
FIRST RESPONDER JOINT INSURANCE FUND

GENERAL FUND AND EXECUTIVE COMMITTEE'S MEETING MINUTES

October 31, 2018

I. Call to Order – Chief James Carbin, Chairperson

The meeting was called to order at 9:41 a.m. by Chairperson James Carbin

II. Open Public Meetings Statement – Chief James Carbin, Chairperson

The Open Public Meetings Act was read by Chairperson James Carbin

III. Roll Call

Executive Committee

| | | <u>Attendance</u> |
|----------------------|---------------------|--------------------------|
| Joseph Jackson | Berlin Twp. BOFC #1 | Present |
| Chief Steven Scholey | Bordentown BOFC #1 | Present |
| James Turcich | Delran BOFC #1 | Present |
| John Retalis | Hamilton BOFC #7 | Present |
| Chief James Carbin | Monroe BOFC #2 | Present |

Alternate Executive Committee

| | | |
|--------------------------|----------------------------|---------|
| Chief Kevin Mullen | Florence BOFC #1 | Present |
| Franklin Jackson V | Haddon BOFC #1 | Present |
| Dep. Chief Chris Burnett | Mount Laurel Fire District | Present |

Fund Commissioners

| | | |
|-----------------------|---------------------------|---------|
| Joseph Robinson | Beverly City BOFC | Absent |
| Robert MacFarland | Bordentown BOFC #2 | Absent |
| Stephen Earl | Brick BOFC #2 | Absent |
| James Lepore, Jr. | Brick BOFC #3/Brick Joint | Absent |
| Charles Jones | Chesterfield BOFC#2 | Absent |
| Richard Dietrich | Cinnaminson BOFC #1 | Absent |
| Jim D'Ambrosio | Commercial BOFC #3 | Absent |
| Gerald Maresca | Englishtown BOFC #1 | Absent |
| Philip Knast | Gloucester BOFC #1 | Absent |
| Barry Engelbert | Gloucester BOFC #5 | Absent |
| Chief Michael Brezee | Gloucester BOFC #6 | Absent |
| August Fisher | Haddon BOFC #4 | Absent |
| Gene Argenti | Hamilton BOFC #2 | Absent |
| Helen Serben | Hamilton BOFC #4 | Absent |
| Chief Mark Antozzeski | Hamilton BOFC #9 | Present |
| Timothy Lynch | Hopewell Township BOFC | Absent |
| Rodolfo Brito | Jackson BOFC #3 | Absent |
| Brian Wright | Jamesburg BOFC #1 | Absent |
| Frank Weindel | Lindenwold BOFC #1 | Absent |
| John Marini | Manalapan BOFC #2 | Absent |

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|----------------------|--------------------|--------|
| Chief Robert Holmes | Marlboro BOFC #3 | Absent |
| Larry Cier | Millstone BOFC#1 | Absent |
| Vincent Dilieto | Monroe BOFC #1 | Absent |
| Gerald Kaplan | Monroe BOFC #3 | Absent |
| John Campanella | Pine Hill BOFC #1 | Absent |
| Krishna Jagannathan | Plainsboro BOFC #1 | Absent |
| Norman Stelling | Wall Twp. BOFC #1 | Absent |
| Chief Patrick Dolgos | Washington BOFC #1 | Absent |

Also Present

| | |
|-------------------|----------------------------------|
| Chuck Hartsoe | PEGAS |
| Barbara Murphy | PEGAS/Risk & Loss Managers, Inc. |
| Michaelene Miller | |
| M. Paige Berry | Saul Ewing Arnstein & Lehr, LLP |
| Missy Pudimott | Medlogix |
| Lisa Pflug | Highland Claim Services, Inc |
| Don Ruprecht | J.A. Montgomery Risk Control |
| Michael Pulsi | |
| Richard Lorentzen | Treasurer |
| Terry Burke | AJ Gallagher |
| Roger Butler | Barclay Group |
| Steve Walsh | EJA/Capacity Insurance |
| Jennifer Olsan | Hardenbergh Insurance Group |
| Skip Bean | Henry D. Bean and Sons |
| Roger Leonard | Leonard-O'Neill Insurance Group |
| Michael McGrath | VanDyk Group |

IV. **Flag Salute and Moment of Silence**

V. **Introduction of Guests**

There were no introductions.

VI. **General Fund Business**

There was no general fund business.

VII. **Executive Committee Business**

A. **Approval of the September 19, 2018 General Fund and Executive Committee's Open and Closed Meeting Minutes**

Motion to approve the September 19, 2018 General Fund and Executive Committee's Open and Closed Meeting Minutes.

Moved: James Turcich

Seconded: Chief Steven Scholey

Vote: Approved: Unanimous Nay:

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B. Reports

1. Chairperson – Chief James Carbin

There was no report.

