

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND  
OPEN MINUTES  
MARCH 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 Flancbaum, Alt #2	Lakewood MUA	Present
Thomas Horn, Alt #3	Lambertville MUA	Present
Richard Brand, Alt #4	East Windsor MUA	Absent

**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>Joanne Hall</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:**

Jill Plesnarski, Readington Lebanon SA  
Bruce Miller, Raritan Township MUA  
Gary Vaccaro, Brick MUA  
Earl Sutton, Jr., Little Egg Harbor MUA  
Michael DiFrancis, Little Egg Harbor MUA

**ALSO PRESENT:**

Michael Avalone, Conner Strong & Buckelew  
Charles Casagrande, Danskin Insurance Agency  
Amy Pieroni, NAIMC  
Larry Graham, Fairview Associates  
Bradford Stokes, PERMA Risk Management  
Karen A. Read, PERMA Risk Management

**APPROVAL OF MINUTES:** February 25, 2015 Open and Closed Minutes.

**MOTION TO APPROVE FEBRUARY 25, 2015 OPEN AND CLOSED 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. Executive Director said we generally do not have the Financial Fast Track at this time due to the fact we are giving our financial people in the office time to close out the year and respond to the audit. The Expected Loss Ratios as of February 2015 shows all years - with the exception of the current year - less than where the actuary expects it to be at this time. Executive Director said the Lost Time Accident Frequency is at 1.27 compared to the state average of 1.89.

In response to Commissioner Wilkins, Executive Director said in regard to the EPL Compliance you can expect a list of things to change in August or September 2015; members will have all of 2016 to comply. One new change is that you can no longer ask if there is a criminal background on a job application. There also is a change in the law regarding pregnancy.

Executive Director said Perma will start issuing the professional contracts next month. We were waiting to for the update to the standard clause.

**RCF MEETING** – The RCF met on Wednesday, March 4, 2015 at the Forsgate, Jamesburg, NJ. Enclosed is Chairman Bigler’s report.

**EJIF MEETING** – The EJIF also met on Wednesday, March 4, 2015 at the Forsgate, Jamesburg, NJ. Enclosed is Commissioner Fetherman’s report.

**MEL MEETING** – The MEL met on Wednesday, March 4, 2015 at the Forsgate, Jamesburg, NJ. A copy of Commissioner Wilkin’s report distributed for information. Executive Director said but the MEL did do a Request for Qualifications for vendors that can respond in the first twenty-four hours of an emergency for clean up; Six qualified responders have been posted to the MEL webpage –njmel.org. We have gone through the qualifying process and we will be putting the information on the internet. There were six responses. The Mel expects to periodically update the list. Even though the NJUA JIF does not participate in the MEL’s property program, members can still select from the list of qualified vendors. Executive Director also noted that members are not required to select from this list. In response to Commissioner Fischer, Executive Director said these vendors are used for sewer back up damages and or other insurance related clean up.

**MEL BOARD OF FUND COMMISSIONERS** - Executive Director said the MEL Board of Fund Commissioners held a one-day retreat on February 27<sup>th</sup> at the Princeton Marriott at Forrestal in Princeton. Commissioner Wilkins attended the session and said it was very interesting especially to hear about the early history of the MEL.

**PROFESSIONAL SERVICE AGREEMENTS** - In 2006, the NJUA JIF adopted standard contract language for professional service agreements. We recommend the standard contract be updated to track to language in the law on Political Contributions, Affirmative Action and Records. The attached Resolution includes the recommended form – with tracked changes. Clauses unique by Fund Professionals are set forth in the first section of the professional service agreements. Fund Attorney has reviewed and recommends approval.

**MOTION TO ADOPT RESOLUTION 13-15 AMENDING THE FUND’S  
STANDARD CONTRACT PROVISIONS**

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

**LEAGUE MAGAZINE** –Executive Director distributed a copy of the first of a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

**2015 FINANCIAL DISCLOSURE FORMS** – Last year, the Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30<sup>th</sup>. The fund office will distribute instructions to commissioners on how to file once a roster is finalized. Executive Director said the Fund office will be sending out instructions with your PIN numbers early next week. Executive Director said they are now issuing fines for those who were required to file last year but did not do so by September 2014. If you did not file by that date last year you will be getting a violation. The fine is \$100.

