURANCE SVCS c/o XL INS	TECH ERRORS&OMISSIONS 1OF2 INSTALL	21,900.00
008625	APEX INSURANCE SVCS c/o XL INS	POL & EPL 1 OF 2 INSTALLMENT - 2015	218,187.00
			<b>240,087.00</b>
<b>008626</b>			
008626	QUAL-LYNX	CLAIMS ADMIN - 02/2015	14,644.68

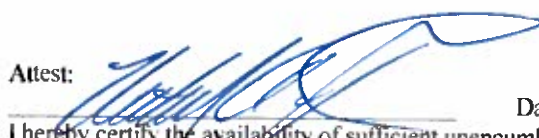


			<b>14,644.68</b>
008627			
008627	CLARION HOTEL&CONFERENCE CNTR	2015 NJUA SAFETY BREAKFAST 2/17/15	1,240.44
			<b>1,240.44</b>
008628			
008628	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2015	12,777.31
			<b>12,777.31</b>
008629			
008629	PERMA	REIMBURSE RENEWAL COST FOR WEBPAGE	394.56
008629	PERMA	EXECUTIVE DIRECTOR 02/2015	21,784.84
008629	PERMA	POSTAGE FEE 01/2015	120.79
			<b>22,300.19</b>
008630			
008630	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION MANAGEMENT - 01/31/2015	2,486.74
008630	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 02/2015	1,580.40
008630	BERRY,SAHRADNIK,KOTZAS& BENSON	COSTS - 01/31/2015	94.03
			<b>4,161.17</b>
008631			
008631	CAPACITY COVERAGE CO. OF N.J.	UNDERWRITING MANAGER - 02/2015	6,640.50
			<b>6,640.50</b>
008632			
008632	ALLSTATE INFORMATION MANAGEMNT	ACCT. 412 - ACT & STOR - 01/31/2015	45.98
			<b>45.98</b>
008633			
008633	NANCY'S MID-TOWN CAFE	MEETING - 01/30/2015	198.00
			<b>198.00</b>
008634			
008634	JAMES A. O'DONNELL, INS.	RMC FEE 1ST 2015 - MONROE MUA	4,294.36
			<b>4,294.36</b>
008635			
008635	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2015 - DEPTFORD TWP MUA	4,576.74
008635	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2015 - WASHINGTON TWP MUA	3,246.35
008635	HARDENBERGH INSURANCE GROUP	RMC FEE 2014 CREDIT DEPTFORD TWP MUA	-31.91
			<b>7,791.18</b>
008636			
008636	DANSKIN INSURANCE AGENCY INC.	RMC FEE 2014 CREDI - MCBOA	-2.04
008636	DANSKIN INSURANCE AGENCY INC.	RMC FEE 1ST 2015 - MCBOA	1,404.89
			<b>1,402.85</b>
008637			
008637	KBMJ INC T/A MCPHERSON &	RMC FEE 1ST 2015 - RARITAN TWP MUA	5,820.11
			<b>5,820.11</b>
008638			
008638	MOUNT HOLLY MUA	RMC FEE 2014 CREDIT - MT HOLLY MUA	-15.95
008638	MOUNT HOLLY MUA	RMC FEE 1ST 2015 - MT HOLLY MUA	8,252.59
			<b>8,236.64</b>
008639			
008639	BORDENTOWN SEWERAGE AUTHORITY	RMC FEE 2014 CREDIT - BORDENTOWN SA	-15.95
008639	BORDENTOWN SEWERAGE AUTHORITY	RMC FEE 1ST 2015 INSTALLMENT	3,050.73
			<b>3,034.78</b>
008640			
008640	BROWN & BROWN METRO, INC	RMC FEE 1ST 2015 - SOMERSET-RARITAN VSA	10,229.46
			<b>10,229.46</b>
008641			

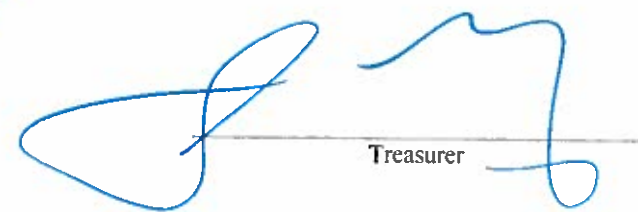
008641	SECAUCUS MUA	RMC FEE 2014 CREDIT - SECAUCUS MUA	-15.95
008641	SECAUCUS MUA	RMC FEE 1ST 2015 - SECAUCUS MUA	3,830.19
			<b>3,814.24</b>
008642			
008642	JAMES F. HURLEY INSURANCE	RMC FEE 1ST 2015 - BERNARDS TWP SA	2,401.15
			<b>2,401.15</b>
008643			
008643	CETTEI & CONNELL, INC.	RMC FEE 1ST 2015 - CARNEYS POINT SA	1,173.91
			<b>1,173.91</b>
008644			
008644	DAVID M HUNDERTMARK AGENCY INC	RMC FEE 1ST 2015 - POMPTON LAKES MUA	2,215.66
			<b>2,215.66</b>
008645			
008645	STUART NEUHOF	TREASURER FEE 02/2015	1,665.50
			<b>1,665.50</b>
		<b>Total Payments FY 2015</b>	<b>475,932.35</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 486,655.71**

  
 \_\_\_\_\_  
 Chairperson

Attest:  \_\_\_\_\_  
 Dated: 2/25/15

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

  
 \_\_\_\_\_  
 Treasurer