

**SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – APRIL 15, 2015
LODI MUNICIPAL BUILDING
4:45 P.M.**

Meeting called to order by Chairman Hansen. Open Public Meeting Act read into Minutes by Chairman.

ROLL CALL OF EXECUTIVE COMMITTEE:

Chairman		
John Hansen	East Rutherford	Present
Vice Chairman		
Frank Bianchi	Lyndhurst	Absent
Secretary		
Gregory Franz	Borough of Edgewater	Present
Executive Committee		
Charles Cuccia	Borough of Maywood	Absent
Peter Van Winkle	Borough of Rutherford	Present
Anthony Luna	Borough of Lodi	Present
Dominick Azzolini	Borough of Wood Ridge	Present
ALTERNATES		
Joseph Crifasi #1	Borough of Carlstadt	Present
Victor Baginski #2	Borough of Wallington	Absent
Al Restaino #3	Borough of Fort Lee	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	Perma Risk Management Services Stephen Sacco	Present
Attorney	Paul Barbire	Present
Underwriting Manager	Conner Strong & Buckelew Ed Scioli	Absent
Claims Services	Bergen Risk Managers Robert McGuire	Present
Treasurer	Joseph Iannaconi, Jr.	Present
Safety Director	JA Montgomery David McHale	Absent

OTHERS PRESENT:

Jason Thorpe, Perma
Steve LoIacono, North Arlington
Art Koster, Hackensack
Kim Cosimano, RMC
David Vozza, RMC
Frank Covelli, RMC
Ezio Altamura, RMC
Ken Schulz, JA Montgomery

APPROVAL OF MINUTES: March 18, 2015 Open and Closed

MOTION TO APPROVE OPEN AND CLOSED MINUTES FOR THE ABOVE REFERENCED MEETINGS:

MOVED:	Commissioner Azzolini
SECOND:	Commissioner Crifasi
VOTE:	Unanimous

CORRESPONDENCE:

None

PUBLIC COMMENT:

None

MOTION TO ENTER INTO EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES: PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION

MOVED:	Commissioner Crifasi
SECOND:	Commissioner Azzolini
VOTE:	Unanimous

MOTION TO ADJOURN EXECUTIVE SESSION

MOTION:	Commissioner Franz
SECOND:	Commissioner Crifasi
VOTE:	Unanimous

MOTION TO APPROVE PAYMENT OF CLAIMS, AS DISCUSSED DURING EXECUTIVE SESSION:

Z15113	WC
X16897	AL
Z11343	WC
Z08738	WC
Z09451	WC
Z06317	WC
Z11964	WC
Z02907	WC
Z06990	WC
Z14058	PRP
Z12213	PRP
X17851	GL
X11263	GL
Z12956	WC
Z11245	PRP
Z12250	PRP
Z12416	WC
Z12819	WC

MOTION: Commissioner Azzolini
SECOND: Commissioner Van Winkle
VOTE: Unanimous

TREASURER:

Mr. Iannaconi referred to the Monthly Financial Report which contained an overview of the transactions that took place for the month relative to the financial portfolio of the Fund was introduced.

RESOLUTION 16-15 APRIL VOUCHER PAYMENTS (BILL LIST):

2014:	\$ 21,460.32
2015:	\$ 1,392,973.45
TOTAL:	\$ 1,414,433.77

MOTION TO APPROVE CERTIFICATION OF CLAIMS & CONFIRMATION OF CLAIMS PAYMENTS FOR THE MONTH OF MARCH AND RESOLUTION 16-15 VOUCHER LISTS FOR THE MONTH OF APRIL, AS SUBMITTED:

MOVED:	Commissioner Azzolini
SECOND:	Commissioner Crifasi
VOTE:	Unanimous

Treasurer's Reports Attached and Made Part of the Minutes

EXECUTIVE DIRECTOR/ADMINISTRATOR:

CLAIMS REVIEW COMMITTEE:

The Claims Review Committee met on April 15, 2015. Report will be discussed in closed session.

FINANCIALS – Mr. Sacco referred to the Financial Fast Track for the month of February contained within the Agenda packet. He informed the Committee that Fund Year 2015 is currently running a deficit. He indicated that the deficit is a result of the number claims caused by the recent winter. Mr. Sacco added that the Fund office is monitoring the deficit and noted that there are plenty of funds from other Fund Years to extinguish it.

SEWER BACKUP CLAIMS – Mr. Sacco referred to the listing of sewer backup claims for the period of January 1, 2015 through March 31, 2015. He then asked for a motion to adopt Resolution # 17 -15 authorizing the assessments related to these claims.

