



PUBLIC ENTITY JOINT INSURANCE FUND MEETING AGENDA
May 20th, 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 4/29/14 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 19-14 – Approving Certain Disbursements
- Resolution 20-14 – Approving Claims Payments
- Resolution 21-14 – Approving Fund Counsel

REPORTS

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

- Fast Track
- Prospects

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

- In2Vate & SERVE Update – A. Ven Graitis
- EPL Training– A. Ven Graitis
- Emergency Preparation/Response– A. Ven Graitis
- Safety Bulletin #2 Slips, Trips and Falls
- Posh PPE Hazard Assessment Program (hand out) – D.Perillo
- The Legal Risks of Using Social Media and/or the Internet in Your Hiring Process – W. Wiebalk

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

- Claims Reports

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

▪ **NEW BUSINESS**

▪ **ADJOURNMENT**

**PUBLIC ENTITY JOINT INSURANCE FUND
MEETING MINUTES
April 29th, 2014
Hampton Inn Woodbridge, NJ at 11:00am**

MEETING OF THE PUBLIC ENTITY JOINT INSURANCE FUND CALLED TO ORDER AT 10:00 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS

Ricardo Fernandez – City of Passaic
Jillian Barrick – City of Perth Amboy
Karen Dabney – City of Plainfield
Joseph DeMarco – Town of West New York

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

▪ **APPROVAL OF MINUTES March 19th, 2014**

MOTION: Commr. Dabney
SECOND: Commr. Barrick

▪ **ADOPTION OF RESOLUTIONS**

MOTION TO ADOPT RESOLUTIONS

- **Resolution 15-14** – Approving Disbursements totaling \$ \$205,041
MOTION: Commr. Dabney
SECOND: Commr. Barrick

VOTE: ROLL CALL

Ricardo Fernandez – City of Passaic
Jillian Barrick – City of Perth Amboy
Karen Dabney – City of Plainfield
Joseph DeMarco – Town of West New York

- **Resolution 16-14** – Approving Claims Payments totaling \$34,781
MOTION: Commr. Dabney
SECOND: Commr. Barrick

VOTE: ROLL CALL

Ricardo Fernandez – City of Passaic
Jillian Barrick – City of Perth Amboy
Karen Dabney – City of Plainfield
Joseph DeMarco – Town of West New York

Executive Director – NIP Group E. Miller

- **Financial Fast Track** – Mr. Miller advised that there were 176 claims in a 3 month period. The Fast Track continues to show a modest surplus. As the PEJIF grows so will the Fast Track report's utility as a snapshot of the Fund's financial position.
- **Committee Formation** - Since the PEJIF is has only four members, it is advisable to forego formation of the working committees at this time. With additional members, we can start forming the Fire Fighters and Police Safety Committees and DPW Roundtable.
- **East Orange and Roselle Status** – Roselle is still scheduled to join the PEJIF on 7/1/14. East Orange has not made a final decision but also looks like they might be onboard on 7/1/14.

SAFETY DIRECTOR - Anthony Ven Graitis, Vice President Risk Control & Wendy Wiebalk, Litigation Manager)

- **In2vate Initiate Training update – A. Ven Graitis** - In2vate training is now available to at least one administrator at each municipality. To make it even easier to schedule training, Debbie or Anthony can create classes/register students to eliminate any issues with using the system. The goal is to provide at least 25% of all training via on-line classes. The system allows training to be tracked, progress of individual classes to be reviewed, and reports to be generated for employees or groups.
- **SERVE Training update - A. Ven Graitis** – SERVE training is currently being reviewed by Passaic and Perth Amboy. The on-line training is available for emergency responders and specific modules are available for Police, Fire and EMS.
- **Loss Trending – A. Ven Graitis** – NIP is now reviewing and evaluating loss data per municipality, normalizing the data to the exposure to better identify areas that require specific loss control efforts. Risk Control personnel may initiate loss control initiatives for individual members based on findings. Loss information will also be prepared and reviewed at SCM's to ensure proper loss control responses to mitigate or eliminate hazards.
- **New Jersey Pregnant Worker's Fairness Act – W. Wiebalk** - Wendy spoke about the NJPWFA, the amendment to NJLAD to include same, and the potential ramifications for employers

CLAIMS REPORT - Robert Persico, Vice President Claims

Claims Manual Highlights - Robert Persico - Bob advised the PEJIF Claims Manual was distributed to the TPA's on April 9, 2014. The manual provides the TPA's with coverage information, reporting requirements, case management expectations, financial management, case law and exhibits.