**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.

**CPR TRAINING** – Executive Director said the Fund has issued an RFP for CPR training; due back on March 25<sup>th</sup>. Executive Director said the deadline for the RFQ was this morning at 10:00; we received one response from Community Safety Consultant which was the numbers we talked about earlier in the year as a base. Their price is \$65.00 per student which would go down a little if you have a larger class. This would be a five to six hour class. As we discussed before we would hold three or four regional classes and maybe one at the Safety Expo. The Board said they would like to see more than one price. Executive Director said we can go out for another RFQ to obtain more pricing and come back next month with that information for further review.

**TREASURER:**

**VOUCHER PAYMENTS (BILL LIST)**

2013	\$ 1,500.01
2014	\$ 3,293.27
2015	\$ 404,846.38

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

Closed:	\$ .00
2011:	\$ 2,105.40
2012:	\$ 3,924.82
2013:	\$ 10,547.99
2014:	\$125,611.22
2015	\$ 26,729.13
Total:	\$168,918.56

**MOTION TO APPROVE MARCH BILLS LIST, CONFIRM CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF FEBRUARY 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.

**ATTORNEY:** None

**MANAGED CARE:**

**MONTHLY REPORT:** Ms. Setzer introduced Stephen McNamara the new Director of Client Services for Managed Care. Report submitted and reviewed by Ms. Setzer QualCare. In response to a question raised last month regarding the network penetration, Ms. Setzer said this means the nurse and the adjusters are driving all the employees into network physicians utilizing all net work providers for your injured employees. Executive Director said if you look at the PPO Penetration numbers they are pretty good number as compared to the state.

Report Made Part of the Minutes.

**SAFETY DIRECTOR:**

**MONTHLY REPORT:** Safety Director Joanne Hall said we have added a new consultant on the JIF – Paul Shatkyvich. The dates for the Expo have been set for June 5<sup>th</sup> at Middlesex Fire Academy as well as the September 25<sup>th</sup> date in Camden. The Expo Committee will be meeting by telephone on April 1<sup>st</sup>. Safety Director said the Safety Incentive Program has been distributed by email. In addition the Safety Committee has

added quarterly training sessions being held in Middlesex Fire Academy and will be updated in the next Safety Report. On April 16<sup>th</sup>, there will be an Executive Safety Committee meeting at Passaic Valley Water Commission and the topic will be on PEOSH. Safety Director said in regard to the CPR AED RFQ we wanted to make sure part of the requirement was that multiple instructors could be added if we had a much bigger class and add more instructors that could be part of the cost factor. Chairman Bigler said great job on the Safety Breakfast.

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 Pastena
Vote:	Unanimous

**MOTION TO RE-OPEN MEETING:**

Moved:	Commissioner Gianforte
Second:	Commissioner Fetherman
Vote:	Unanimous

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

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

**MOTION TO ADJOURN:**

Moved:	Commissioner Gianforte
Second:	Commissioner Pastena
Vote:	Unanimous

**MEETING ADJOURNED: 11:43am**  
**NEXT REGULAR MEETING: April 22, 2015**  
Karen A. Read, Assisting Secretary

For  
Michael Gianforte, SECRETARY  
**Date Prepared: - April 14, 2015**

**RESOLUTION NO: 13-15**

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND**  
(hereafter referred to as "THE FUND")

**AMENDING THE FUND'S STANDARD  
PROFESSIONAL SERVICE AGREEMENT**

**WHEREAS**, THE FUND is duly constituted as a Municipal Risk Management Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq

**WHEREAS**, the Fund approved contract language for the standard provisions that pertain to every provider unless specifically altered in the front section on January 25, 2006; and

**WHEREAS**, changes in the state law necessitates modifications to the standard contract; in particular language for Political Contributions, Affirmative Action and Recordkeeping;

**NOW, THEREFORE, BE IT RESOLVED** that the amendments to the standard contract, attached heretofore, shall be adopted by the FUND for all contracts until this resolution is amended or appealed.