MOTION TO ADOPT RESOLUTION # 17-15 AUTHORIZING THE ASSESSMENTS FOR THE PERIOD OF JANUARY 1, 2015 THROUGH MARCH 31, 2015.

MOVED:	Commissioner Van Winkle
SECOND:	Commissioner Azzolini
VOTE:	Unanimous

2015 MEL & MR HIF EDUCATIONAL SEMINAR – Mr. Sacco advised that the annual MEL & MRHIF Educational Seminar is being held on Friday April 17, 2015. He referred to the registration form for the seminar and added that CE credits are available, or are pending approval, for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPPO and QPA.

ELECTED OFFICIALS SEMINARS – Mr. Sacco reminded the Committee that the MEL placed an on-line version of the Elected Officials Seminars on NJMEL.ORG. He added that the deadline is June 1st. Mr. Sacco then referred to the access instructions enclosed within the agenda booklet.

2015 FINANCIAL DISCLOSURE FORMS: Mr. Sacco informed the Committee that Mr. Thorpe has emailed the membership their PIN numbers for filing the 2015 Financial Disclosure for the South Bergen JIF. He added that the email included links to the instructions and the DLGS webpage to file your disclosure. Mr. Sacco noted that the filing deadline is April 30th. He further noted that the division has begun issuing violations to anyone that failed to complete the 2014 filing by September 1, 2014.

LEAGUE MAGAZINE: Mr. Sacco referred to the second of a series of MEL advertisements to appear in the League magazine enclosed within the agenda booklet. He noted that each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

NJ BRAIN INJURY ALLIANCE SPORTS RELATED CONCUSSIONS: Mr. Sacco indicated that the MEL JIF has worked with the NJ Brain Injury Alliance to develop a model resolution and policy concerning sports related concussions. He then referred to a model resolution and policy for members to consider adopting enclosed within the agenda booklet.

With nothing further, Mr. Sacco concluded his report.

ATTORNEY:

Mr. Barbire referred to his report contained in the agenda booklet.

SAFETY REPORT:

Mr. Schulz reviewed the March activities and the April agenda. He referred the Committee to the list of upcoming MSI trainings scheduled through June 2015. Mr. Schulz then referred to the Safety Director Bulletins that were recently released.

Safety Report Attached and Made Part of the Minutes

UNDERWRITING MANAGER:

Mr. Sacco informed the Committee that Mr. Scioli was unable to attend the meeting. He then referred to the list of certificates issued for the month of March enclosed in the agenda packet.

Underwriting Certificates made part of the Minutes

MANAGED CARE:

Mr. McGuire referred the Committee to his report contained in the Agenda packet. He informed the Committee that during the month of March, there was a savings of \$182,021.05 or 58% on the medical billing for Workers' Compensation claims..

Monthly Report Made Part of Minutes.

OLD BUSINESS:

None

NEW BUSINESS:

None

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Azzolini
SECOND:	Commissioner Crifasi
VOTE:	Unanimous

MEETING ADJOURNED:

4:54 pm

NEXT MEETING:

May 2015

Lodi Borough Hall

Jason Thorpe, Assisting Secretary

For

GREG FRANZ, SECRETARY

SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 16-15

APRIL 2015

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the South Bergen Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000386			
000386	ELMWOOD PARK BOROUGH	SIP: SILVER AWARD - 03/25/2015	1,000.00
			1,000.00
000387			
000387	RUTHERFORD BOROUGH	SIP: GOLD AWARD - 03/25/2015	2,000.00
			2,000.00
000388			
000388	FAIRVIEW BOROUGH	SIP: BRONZE AWARD - 03/25/2015	750.00
			750.00
000389			
000389	EAST RUTHERFORD BOROUGH	SIP: BRONZE AWARD - 03/25/2015	750.00
			750.00
000390			
000390	LODI BOROUGH	SIP: SILVER AWARD - 03/25/2015	1,000.00
			1,000.00
000391			
000391	MAYWOOD BOROUGH	SIP: GOLD AWARD W/ EXTRA CREDIT	2,500.00
			2,500.00
000392			
000392	WOOD-RIDGE BOROUGH	SIP: GOLD AWARD 3/25/15	2,000.00
			2,000.00
000393			
000393	RIDGEFIELD PARK VILLAGE OF	SIP: SILVER AWARD - 03/25/2015	1,000.00
			1,000.00
000394			
000394	FORT LEE BOROUGH	SIP: SPECIAL RECOGNITION AWARD	2,000.00
000394	FORT LEE BOROUGH	SIP: GOLD AWARD W/MAXIMUM EXTRA CREDIT	3,000.00
			5,000.00
000395			
000395	ROCHELLE PARK TOWNSHIP	SIP: BRONZE AWARD - 03/25/2015	750.00
			750.00
000396			
000396	SOUTH HACKENSACK TOWNSHIP	SIP: BRONZE AWARD - 03/25/2015	750.00
			750.00
000397			
000397	STONY HILL INN	SIP BREAKFAST - EXTRA ATTENDEES 3/25/15	960.32
			960.32
000398			

