

**PUBLIC ENTITY JOINT INSURANCE FUND
MEETING MINUTES
November 25th, 2014
Hampton Inn Woodbridge, NJ at 10:00am**

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

ROLL CALL OF FUND COMMISSIONERS

Ron Van Resalier in for Ricardo Fernandez – City of Passaic
Jillian Barrick – City of Perth Amboy
Karen Dabney – City of Plainfield - Absent
David Brown – Borough of Roselle
Michele Ralph-Rawls – City of East Orange
Matthew Watkins - Town of West New York

APPROVAL OF MINUTES October 21st, 2014

MOTION: Commr. Watkins

SECOND: Commr. Brown

ABSTAIN: Commr. Barrick; Van Resalier; Ralph-Rawls

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- **Resolution 32-14** – Approving Disbursements totaling \$101,486.81

MOTION: Commr. Barrick

SECOND: Commr. Ralph-Rawls

VOTE: ROLL CALL

Ron Van Resalier in for Ricardo Fernandez – City of Passaic
Jillian Barrick – City of Perth Amboy
Karen Dabney – City of Plainfield - Absent
David Brown – Borough of Roselle
Michele Ralph-Rawls – City of East Orange
Matthew Watkins - Town of West New York

- **Resolution 33-14** – Approving Claims Payments totaling \$217,795

MOTION: Commr. Watkins

SECOND: Commr. Barrick

VOTE: ROLL CALL

Ron Van Resalier in for Ricardo Fernandez – City of Passaic
Jillian Barrick – City of Perth Amboy
Karen Dabney – City of Plainfield - Absent
David Brown – Borough of Roselle
Michele Ralph-Rawls – City of East Orange
Matthew Watkins - Town of West New York

- **Resolution 34-14** – Approving Defense Panel
MOTION: Commr. Watkins
SECOND: Commr. Barrick

VOTE: ROLL CALL

Ron Van Resalier in for Ricardo Fernandez – City of Passaic
Jillian Barrick – City of Perth Amboy
Karen Dabney – City of Plainfield - Absent
David Brown – Borough of Roselle
Michele Ralph-Rawls – City of East Orange
Matthew Watkins - Town of West New York

Executive Director – NIP Management Services - E. Miller

- **Venues** – Mr. Miller asked if the members were agreeable to continuing the monthly meetings at the Hampton Inn in Woodbridge for 2015 and all were in favor.
- **Fast Track** – The Fast Track report was delayed this month and will be distributed no later than 12/2.
- **2015 Assessment Budget** – The draft 2015 assessment budget shows an overall increase of 3.7%, which is largely driven by 2.3% increase in exposures. In order to minimize the increase, the Administrator is recommending exercising management discretion, per actuarially accepted standards, to reduce loss fund rates by approximately 4%. This is within the standard range of +/-5%. Commissioner Barrick asked what effect this would have on the overall loss fund and Mr. Miller indicated a minimal effect. Mr. Hall also pointed out that the Fund’s liability retention had been reduced from \$500,000 to \$250,000, which would meaningfully mitigate the Fund’s exposure to loss severity
- **2015 Renewal – (J. Hall)** – We have a submission for Township of Teaneck, are in discussions with City of Orange (renews 3/1/15) and City of Hackensack.
- **Prospects – (J. Hall)** - Indemnity and Trust Agreements for City of Perth Amboy and City of Passaic are up for renewal January 1. Excess coverage has been largely bound, with significant reductions in the Liability (non-WC) PEJIF-level retentions.

SAFETY DIRECTOR - Anthony Ven Graitis, Vice President Risk Control & Debbie Perillo, Sr. Risk Control Specialist)

- **Police Committee Update – A. Ven Graitis - VP Risk Control** – The meeting will be held on December 2, at the Rahway City Library at 10:00. Wendy Wiebalk will discuss best practices in response to complaints against an officers and how actions or inactions by Departments may affect the defense of a liability claim filed in the future. Videos of recent, actual events will be reviewed and discussed with the group. We will also discuss the 2015 police training initiative and hope to have a representative from Response Law or Captain Parham’s group attend.

- **Public Works Roundtable - A. Ven Graitis - VP Risk Control** - The meeting will be held on December 4, at the North Plainfield Vermeule Community Center at 614 Greenbrook Road at 10:00. Topics will include snow plow safety, excavation safety, Jet-Vac Safety, Public Works facility access/safety, and general discussion

- **Driver/Auto Safety/Loss Prevention – A. Ven Graitis – VP Risk Control** — A. Ven Graitis The State of New Jersey passed “Maggie’s Law” in 2003 which addresses driving while fatigued. This law defines “fatigued” as “having been without sleep for a period in excess of 24 consecutive hours.” A driver can be charged with recklessness due to fatigue and, if a fatality were to occur, the driver can be charged with vehicular homicide (prison + fine). - - - MUNICIPAL OPERATIONS ARE NOT EXEMPT FROM MAGGIE’S LAW. Members are also encouraged to perform all inspections of vehicles and equipment, ensure MVR checks are performed, take advantage of all training that is available (SERVE, CEVO, etc).

CLAIMS REPORT - Robert Persico, Vice President Claims

Presentation by Paul Messerschmidt of D & H Solutions – “Certificates of Insurance - A Primary Issue” – Paul Messerschmidt of D&H Risk Solutions provided insight on the process and preferred wording when the municipality is providing a Certificate Insurance and when the municipality is obtaining a Certificate of Insurance. As a guide when issuing the Certified the municipality should seek to limit the coverage by trying to avoid naming the other party on a primary and non-contributory basis. Likewise, when securing the Certificate the municipality wants to have its departments, officers, administrators, employees etc., named as additional insured’s on a primary and non-contributory basis.

- **Treasurer’s Report – Earl Miller for Patrick DeBlasio** - Mr. Miller 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

OPEN FORUM

MOTION TO ADJOURN - COMPLETED

Commissioner Watkins made a motion to adjourn the meeting at 10:33am and Commissioner Fernandez second the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

Ricardo Fernandez

ALSO PRESENT:

Earl Miller – NIP
David Springer - NIP
Madeline Delgado – NIP
Robert Persico – NIP
Jonathan Hall – NIP
James Renner - NIP
Wendy Wiebalk – NIP
Brian Erlandsen – BGIA
Mike O’Connell- Pringle, Quinn, Anzano
Francis O’Kelly – BGIA
Rob Smith – NIP
Steve Edwards – BGIA
Maria Rivera – Perth Amboy
Kathleen Guze – D & H Alternative
Viviana Lamm – City of Passaic
Larry Graham – Fairview Insurance
Lindsey Klein – Reliance Insurance
Patti Fahy – Reliance Insurance Group
Damarys Gonzalez – West New York
Tom Fragoso – Sirocco
Paul Messerschmidt – D & H Alternative
Matt Baron – InservCo