

FIRST RESPONDER JOINT INSURANCE FUND

GENERAL FUND AND EXECUTIVE COMMITTEE'S MEETING MINUTES

September 14, 2016

I. Call to Order – Chief James Carbin, Chairperson

The meeting was called to order at 9:34 a.m. by Chairperson Carbin.

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

The Open Public Meetings Act was read by Chairperson Carbin.

III. Roll Call

Executive Committee

		<u>Attendance</u>
Joseph Jackson	Berlin Twp. BOFC #1	Present
James Turcich	Delran BOFC #1	Absent
Chief Mark Antozzeski	Hamilton BOFC #9	Present
Chief James Carbin	Monroe BOFC #2	Present
Scott Jones	Mount Laurel Fire District #1	Present

Alternate Executive Committee

Franklin Jackson V	Haddon BOFC #1	Absent
Chief Thomas Gribbin	Hamilton BOFC #4	Absent
Chief Kevin Mullen	Florence BOFC #1	Absent

Fund Commissioners

Sal Guido	Bordentown BOFC #1	Absent
Michael Danbury	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	Present
Jim D'Ambrosio	Commercial BOFC #3	Absent
Gerald Maresca	Englishtown BOFC #1	Absent
Barry Engelbert	Gloucester BOFC #5	Absent
Chief Michael Brezee	Gloucester BOFC #6	Present
Terry Meloche	Haddon BOFC #4	Absent
Gene Argenti	Hamilton BOFC #2	Absent
Steven Kraemer	Hamilton BOFC #3	Absent
John Retalis	Hamilton BOFC #7	Absent
Timothy Lynch	Hopewell Township BOFC	Absent
Rodolfo Brito	Jackson BOFC #3	Absent
Brian Wright	Jamesburg BOFC #1	Absent
Michael Nolan	Lindenwold BOFC #1	Present
John Marini	Manalapan BOFC #2	Absent
Chief Robert Holmes	Marlboro BOFC #3	Absent

FIRST RESPONDER JOINT INSURANCE FUND

Larry Cier	Millstone BOFC#1	Absent
Vincent Dilieto	Monroe BOFC #1	Absent
Gerald Kaplan	Monroe BOFC #3	Absent
Thomas Hassett	Pine Hill BOFC #1	Absent
Krishna Jagannathan	Plainsboro BOFC #1	Absent
Barbara Silary	Voorhees Fire District	Absent
Norman Stelling	Wall Twp. BOFC #1	Absent
Chief Patrick Dolgos	Washington BOFC #1	Absent

Also Present

Chuck Hartsoe	PEGAS
Michaelene Miller	PEGAS/Risk & Loss Managers, Inc.
M. Paige Berry	Saul Ewing, LLP
Linda Wehner	Highland Claim Services, Inc.
Rich Lorentzen	Treasurer
Don Ruprecht	J.A. Montgomery Risk Control Services
Taylor Jacob	Consolidated Services Group
Bonnie Ridolfino	Hardenbergh Insurance Group
Cindy Lisa	
Skip Bean	Henry Bean & Sons Insurance
Roger Leonard	Leonard-O'Neill Insurance Group
Robert Soden Jr.	Oliver L.E. Soden Agency
Michael McGrath	VanDyk Group

IV. Flag Salute and Moment of Silence

V. Introduction of Guests

Bonnie Ridolfino introduced Cindy Lisa of Hardenbergh Insurance.

VI. Executive Committee Business

A. Approval of the May 11, 2016 General Fund and Executive Committee's Open and Closed Meeting Minutes.

Motion to approve the May 11, 2016 General Fund and Executive Committee's Open and Closed Meeting Minutes.

Moved: Chief Mark Antozzeski

Seconded: Scott Jones

Vote: Approved: Unanimous Nay:

B. Reports

1. Chairperson – Chief James Carbin

There was no report.

2. MEL Delegate's Report – Chief James Carbin

As per the report included in the agenda package.

The administrator stated that the MEL had released its preliminary rate table and budget numbers for the 2017 fund year.

FIRST RESPONDER JOINT INSURANCE FUND

3. Secretary – Chief Mark Antozzeski

There was no report.

4. Attorney – Saul Ewing, LLP – M. Paige Berry

As per the report included in the agenda package.

5. Treasurer’s Report – Richard Lorentzen

a. Approval of the Bill list for fund years 2009 through 2016

Motion to approve the Bill List totaling \$868,105.69 for fund years 2009 through 2016.