ADOPTED this day;

  
\_\_\_\_\_  
Brian Bigler, Chairman

3/25/15  
date

  
\_\_\_\_\_  
Michael Gianfome, Secretary

3/25/15  
date



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

Resolution No. 14-15

MARCH 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 2013**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
008646			
008646	ALLIED RISK MGMT. SERVICES	RMC FEE 2ND 2013 - BAYONNE MUA	1,500.01
			<b>1,500.01</b>
		Total Payments FY 2013	1,500.01

**FUND YEAR 2014**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
008647			
008647	ALLIED RISK MGMT. SERVICES	RMC FEE 1ST 2014 - BAYONNE MUA	1,567.09
			<b>1,567.09</b>
008648			
008648	CETTEI & CONNELL, INC.	RMC FEE 2ND 2014 - WOODSTOWN SA	553.92
008648	CETTEI & CONNELL, INC.	RMC FEE 2ND 2014-CARNEYS POINT SA	1,172.26
			<b>1,726.18</b>
		Total Payments FY 2014	3,293.27

**FUND YEAR 2015**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
008634			
008634	JAMES A. O'DONNELL	<b>VOIDED</b>	4294.36-
			<b>4294.36-</b>
008649			
008649	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2015	3,337.16
			<b>3,337.16</b>
008650			
008650	MUNICIPAL EXCESS LIABILITY JIF	MEL LIABILITY 2ND QTR 2015	71,835.36
			<b>71,835.36</b>
008651			
008651	MUNICIPAL EXCESS LIABILITY JIF	MEL WC 2ND QTR 2015	155,375.56
			<b>155,375.56</b>
008652			
008652	QUALCARE, INC.	MANAGED CARE SERVICES - 03/2015	8,338.47
			<b>8,338.47</b>

008653				
008653	QUAL-LYNX	CLAIMS ADMIN - 03/2015		14,644.68
008653	QUAL-LYNX	PERFORMANCE BOND - 2015		1,081.00
				<b>15,725.68</b>
008654				
008654	DREW & ROGERS, INC.	NJUA SAFETY BREAKFAST TAPE MEASURES		496.00
				<b>496.00</b>
008655				
008655	CLARION HOTEL&CONFERENCE CNTR	2015 NJUA SAFETY BREAKFAST BAL DUE		64.58
				<b>64.58</b>
008656				
008656	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2015		12,777.31
				<b>12,777.31</b>
008657				
008657	PERMA	EXECUTIVE DIRECTOR FEE 03/2015		21,784.84
008657	PERMA	POSTAGE FEE 02/2015		80.92
				<b>21,865.76</b>
008658				
008658	BERRY,SAHRADNIK,KOTZAS& BENSON	COSTS - 02/28/2015		10.35
008658	BERRY,SAHRADNIK,KOTZAS& BENSON	COSTS - 01/30/2015		9.84
008658	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION MANAGEMENT - 01/30/2015		2,503.51
008658	BERRY,SAHRADNIK,KOTZAS& BENSON	COSTS - 01/31/2015		262.41
008658	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION MANAGEMENT - 02/28/2015		3,218.80
008658	BERRY,SAHRADNIK,KOTZAS& BENSON	LITIGATION MANAGEMENT - 01/31/2015		2,009.21
008658	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 03/2015		1,580.40
				<b>9,594.52</b>
008659				
008659	STUART NEUHOF	TREASURER FEE 03/2015		1,665.50
				<b>1,665.50</b>
008660				
008660	CAPACITY COVERAGE CO OF N.J.	UNDERWRITING MANAGER FEE 03/2015		6,640.50
				<b>6,640.50</b>
008661				
008661	NJ ADVANCE MEDIA	CREDIT BALANCE - 02/2015		-19.66
008661	NJ ADVANCE MEDIA	ACCT: XNJUT05559572/24/15 - RFQ CPR		31.32
				<b>11.66</b>
008662				
008662	MUNICIPAL EXCESS LIABILITY JIF	MEL MSI 2ND QTR 2015		12,380.76
				<b>12,380.76</b>
008663				
008663	ALLSTATE INFORMATION MANAGEMNT	DEPT: 412 - ACT & STOR - 02/28/2015		57.92
				<b>57.92</b>
008664				
008664	JAMES A. O'DONNELL	RMC FEE 1ST 2015 - MONROE MUA		4,294.36
				<b>4,294.36</b>
008665				
008665	ALLIED RISK MGMT. SERVICES	RMC FEE 1ST 2015 - MIDDLETOWN TWP SA		6,476.01
				<b>6,476.01</b>

