

**PUBLIC ENTITY JOINT INSURANCE FUND
MEETING MINUTES
May 23, 2023 at 10:00am
Via – MS Teams FOR ALL MEMBERS
FOR PUBLIC ONLY 609-246-5769; Passcode 666 096 988#**

**MEETING OF THE PUBLIC ENTITY JOINT INSURANCE FUND CALLED TO ORDER
AT 10:02 AM**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS

City of East Orange – A. McCall
City of Orange – C. Hartwyk
City of Passaic – R. Fernandez
City of Perth Amboy – M. Rivera
City of Plainfield – L. Carden
Borough of Roselle – Absent
Township of Teaneck – D. Kazinci
Town of West New York – Absent

APPROVAL OF 4/25/2023 MEETING MINUTES

MOTION: Commr. Rivera
SECOND: Commr. McCall
ABSTAIN:

ADOPTION OF RESOLUTIONS

- **Resolution 18-23 – Approving Certain Disbursements – \$68,750.56**
- **Resolution 19-23 – Approving Claims Payments – \$1,761,330.68**
-

MOTION: Commr. Kazinci
SECOND: Commr. Rivera
ABSTAIN:

ROLL CALL OF FUND COMMISSIONERS

City of East Orange – A. McCall
City of Orange – C. Hartwyk
City of Passaic – R. Fernandez
City of Perth Amboy – M. Rivera
City of Plainfield – L. Carden
Borough of Roselle – Absent
Township of Teaneck – D. Kazinci
Town of West New York – Absent

EXECUTIVE DIRECTOR'S REPORT – Jonathan Hall

- **EXECUTIVE DIRECTOR'S REPORT (Jonathan Hall)**
 - **Year-End FastTrack Report Status** – The Administrator's finance team is currently reconciling the Fund's financial records in conjunction with the Year-End Financial Audit. We will complete this process and present the Year-End FastTrack Report to all Members at the June Commissioners' Meeting.
 - **Financial Audit Status** – Mercadien, the Fund's Auditor, is on track to complete the 2022 Financial Audit before the June 30 filing deadline. We expect the results to be presented to the Members at the June Commissioners' Meeting.
 - **Market Outlook** – Mr. Hall presented an economic and market outlook and discussed the current inflationary environment, trends of increasing loss costs, the trend of frequent catastrophic weather events, and their impact on JIF claims frequency and severity.
- **TREASURER'S REPORT**
 - **As of April 30, 2023** – • All Bills have been paid, and our cash balance is secure.
- **UNDERWRITING REPORT (Robert Smith)**
 - **Property Update** – Values need to be correct and up to date. Values need to account for economic and social inflation. Failure to have adequate values will result in the full value of losses not being covered in the future. Margin Clauses are becoming standard in the property marketplace.
 - **Cyber Update** – Please refer to the minimum standards that have been distributed. Anyone failing to achieve these minimum standards will not have coverage as of 7/1. MFA is an absolute dealbreaker; without MFA, there will be no coverage. Please continue to meet with Harbor Technology, as the output of these meetings is a key component of our submissions.
 - **Professional Lines Checklist** – In light of increased activity and the hardening market, we are introducing three new checklists. Law Enforcement Liability, Public Official Liability, and Employment Practices Liability will all have their own best practices checklist. Successful completion of the checklist and favorable losses will result in the best SIR options being available.

○ **RISK CONTROL REPORT (Anthony Ven Graitis)**

- **Distracted Driving Results** – The Distracted Driving Awareness challenge has officially ended and was a great success. The goal was to increase member municipality participation, doubling the number of completed trainings of 1,982 achieved in 2022. We surpassed our goal and finished the challenge with 4,409 completions for 2023! It could not have happened without the support of commissioners, department heads, command staff, and risk managers. Thank you, and congratulations to all, especially the City of Passaic finishing in 3rd place, the Township of Teaneck finishing in 2nd place, and the City of Plainfield finishing in 1st place.
- **Safety Presentation** – Special Events – Held on 5/18/23 at 1:00 PM. Ken Child presented on the need to prepare for Special Events, including planning in advance, consideration of indoor and/or outdoor festivities, accessibility, crowd control, use of barriers and general security, the role of department personnel, impact of weather, and food hygiene and alcohol. The next Webinar is scheduled for 6/22/23 at 1:00 PM and will address Hurricane-Storm Preparedness.
- **Property/Flood Inspections** – Property inspections are continuing and are being expanded to include flood surveys, focusing on areas that are in SFHA areas, those not previously inspected, and those locations suffering past flood damage.
- **Ethical Simulated Phishing Update** – 10 members have been tested, with 2443 emails sent out with a low failure rate.
- **Performance and Loss Control Initiatives** – Anthony reviewed recent loss performance and provided a plan of initiatives to reduce the frequency and severity of losses across all lines of coverage, focusing on the risks unique to every department. Efforts will start in June and require every member’s support.
- **Most Cited OSHA Violations** – Ken Child presented the most cited OSHA violations of 2023, which included: recordkeeping – lack of postings or inaccurate accounting of incidents, General Duty Clause, exit routes/ emergency planning – lack of plans, out-of-date plans, blocked exits, control of hazardous energy – annual oversight, equipment specific procedures, material handling and storage – poor storage practices, fire protection – lack of testing of equipment, electrical – lockout/ tagout records, walking/ working surfaces – cluttered areas, blocked access, PPE – lack of plans, lack of equipment, machinery and machinery guarding – missing or damaged guards, toxic and hazardous substances – inadequate record keeping.

○ **CLAIMS MANAGEMENT (Peter Archangeli)**

- **Claims KPI Report April 2023** – 192 new claims were received in April. 223 closed claims in April, for a closing ratio of 116%. \$1.07M in new claim reserves in April. \$1.95M closed incurred. 1952 open claims at the end of April. Approximately \$74K in subrogation recoveries in April.

MEMBER UPDATES

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commr. Kazinci made a motion to adjourn the meeting at 10:47 AM, and Commr. Rivera seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

Madeline Delgado

ALSO, PRESENT:

A. Ven Graitis
B. Erlandsen
B. LaJoie
D. Voda
D. Springer
G. Crosby
J. Hall
J. Brown
J. Sanchez
K. Skeba
K. Larkin
M. Delgado
M. Lamb
M. O'Connell
P. DeBlasio
P. Fahy
P. Archangeli
R. Ruiz
R. Crooks
R. Persico
R. Smith
S. Daveggia
T. Fragoso