

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND  
OPEN MINUTES  
JULY 23, 2014  
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** – Commissioner Bigler led Commissioners in the Pledge of Allegiance

**ROLL CALL OF 2014 EXECUTIVE COMMITTEE:**

Brian Bigler, Chairman	Secaucus MUA	Present
Jerome Cevetello, Secretary	Manasquan River Reg'l. Sewerage Authority	Present
Tammy Fetherman	Lacey MUA	Present
David Johnson	Little Egg Harbor MUA	Absent
Michael Gianforte	Two Rivers Water Reclamation Authority	Present
Robert Fischer	Bayshore Regional SA	Absent
Robert Burner	Cape May County MUA	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Frank Pastena, Alt #1	North Bergen MUA	Present
Reno Wilkins, Alt #2	Plainfield Municipal Utilities Authority	Present
Bernard Rutkowski, Alt #3	Toms River MUA	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Adm	Perma Risk Management <b>Bradford C. Stokes</b>
Attorney	Berry, Sahradnik, Kotzas & Benson, P.C. <b>Robert Budes</b>
Claims Service	Qual-Lynx <b>Tracy Loreaux, Kathleen Tyler Schohl</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

**Stuart Neuhof**

**FUND COMMISSIONERS AND ALTERNATES PRESENT:**

Gary Vaccaro, Brick Township UA  
Bruce Miller, Raritan Township MUA  
Richard Brand, East Windsor MUA  
Michele Nugent, Berkeley Township MUA

**ALSO PRESENT:**

Ilene Laursen, Conner Strong & Buckelew  
Patti Fahy, NAIMC  
Charles Casagrande, Danskin Insurance Agency, Inc.  
Bradford Stokes, PERMA Risk Management  
Karen A. Read, PERMA Risk Management

**APPROVAL OF MINUTES:** June 25, 2014 Open & Closed Minutes.

**MOTION TO APPROVE JUNE 25, 2014 OPEN & CLOSED MINUTES**

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

**CORRESPONDENCE:** NONE

**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. Mr. Stokes said the statutory surplus stands at \$6.491 million up a little from last year which was at \$6.405 million. Executive Director said the Expected Loss Ratio Analysis through June 30, 2014 shows that the 2014 Fund Year is higher than actuarial targeted projections of 18.48% as of June 30<sup>th</sup> we stand at 39.13% which reflect the impact of the winter on the Fund's claims experience, particularly on property claims and workers' comp claims. Mr. Stokes said the net change on Claims Activity Report is 5. Lost Time Accident Frequency Reports reflects a frequency of 3.04, which is higher than normal for the NJUA JIF.

**2015 RENEWAL APPLICATIONS – ONLINE UNDERWRITING DATABASE –**

Executive Director said Exigis is in the final stages of completing the database. Once complete, emails will be sent to the Fund Commissioner and Risk Manager with a link to the program.

Since the NJUA's property appraisals are not yet complete, the program will not include the location schedule. Once complete and reviewed by the Finance Committee, the locations will be migrated into the new database. Mr. Stokes said the property schedules will not be uploaded to

Exigis yet since AssetWorks is still working on property appraisal project. At this time, AssetWorks has visited all the locations and is completing the balance of the reports. Mr. Stokes said so far there has not been a lot of fluctuation with the property values - a few members have gone up or down but most have stayed about the same. In response to Commissioner Bigler, Mr. Stokes said if a member is not in agreement with the appraisal from AssetWorks we would definitely set up an appeal process.

**2014 POLICY MEMBER MANUALS** - Executive Director said the Fund office will distribute the 2014 Policy Member Manuals to all Fund Commissioners and Risk Managers via email during the month of July.

**MEMBERSHIP RENEWALS** - Executive Director said attached is a list of the 34 members scheduled to renew fund membership by January 1, 2015. Membership documents will be mailed to those members following the meeting.

**FINANCIAL DISCLOSURE FORM** – Executive Director said Perma has provided all of the Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the NJUA JIF. We have sent follow-up emails with any commissioner that has not yet filed. The deadline to file was June 13, 2014. Mr. Stokes said we only have two members that have not filed their Financial Disclosure and we send out another notice to those folks. The DCA has notified us that they will be imposing fines on individuals that have not filed their Financial Disclosure.