000398	LITTLE FERRY BOROUGH	SIP: GOLD AWARD - 03/25/2015	2,000.00
			2,000.00
000399			
000399	EDGEWATER BOROUGH	SIP: SILVER AWARD - 03/25/2015	1,000.00
			1,000.00

Total Payments – 2014 21,460.32

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000400			
000400	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2015	3,225.74
			3,225.74
000401			
000401	BERGEN RISK MANAGER, INC.	COST CONTAINMENT SERVICES - 04/2015	30,510.00
			30,510.00
000402			
000402	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 2ND QTR 2015	163,584.38
000402	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2015	550,556.63
			714,141.01
000403			
000403	BERGEN RISK MANAGERS, INC.	CLAIMS ADMIN - 04/2015	43,429.00
000403	BERGEN RISK MANAGERS, INC.	COMPUTER TIME SHARE - 04/2015	3,752.00
000403	BERGEN RISK MANAGERS, INC.	SUBROGATION RECOVERY FEE FEB 18 - MAR 18	2,406.59
			49,587.59
000404			
000404	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2015	8,805.56
			8,805.56
000405			
000405	PERMA	POSTAGE FEE 03/2015	36.24
000405	PERMA	EXECUTIVE DIRECTOR FEE 04/2015	30,088.77
000405	PERMA	LOSS FUND MANAGEMENT - 04/2015	2,071.31
			32,196.32
000406			
000406	SGRISK, LLC	ACTUARIAL SERVICES - 2ND QTR 2015	9,202.75
			9,202.75
000407			
000407	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2015	13,232.59
			13,232.59
000408			
000408	VALLEY MEDICAL GROUP	DOT TESTING/TRAINING/MRO 1ST QTR 2015	3,232.00
			3,232.00
000409			
000409	HUNTINGTON BAILEY LLP	SEXUAL HARASSMENT & EPL TRNG - BOGOTA	750.00
			750.00
000410			
000410	CONNER STRONG & BUCKLEW	UNDERWRITING MANAGEMENT - 04/2015	1,380.10
			1,380.10
000411			
000411	EXECU-TECH, INC.	MONTHLY WEBSITE MAINTENANCE - 04/2015	200.00
			200.00
000412			
000412	PAUL S. BARBIRE, ESQ.	ATTORNEY FEE 04/2015	3,509.25
			3,509.25

000413			
000413	JOSEPH IANNAONI	TREASURER FEE 1ST QTR 2015	8,126.00
			8,126.00
000414			
000414	PROFESSIONAL INSURANCE	RMC FEE 1ST 2015 - SOUTH HACKENSACK	8,870.54
			8,870.54
000415			
000415	APEX INSURANCE SRVS c/o XL INS	POL & EPL 2 OF2 INSTALLMENT 2015	491,888.50
000415	APEX INSURANCE SRVS c/o XL INS	VOL EMRG SERV DIR & OFFCRS 2OF2 INSTALL	7,215.50
000415	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 2 OF 2 INSTALL	6,900.00
			506,004.00
		Total Payments – 2015	1,392,973.45

TOTAL PAYMENTS ALL FUND YEARS \$ 1,414,433.77

RESOLUTION NO. 17 - 15

**SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND
CERTIFICATION TO RATIFY ASSESSMENT MODIFICATION**

WHEREAS, the following municipalities have incurred sewer backup claims in excess of the maximum as defined under the rules of the South Bergen Municipal Joint Insurance Fund; and

WHEREAS, such modifications require amendments to the assessments of said municipalities;

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee hereby certifies the modifications as presented in the attached memo dated April 7, 2015 and, ratifies the action of the Executive Director/Administrator in making these changes.

The South Bergen Municipal Joint Insurance Fund at a public meeting held on April 15, 2015 adopted the foregoing Resolution.

SOUTH BERGEN MUNICIPAL JOINT INSURANCE FUND