



PUBLIC ENTITY JOINT INSURANCE FUND MEETING AGENDA
June 17th, 2014
Hampton Inn, Woodbridge, NJ – at 10:00am – Please see board in Lobby

▪ **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

▪ **OPEN PUBLIC MEETING ACT STATEMENT**

- In accordance with the Open Public Meetings Act, notice of this meeting was provided by:
1. Sending sufficient notice to the Fund's designated newspapers, the Newark Star Ledger and The Times of Trenton
 2. Filing advanced written notice of this meeting with each member municipality; and
 3. Posting notice of this meeting on the Public Bulletin Board of all member municipalities.

▪ **PLEDGE OF ALLEGIANCE**

▪ **ROLL CALL OF FUND COMMISSIONERS**

▪ **APPROVAL OF MINUTES 5/20/14 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 22-14 – Approving Certain Disbursements
- Resolution 23-14 – Approving Claims Payments

REPORTS

• **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller)**

- Fast Track
- New Members
- 2015 Renewal Cycle (Jonathan Hall)

• **SAFETY DIRECTOR – (Anthony Ven Graitis, VP Risk Control, D. Perillo, Sr. Risk Control Specialist Wendy Wiebalk, Litigation Manager)**

- Safety Initiative Updates – *A. Ven Graitis*
- Emergency Management & Preparedness – *A. Ven Graitis*
- Member Updates – *D. Perillo*
- Safety Topics – Safety Committee Meetings/ Summer Programs/Liability Exposures/Fireworks Display Safety Procedures– *D. Perillo*
- Monthly Safety Bulletin: How to Best Implement New Safety Initiatives Effectively – *D. Perillo*
- The Rights of Employees to Social Media, Internet Privacy, and document Retention in the Workplace – *W. Wiebalk*

▪ **CLAIMS REPORT (Robert Persico, Vice President Claims)**

- Sidewalk Liability Claims

▪ **TREASURER'S REPORT (Patrick DeBlasio)**

▪ **NEW BUSINESS**

▪ **ADJOURNMENT**

PUBLIC ENTITY JOINT INSURANCE FUND
MEETING MINUTES
May 20th, 2014
Hampton Inn Woodbridge, NJ at 10:00am

MEETING OF THE PUBLIC ENTITY JOINT INSURANCE FUND (Safety Meeting) CALLED TO ORDER AT 10:08 AM.

SAFETY DIRECTOR - Anthony Ven Graitis, Vice President Risk Control & Wendy Wiebalk, Litigation Manager, Debbie Perillo, Sr. Risk Control Specialist

- **In2vate Initiate Training & SERVE Update – A. Ven Graitis** –Training has been rolled out to all members. The police professional training available through In2vate requires a few additional steps to set up but all inquiries can be sent to Debbie or Anthony.
- **EPL Training - A. Ven Graitis** –This needs to be a priority for all members. Management must review training records for all employees in each department to ensure training has been provided within 2 years. Risk Control will be scheduling training throughout the summer to ensure all employees are trained as needed.
- **Emergency Preparation/Response – A. Ven Graitis** –An Emergency Management and Preparedness Summit has been scheduled for June 16 at the Middlesex County Fire Academy. All emergency responders are invited. The Summit will focus on issues and challenges every municipality should be prepared to address. Experts from several areas have been invited to participate to share expertise in their field. Several members of the GSMJIF will also share their experiences dealing with incidents that impacted their communities. Brief presentations by invited speakers will be followed by a panel discussion of critical issues addressed during emergencies where attendees will be able to ask questions of the panel for guidance on challenges they anticipate or may have experienced.
- **Safety Bulletin #2 Slips, Trips and Falls – D. Perillo** - A document regarding how to prevent slips trips and falls was emailed to all members of the PEJIF. It included a checklist for preventative measures. Everyone at meeting advised they received the email the day before the meeting.
- **Poesh PPE Hazard Assessment Program (hand out) – D. Perillo** – Debbie explained the PEOSH regulations regarding the completion of a PPE Hazard Assessment to all members. I have emailed the handout to all. The email attachment was a blank PPE assessment as well as instructions how to fill one out and a sample assessment as well.
- **The Legal Risks of Using Social Media and/or the Internet in Your Hiring Process – W. Wiebalk** - Wendy addressed the benefits, and potential downside, of using the Internet to research prospective job hires.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**
PEJIF Meeting called into order at 10:43am

PLEDGE OF ALLEGIANCE

Commissioner Fernandez made a suggestion in what order the meeting should take place. We will start with the PEJIF Commissioners meeting and the Safety meeting will follow second. All are in agreement.