008666			
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - LITTLE EGG MUA	2,210.07
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - JACKSON MUA	4,825.50
008666	CONNER STRONG & BUCKELEW	RMC FEE 2014 ADJUSTMENT - LOGAN MUA	-95.75
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - BEACHWOOD	387.49
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - EATONTOWN SA	786.01
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - OCEAN TWP SA	3,926.82
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - PENNS GROVE SA	913.18
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - TOMS RIVER MUA	7,271.27
008666	CONNER STRONG & BUCKELEW	RMC 2014 ADJ MERCHANTVILLE-PENNSAUKEN WC	-47.87
008666	CONNER STRONG & BUCKELEW	RMC FEE 2014 ADJUSTMENT - OCEAN TWP SA	-15.96
008666	CONNER STRONG & BUCKELEW	RMC 1ST15 - MERCHANTVILLE-PENNSAUKEN WC	5,404.90
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - LOGAN MUA	1,184.02
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - MANTUA MUA	1,343.34
008666	CONNER STRONG & BUCKELEW	RMC FEE 1ST 2015 - PENNSAUKEN SA	3,680.16
			<b>31,773.18</b>
008667			
008667	HARDENBERGH INSURANCE GROUP	RMC FEE 1ST 2015 - PENNSVILLE SA	1,484.69
008667	HARDENBERGH INSURANCE GROUP	RMC FEE 2014 ADJUSTMENT - PENNSVILLE SA	-47.87
			<b>1,436.82</b>
008668			
008668	RUE INSURANCE	RMC FEE 1ST 2015 - EAST WINDSOR MUA	6,125.19
			<b>6,125.19</b>
008669			
008669	DANSKIN INSURANCE AGENCY INC.	RMC FEE 1ST 2015 - SO. MONMOUTH RSA	5,044.96
			<b>5,044.96</b>
008670			
008670	MARSH & McLENNAN AGENCY LLC	RMC FEE 1ST 2015 - LOWER TWP MAU	4,110.71
			<b>4,110.71</b>
008671			
008671	EVESHAM MUNICIPAL UTILITIES	RMC FEE 1ST 2015 - EVESHAM MUA	9,459.02
			<b>9,459.02</b>
008672			
008672	FAIRVIEW INSURANCE AGENCY	RMC FEE 1ST 2015 LABERTVILLE MUA	1,333.05
008672	FAIRVIEW INSURANCE AGENCY	RMC 2014 ADJUSTMENT - LABERTVILLE MUA	-79.80
			<b>1,253.25</b>
008673			
008673	PASSAIC VALLEY WATER COMMISSIO	RMC FEE 1ST 2015 - PASSAIC VALLEY WC	16,307.49
			<b>16,307.49</b>
008674			
008674	SKYLANDS RISK MANANGEMENT INC.	RMC FEE 1ST 2015 - WANAQUE VALLEY REG SA	2,693.01
			<b>2,693.01</b>

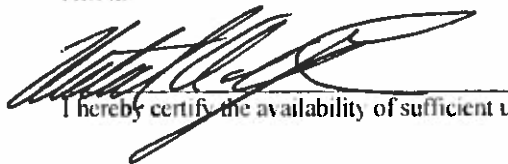
Total Payments FY 2015

404,846.38

TOTAL PAYMENTS ALL FUND YEARS \$ 409,639.66

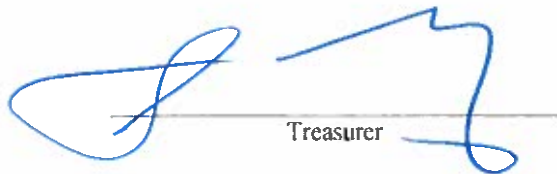
  
Chairperson

Attest:



Dated: 3/25/15

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

  
Treasurer