- **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

Commissioner Fernandez made a motion to adjourn the meeting at 11:17am and Commissioner Barrick second the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

Ricardo Fernandez

ALSO PRESENT:

Earl Miller – NIP
Madeline Delgado – NIP
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
Tom Fragoso – Sirocco
Paul Messerschmidt – D & H Alternative
Lindsey Klein – Reliance Insurance Group
Patti Fahy – Reliance Insurance Group

Damaris Gonzalez – West New York
Maria Rivera – City of Perth Amboy
Patrick DeBlasio – Treasurer
Kathy Martin – City of Passaic
Kathleen Guze – D & H Alternative
Larry Graham – Fairview Insurance

**Public Entity Joint Insurance Fund
Statement of Operations By Fund Year
As of April 30, 2014**

	YTD 2014
Underwriting Income	1,135,010
 Claim Expenses	
Losses	176,138
Loss Adjustment Expenses	5,178
IBNR	167,319
EPL Deductible & Co-Insurance	(8,500)
Excess Recoveries	-
WC	-
GL	-
AL	-
Property	-
EPL/POL	-
Corridor Retention Endorsement	-
All Lines Aggregate Stop	-
Total Claim Expense	340,135
 Expenses	
Excess Premiums	466,868
General Administrative Expenses	279,088
Total Expenses	745,956
Underwriting Profit/(Loss)	48,920
Net Realized/Unrealized Gains/(Losses)	-
Interest Income	-
Net Investment Income	-
 Statutory Surplus (Deficit)	
	48,920
at Previous Month	36,690
Variance	12,230

Note 1 : Ultimate losses marked to a 92% Loss Ratio.

Note 2: Fund year 2014 includes a aggregate stop loss protection to

Overall Statistics

Total Members	4
Total Claims	237
 Total Open Claims	 121
Total Case Reserve Per Claim	1,173
 Net Loss Ratio**	 30.6%

*2014 year data is annualized based on current trends

** Net loss ratios exclusive of IBNR.

Public Entity Joint Insurance Fund Monthly Status Report

May 20, 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>March 2014</u>		<u>April 2014</u>	
Beginning Cash Balance	Operating Account-Bank of America	\$ 438,896.02	\$	510,017.90	
	Claims Fiduciary Account-Bank of America	-		-	
		-		-	
	Total Balance	\$ 438,896.02	\$	510,017.90	
 Receipts:					
	Interest Income	-	\$	-	Totals YTD \$ -
	Operating Account-Bank of America	\$ 284,134.22	\$	39,476.00	
	Claims Fiduciary Account-Bank of America		\$	20,000.00	
	Total Receipts	\$ 284,134.22	\$	59,476.00	
 Disbursements:					
	Operating Account-Bank of America	\$ 213,012.34	\$	259,763.84	
	Claims Fiduciary Account-Bank of America	-	\$	10,972.81	
	Total Disbursements	\$ 213,012.34	\$	270,736.65	
	Ending Cash Balance	\$ 510,017.90	\$	298,757.25	

May 20th , 2014- PEJIF Commissioners Meeting Bills List

Date: 5.5.14
Invoice #: 05



<u>Notes</u>	<u>Description</u>	<u>COMMENTS</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	The NJ Times	April Meeting Notice	#120	\$4.64
	The Star Ledger	April Meeting Notice	#121	\$15.08
	Patrick DeBlasio	Treasurer Services April	#122	\$416.67
	Pringle, Quinn, Anzano	Invoice #36460	#123	\$589.00
		Total in Checks \$		
<u>WIRE TRANSFERS</u>			WT	
	BGIA	Invoice #196903 PEJIF Travelers Bond		340.00
	BGIA	Invoice #197180 Travelers boiler & Machinery Install #2 or 2 for 2014		9,331.00
	BGIA	Credit - Invoice #197381 Lloyds of London Endorsement 31	(102,750.00)	
	BGIA	Credit - Invoice #196909 Safety National Endorsement 1	(224,038.00)	
	PEJIF	Total Credits to PEJIF from BGIA after above payments \$317,117.00		
		Total WT/BGIA \$ 9,671.00		
Subtotal				\$ 10,696.39
Total				\$ 10,696.39

RESOLUTION NO. 19-14

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 \$10,696.39 payment.