ROLL CALL OF FUND COMMISSIONERS

Ricardo Fernandez – City of Passaic
Greg Fehrenbach – City of Perth Amboy
Karen Dabney – City of Plainfield
Joseph DeMarco – Town of West New York- Absent

- **APPROVAL OF MINUTES April 29th, 2014**

MOTION: Commr. Dabney
SECOND: Commr. Fernandez
ABSTAIN: Alt. Commr. Fehrenbach

- **ADOPTION OF RESOLUTIONS**

MOTION TO ADOPT RESOLUTIONS

- **Resolution 19-14** – Approving Disbursements totaling \$10,696.39
MOTION: Commr. Dabney
SECOND: Alt. Commr. Fehrenbach

VOTE: ROLL CALL

Ricardo Fernandez – City of Passaic
Greg Fehrenbach – City of Perth Amboy
Karen Dabney – City of Plainfield
Joseph DeMarco – Town of West New York - Absent

Mr. Miller indicated that Perth Amboy claims disbursement reports were not included in the meeting package since they were not available at time of meeting packet distribution. At Commissioner Fernandez's suggestion, the record will show that the vote on Resolution 20-14 excludes the missing reports. As soon as the reports are received, they will be distributed to Fund Commissioners and voted on at the next meeting.

- **Resolution 20-14** – Approving Claims Payments totaling \$64,106
MOTION: Commr. Dabney

SECOND: Alt. Commr. Fehrenbach

VOTE: ROLL CALL

Ricardo Fernandez – City of Passaic

Greg Fehrenbach – City of Perth Amboy

Karen Dabney – City of Plainfield

Joseph DeMarco – Town of West New York -Absent

- **Resolution 21-14** – Approving Fund Defense Counsel

MOTION: Commr. Dabney

SECOND: Alt. Commr. Fehrenbach

VOTE: ROLL CALL

Ricardo Fernandez – City of Passaic

Greg Fehrenbach – City of Perth Amboy

Karen Dabney – City of Plainfield

Joseph DeMarco – Town of West New York - Absent

Executive Director – NIP Group E. Miller

- **Financial Fast Track** – Mr. Miller advised that there were 237 claims reported through 4/30/14 and the Fast Track continues to show a modest surplus. We will need at least a full year to show trending, however; we are encouraged with the current good results.
- **Prospects East Orange and Roselle Status** – Roselle has signed the Indemnity & Trust agreement and is scheduled to join the PEJIF on 7/1/14. East Orange has not made a final decision and we are waiting for the Risk Manager to advise.

CLAIMS REPORT - Robert Persico, Vice President Claims

Claims Reports - Robert Persico - Bob asked the group to have protocols in place for vendor visits especially fuel deliveries. It should be a check in process and steps followed thereafter for safety reasons. Bob also presented a snapshot of claims exposure through April 30, 2014.

- **Treasurer's Report – Patrick DeBlasio** - Mr. DeBlasio reviewed the monthly treasurer's report and cash management account and advised that the Fund has met all outstanding obligations and its financial position is secure.