**SAFETY EXPO** - The 22<sup>nd</sup> NJUA Safety Expo has been scheduled for September 26<sup>th</sup> at the Camden County Emergency Services Training Center and November 7<sup>th</sup> at the Middlesex County Fire Academy. We will be mailing a “Save the Date” notice listing the planned courses by the end of the month.

**TREASURER:**

**RESOLUTION 22-14 VOUCHER PAYMENTS (BILL LIST)**

2011	\$ 8,842.90
2012	\$ 22,525.19
2013	\$ 15,212.65
2014	\$ 364,406.95

**RESOLUTION 23-14 VOUCHER PAYMENTS (BILL LIST)**

2013	\$ 2,989.71
2014	\$ 300.00

**CONFIRMATION OF CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF JUNE 2014:**

CLOSED	\$ .00
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2010:	\$ 4,846.70
2011:	\$ 83,212.16
2012:	\$ 3,513.90
2013:	\$ 26,211.08
2014:	\$123,421.72
Total:	\$241,205.56

**MOTION TO APPROVE JULY BILLS LISTS, CONFIRM CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF JUNE 2014 CLAIMS AND ACCEPT TREASURER'S REPORT:**

Moved:	Commissioner Fetherman
Second:	Commissioner Pastena
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 Donna Setzer of QualCare.

Report Made Part of the Minutes.

**SAFETY DIRECTOR:**

**MONTHLY REPORT:** Monthly report submitted and reviewed. Safety Director said the next regional training will be held on August 21, 2014 at Rockaway Valley Sewerage Authority and the topic will be Indoor Air Quality Plans and there will be a speaker there from PEOSHA.

Safety Director said the training and registration materials for 2015 are included in the agenda packet. If you would like to host a training session in 2015 please send us your preferences by August. Safety Expo Committee is moving forward with Expo preparations. Safety Director said an announcement was emailed to members on how to add license numbers to employee records. In the MSI we offer TCH's which go toward your licensing requirements. The NJDEP now requires that we submit records on all the Expos. Ms. Hall said it is a formidable task but once it is completed and you have taken a class we will be able to immediately transfer the information to the DEP. Please share this information with your training administrators and once you are in the employee profile it is pretty quick to enter the license numbers. You only need to enter one license number and the DEP will be able to cross reference any other licenses by name.

In response to Commissioner Cevetello, Safety Director said records for a new employee that had worked for a member town or authority can have their records transferred. Ms. Hall said if you call the MSI helpline they will be able to assist you with this type of request.

Report Made Part of Minutes.

**CLAIMS:** The claims report was for closed session.

**OLD BUSINESS:** NONE

**NEW BUSINESS:**

**AUGUST MEETING:** Chairman Bigler took a poll to see if everyone on the Executive Committee would be available for the August 27, 2014 meeting. All members present said they would be available.

**MOTION TO HOLD THE NEW JERSEY UTILITY AUTHORITY JIF AUGUST 27, 2014 MEETING**

Moved:	Commissioner Gianforte
Second:	Commissioner Fetherman
Vote:	Unanimous

**PUBLIC COMMENT:** NONE

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

**MOTION TO CLOSE MEETING:**

Moved:	Commissioner Fetherman
Second:	Commissioner Gianforte
Vote:	Unanimous

**MOTION TO RE-OPEN MEETING:**

Moved:	Commissioner Gianforte
Second:	Commissioner Fetherman

Vote:

Unanimous

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS**

Moved:

Commissioner Pastena

Second:

Commissioner Gianforte

Roll Call Vote:

7 Ayes, 0 Nays

**MOTION TO ADJOURN:**

Moved:

Commissioner Cevetello

Second:

Commissioner Wilkins

Vote:

Unanimous

**MEETING ADJOURNED: 11:43am**

**NEXT REGULAR MEETING: August 27, 2014**

Karen A. Read, Assisting Secretary  
For

Jerome Cevetello, SECRETARY  
**Date Prepared: - August 12, 2014**