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

Chairman

Date

May 20th, 2014

Secretary

Date

May 20th, 2014

RESOLUTION NO. 20-14

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 \$64,106 against the fund.

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

Chairman

Date

May 20th, 2014

Secretary

Date

May 20th, 2014

RESOLUTION NO. 21- 14

**RESOLUTION APPOINTING APPROVED COUNSEL
FOR THE PUBLIC ENTITY JOINT INSURANCE FUND**

WHEREAS, the Public Entity Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Public Entity Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the law firms shown in this resolution have been proposed as Counsel for the Public Entity Joint Insurance Fund for the year 2014;

NOW, THEREFORE BE IT RESOLVED, by the Board of Fund Commissioners of the Public Entity Joint Insurance Fund that the law firms named in this resolution be and the same are hereby appointed as an approved counsel for the Public Entity Joint Insurance Fund for the year 2014:

McDonald and Rogers, LLC
181 West High Street
Somerville NJ 08876
908.722.4100 phone
908.722.7532 fax

BE IT FURTHER RESOLVED that the Chairman of the Public Entity Joint Insurance Fund is hereby authorized to execute this resolution;

PUBLIC ENTITY JOINT INSURANCE FUND

_____ May 20, 2014
Chairman Date

_____ May 20, 2014
Secretary Date

PUBLIC ENTITY JOINT INSURANCE FUND CERTIFICATES ISSUED 04/09/2014 to 05/09/2014

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Plainfield	4/16/2014	PNC Bank	2014 GL/AL/WC	Evidence of Insurance as respects the City of Plainfield's use of the certificate holder's facility for conducting a seminar on their GYBO (Get Your Business Online) program on Wednesday, April 23rd.
City of Perth Amboy	5/5/2014	Harbortown Terrace LLC 90 Woodbridge Center Drive	2014 GL/AL/WC	Certificate Holder is included as an additional insured (premises owner) as respects the distribution of the City of Perth Amboy's 'Summer Lunch Program' at Harbortown Terrace during July and August, pursuant to the terms, conditions, limitation and exclusions of the JIF Insurance Policy. *
City of Passaic	4/30/2014	New Jersey Schools Development Authority	2014 GL/AL/WC	Certificate holder is included as an additional insured (licensor) as respects the license agreement (Block I4057, Lots 23 and 52). *
Town of West New York	4/24/2014	New Jersey Youth Baseball	2014 GL	New Jersey Youth Baseball and the City of Hackensack are included as additional insured (Event Sponsor & Premises Owner) as respects the Town of West New York Recreation Department 8U-16U baseball teams' participation in the New Jersey Youth Baseball 2014 Memorial Day Tournament May 23 - May 26, 2014. *
Town of West New York	4/24/2014	Empire City Yonkers Raceway	2014 GL/AL/WC/A PD	Yonkers Racing Corp., YRL Association, LP; Rooney Associates, Brian Boru Westchester Corp., Timothy J. Rooney are included as additional insured (premises owner) as respects the Town of West New York's Senior Citizen Department sponsored trip to Empire Casino on May 31, 2014. *
City of Perth Amboy	4/16/2014	County of Middlesex County Prosecutor	2014 GL	Evidence of Insurance as respects the City of Perth Amboy's use of the Skywatch Surveillance Platform at two events: 1. Puertorican Hall Ave Cultural Feast on June 6, 7, 8, 2014; 2. Dominican Festival on August 15, 16, 17, 2014.
City of Perth Amboy	5/8/2014	State of New Jersey Div of Property Management and Construction	2014 GL	Evidence of Insurance
City of Perth Amboy	5/8/2014	State of New Jersey Treasury Division	2014 GL	Evidence of Insurance
City of Plainfield	4/30/2014	County of Union Administration Building	2014 GL	Evidence of insurance as respects the Union County Youth Services Commission Grant Funds for 2014.