MOTION TO ADJOURN TO EXECUTIVE SESSION, NOT OPEN TO THE PUBLIC IN ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT, N.J.S.A. 10:4-12(B), TO DISCUSS PENDING OR ANTICIPATED LITIGATION (CLAIMS)

Claims: NONE

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN - COMPLETED

Commissioner Dabney made a motion to adjourn the meeting at 10:53am and Alternate Commissioner Fehrenbach second the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

Ricardo Fernandez

ALSO PRESENT: Below needs to be updated

Earl Miller – NIP
Madeline Delgado – NIP
Patrick DeBlasio – Treasurer
Robert Persico – NIP
James Renner – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Wendy Wiebalk – NIP
Brian Erlandsen – BGIA
Mike O’Connell- Pringle, Quinn, Anzano
Debbie Perillo – NIP
Francis O’Kelly – BGIA
Rob Smith – NIP
George Crosby – BGIA
Tom Fragoso – Sirocco
Danielle Voda – Fairview Insurance
Tom Fitzpatrick – Fairview Insurance
Lindsey Klein – Reliance Insurance Group
Patti Fahy – Reliance Insurance Group
Kathy Martin – City of Passaic
Paul Messerschmidt – D & H Alternative
Kathleen Guze – D & H Alternative
Steve Edwards – BGIA
Damaris Gonzalez – West New York



BANK RECONCILIATION

ACCT.NAME Bank of America
 BANK/ACCT# Claims Fiduciary Acct -3810-3273-1969
 From 05/01/14 To 05/31/14
 DATE

BOOK BALANCE AS OF	05/01/14	\$	9,027.19
ADD DEPOSITS (PER BANK LEDGER)			5,653.68
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			5,653.68
BOOK BALANCE AS OF	05/31/14	\$	9,027.19

BALANCE PER BANK STATEMENT 05/31/14 \$9,027.19

ADD: DEPOSIT IN TRANSIT	DATE	AMOUNT	
		TOTAL	0.00
			0.00

SUBTRACT: CHECKS OUTSTANDING	DATE	CHECK#	AMOUNT	
			TOTAL	0.00
				0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT	DATE	AMOUNT	
		TOTAL	\$ -
			0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER	DATE	AMOUNT	
		TOTAL	-
			0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 05/31/14 9,027.19
 Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks



BANK RECONCILIATION

ACCT.NAME Bank of America
 BANK/ACCT# Claims/Operating Account -3810-3273-1969
 From 05/01/14 To 05/31/14
 DATE

BOOK BALANCE AS OF	05/01/14	\$	289,730.06
ADD DEPOSITS (PER BANK LEDGER)			474,094.30
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			7,616.22
BOOK BALANCE AS OF	05/31/14	\$	756,208.14

BALANCE PER BANK STATEMENT 05/31/14 \$756,208.14

ADD: DEPOSIT IN TRANSIT	DATE	AMOUNT	
		TOTAL	0.00
			0.00

SUBTRACT: CHECKS OUTSTANDING	DATE	CHECK#	AMOUNT	
			TOTAL	0.00
				0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT	DATE	AMOUNT	
		TOTAL	\$ -
			0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER	DATE	AMOUNT	
		TOTAL	-
			0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF	05/31/14	756,208.14
		Difference
		0.00

PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks

Public Entity Joint Insurance Fund Monthly Status Report

June 17, 2014

MEMO TO: INSURANCE FUND CHAIRMAN FERNANDEZ



FROM: PATRICK J. DEBLASIO, CPA, CMFO, CGFM, -FUND TREASURER

Please be advised that the following is an update of the status of the Public Entity Joint Insurance Fund:

	<u>April 2014</u>		<u>May 2014</u>		
Beginning Cash Balance	\$ 510,017.90	Operating Account-Bank of America	\$ 289,730.06		
		Claims Fiduciary Account-Bank of America	9,027.19		
			-		
			-		
Total Balance	\$ 510,017.90		\$ 298,757.25		
 Receipts:					
Interest Income	\$ -		\$ -	Totals YTD	\$ -
Operating Account-Bank of America	\$ 39,476.00		\$ 474,094.30		
Claims Fiduciary Account-Bank of America	\$ 20,000.00		\$ 5,653.68		
Total Receipts	\$ 59,476.00		\$ 479,747.98		
 Disbursements:					
Operating Account-Bank of America	\$ 259,763.84		\$ 7,616.22		
Claims Fiduciary Account-Bank of America	\$ 10,972.81		\$ 5,653.68		
Total Disbursements	\$ 270,736.65		\$ 13,269.90		
Ending Cash Balance	\$ 298,757.25		\$ 765,235.33		