2. MEL Delegate’s Report – Chief Mark Antozzeski

Chief Antozzeski stated that the MEL had recommended that all member JIFs adopt a resolution reflecting support of Senate Bill 716 regarding cancer presumption. He felt that, as chiefs and commissioners of first responder agencies, the Fund should support the Bill “as is” until there was time to further investigate the Bill’s actual protection of members’ personnel

3. Secretary – Joseph Jackson

There was no report.

4. Attorney – Saul Ewing Arnstein & Lehr, LLP

As per the report distributed at the meeting.

5. Treasurer’s Report – Richard Lorentzen

a. Approval of the Bill List for all fund years

Motion to approve the treasurer’s report totaling \$232,482.29 for all fund years.

Moved: John Retalis

Seconded: Joseph Jackson

Vote: Approved: Unanimous Nay:

b. Treasurer’s Report

As per the report distributed at the meeting.

c. Investment Status

As per the report distributed at the meeting.

6. Administrator – Public Entity Group Administrative Services (PEGAS)

As per the memorandum included in the agenda package.

a. Financial Fast Track

The administrator reviewed the financial fast track report as of September 30, 2018, included in the agenda package. He stated that the fast track was a snapshot of the Fund’s financials.

b. Cyber Security Deductible Reimbursement

The administrator reminded members to complete the cyber risk management program to qualify for the deductible reimbursement program. Chief Carbin asked if any members had returned a completed checklist. Barbara Murphy stated that no members had returned the checklist to date; however, the computer systems used by fire districts may differ from the types of systems typically used in municipalities. She asked that any members having difficulty complying with the checklist’s requirements to contact the administrator’s office. She stated that member input may be helpful for future consideration of the checklist’s requirements based on fire districts’ differing standards.

7. Claims’ Servicing Organization – Highland Claim Services, Inc.

There was no report.

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8. Managed Care Organization – Medlogix

As per the report included in the agenda package.

Chairperson Carbin asked if there was a temporary pharmacy card that should be used when an injured employee needs to fill a prescription immediately. Missy Pudimott stated that there was a prescription letter available that allows an injured employee to receive a 5-day limited supply for certain pre-approved medications. She stated that she would ensure that all members receive copies of the letter and information updated with the MCO's name change to Medlogix.

9. Loss Control Specialist – J.A. Montgomery Risk Control

Don Ruprecht reviewed the safety director's recent activities as of September 20, 2018 and members' MSI usage. He encouraged members to take advantage of the training provided, including the CEVO Fire training. Dept. Chief Chris Burnett asked if there was a tutorial available on how to use the Learning Management System. Don stated that he could provide additional information on how to use the system and the courses available that would be specific to Fire Districts' needs.

C. Old Business

There was no old business.

D. Closed Session

Motion to adjourn Open Session.

Moved: James Turcich

Seconded: Chief Steven Scholey

Voted: Approved: Unanimous Nay:

Open Session adjourned at 10:31 a.m.

E. Open Session Resumes

Motion to return to Open Session.

Moved: James Turcich

Seconded: Joseph Jackson

Vote: Approved: Unanimous Nay:

Open Session resumed at 10:40 a.m.

F. Claims Payment Authorization and Other Actions Established in Closed Session

Motion to approve claim payments and authorize actions established in closed session.

Moved: Joseph Jackson

Seconded: John Retalis

Vote: Approved: 4 Abstentions: 1 (J. Carbin) Nay:

G. New Business

1. Public Hearing and Budget Adoption

The administrator stated that the budget was revised to reflect changes in the membership.

a. **Motion** to introduce the 2018 Fund Year Budget Revision #1.

Moved: James Turcich

Seconded: John Retalis

Vote: Approved: Unanimous Nay

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2. Introduction of the 2019 Fund Year Budget and Certifying the Assessments

Barbara Murphy reviewed the 2019 fund year budget distributed at the meeting. She stated that the Fund's MEL loss ratio had decreased, and in turn, the MEL was decreasing the maximum expected claims fund assessment from 125% to 100%. She referred to the Aggregate Loss Fund contingency line item and stated that the decrease was reflective of the lower loss ratios and results, which resulted in decreased contingency above the MEL's billing at 85%. She stated that an aggregate loss fund contingency account could be established, beginning with the 2016, 2017 and 2018 funds, to fund any current or future potential exposure of claims that may exceed the 85% of expected claims. Discussion ensued and the consensus was to adopt a resolution confirming the creation of an aggregate loss fund contingency account and the annual transfer at the January reorganization meeting.

Motion to introduce the 2019 Fund Year Budget and Certify the Assessments.

Moved: John Retalis

Seconded: Joseph Jackson

Vote: Approved: Unanimous Nay

H. Public Comment

There was no public comment.

VIII. Adjournment

Motion to adjourn the meeting.

Moved: Joseph Jackson

Seconded: Chief Steven Scholey

Vote: Approved: Unanimous Nay:

The meeting was adjourned at 11:04 a.m.

The next meeting will be held at **9:30 a.m. on December 5, 2018** at the Delran BOFC #1.

Respectfully Submitted,

Authorized Signature