**Public Entity Joint Insurance Fund
Statement of Operations By Fund Year
As of May 31, 2014**

	YTD 2014
Underwriting Income	1,389,847
Loss Contingency Fund	<u>28,916</u>
Underwriting Income	1,418,763
Claim Expenses	
Losses	198,211
Loss Adjustment Expenses	4,986
IBNR	229,571
EPL Deductible & Co-Insurance	(7,600)
Excess Recoveries	-
WC	-
GL	-
AL	-
Property	-
EPL/POL	-
Corridor Retention Endorsement	-
All Lines Aggregate Stop	-
Total Claim Expense	<u>425,168</u>
Expenses	
Excess Premiums	583,585
General Administrative Expenses	<u>348,860</u>
Total Expenses	<u>932,444</u>
Underwriting Profit/(Loss)	61,150
Net Realized/Unrealized Gains/(Losses)	-
Interest Income	<u>-</u>
Net Investment Income	<u>-</u>
Statutory Surplus (Deficit)	<u>61,150</u>
at Previous Month	48,920
Variance	12,230

Note 1 : Ultimate losses marked to a 92% Loss Ratio.
Note 2: Fund year 2014 includes a aggregate stop loss pr

Overall Statistics

Total Members	4
Total Claims	303
Total Open Claims	132
Total Case Reserve Per Claim	1,148
Net Loss Ratio**	27.7%

* 2014 year data is annualized based on current trends
** Net loss ratios exclusive of IBNR.

RESOLUTION NO. 22-14

PUBLIC ENTITY JOINT INSURANCE FUND
(Hereinafter the “FUND”)

APPROVING CERTAIN DISBURSEMENTS

WHEREAS, the Bylaws of the PEJIF require that the Fund Commissioners approve all disbursements by a majority vote, and

WHEREAS, the attached bill of items sets forth certain bills or demands for monies;

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Board of Fund Commissioners that the attached bill of items totaling \$565,936.23 payment.

Adopted: *this day by the Board of Fund Commissioners*

Chairman

June 17th, 2014
Date

Secretary

June 17th, 2014
Date

RESOLUTION NO. 23-14

PUBLIC ENTITY JOINT INSURANCE FUND
(Hereinafter referred to as the “FUND”)

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Public Entity Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling \$106,838 against the fund.

ADOPTED: *this day before the Board of Fund Commissioners:*

Chairman

June 17th, 2014
Date

Secretary

June 17th, 2014
Date

PEJIF MONTHLY PAYMENTS

2014

MONTH

MAY

**D&H -
PASSAIC**

Amount

WC 35,597
LIABILITY, PROP & APD 7,643

PERTH AMBOY

WC 4,218
LIABILITY & PROP 9,038

**Inservco -
PLAINFIELD**

WC 15,053
LIABILITY & PROP 6,716

updated with payment registers from accounting.

**CCMSI -
WNY**

WC 26,673
LIABILITY & PROP 1,900

Total Paid

PEJIF Total for the month 106,838

PUBLIC ENTITY JOINT INSURANCE FUND CERTIFICATES ISSUED 5/10/2014 to 6/9/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Plainfield	5/29/2014	County of Union	2014 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as additional insured as respects the Plainfield Night Watch Program, Contract #14-YSC-115. *
City of Plainfield	5/29/2014	County of Union	2014 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as additional insured (Premises Owner) on all policies except workers compensation as respects the City of Plainfield's use of Cedarbrook Park Pond for Fishing Derby - May 31, 2014. *
City of Perth Amboy	5/16/2014	New Jersey Department of Treasury	2014 GL/AL/WC	Evidence of Insurance
City of Perth Amboy	5/16/2014	County of Middlesex Office of Parks & Recreation	2014 GL	The County of Middlesex is included as an additional insured (Lessor) as respects the City of Perth Amboy's use of the Showmobile at the Andes Art Festival on 6/28/2014 rain date 6/29/2014. *
City of Perth Amboy	5/22/2014	Comite Patriotico Cultural Puertoriqueno	2014 GL	Evidence of Insurance