Moved: Scott Jones

Seconded: Joseph Jackson

Vote: Approved: Unanimous Nay:

b. Treasurer’s Report

As per the report distributed at the meeting.

c. Investment Report

As per the report distributed at the meeting.

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

As per the report included in the agenda package.

a. 2017 Fund Year New Business

The administrator stated that the Cherry Hill Fire District had made a submission to the Fund for a proposal for the 2017 fund year.

b. 2017 Budget Projections

Scott Jones stated that a fire district’s proposed budgets are typically prepared by late October. He stated that an indication for 2017 prior to budget introduction would be very helpful with the budget process. The administrator stated that the Fund’s MEL excess reinsurance numbers should be released shortly and that a projection would be made available as soon as possible.

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

There was no report.

8. Managed Care Organization – Consolidated Services Group

As per the report included in the agenda package.

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

As per the status report included in the agenda package.

a. Narcan Administration Training

Chief Antozzeski asked if there was any MSI training available regarding the administration of Narcan by EMTs. Don Ruprecht stated that there was not any available through the MSI, however the State had issued policies and protocols for the administration of Narcan by EMTs and paramedics.

C. Public Comment

1. Electronic Funds Transfer Technologies

Richard Dietrich, Cinnaminson BOFC #1, asked if the recent legislation authorizing local government entities to use electronic fund transfer technologies applied to members of FIRST. The fund attorney stated that there were several pieces of legislation pertaining to various uses of electronic fund transfers by governmental agencies currently being considered.

FIRST RESPONDER JOINT INSURANCE FUND

She stated that she would look into the specific legislation pertaining to the use of standard electronic funds transfer technologies in lieu of payment through the use of signed checks or warrants and provide a report at the next meeting.

B. Old Business

There was no old business.

C. New Business

1. Resolution 2016-23 Adopting Amended Named Storm Deductible Risk Sharing Program

The administrator stated that, in September of 2012, the Fund had adopted a resolution to enter into an agreement to share the named storm deductible, which applies to members with locations in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway; and any covered property in Cape May County. He stated that these locations are currently subject to a 1% deductible, up to a maximum of \$1,000,000 of the total insured value of all covered locations reporting loss or damage. He further stated that the percentage of participation would be based upon each JIF's reported values for all properties subject to the special windstorm and flood deductible. He stated that the Fund had four members with 100% of their property located in the affected areas. He stated that the resolution was being presented to reflect the increase in the MEL's property retention from \$250,000 to \$500,000. Discussion ensued and the consensus was to approve Resolution 2016-23 entering into an agreement with respect to named storm deductibles.

Motion to approve resolution 2016-23 entering into an agreement with respect to named storm deductibles.

Moved: Scott Jones

Seconded: Chief Mark Antozzeski

Vote: Approved: Unanimous Nay

2. Public Hearing and Budget Adoption

a. **Motion** to open the public hearing on the 2016 Fund Year Budget Revision #1.

The administrator stated that the 2016 fund year budget had been revised to include the addition of Wall BOFC #1.

Moved: Scott Jones

Seconded: Chief Mark Antozzeski

Vote: Approved: Unanimous Nay

b. **Motion** to close the public hearing and adopt the 2016 Fund Year Budget Revision #1

Moved: Scott Jones

Seconded: Joseph Jackson

Vote: Approved: Unanimous Nay

D. Closed Session

Motion to adjourn Open Session.

Moved: Chief Mark Antozzeski

Seconded: Scott Jones

Vote: Approved: Unanimous Nay:

Open Session adjourned at 10:26 a.m.

FIRST RESPONDER JOINT INSURANCE FUND

E. Open Session Resumes

Motion to return to Open Session.

Moved: Joseph Jackson

Seconded: Chief Antozzeski

Vote: Approved: Unanimous Nay:

Open Session resumed at 10:32 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: Scott Jones

Seconded: Chief Mark Antozzeski

Vote: Approved: Unanimous Nay:

G. Claims Sub-Committee Report

Authorization of Payments Recommended by the Claims Subcommittee.

Motion to ratify the August 5, 2016 Claims' Subcommittee Meeting Minutes.

Moved: Chief Mark Antozzeski

Seconded: Joseph Jackson

Vote: Approved: Unanimous Nay:

H. Adjournment

Motion to adjourn the meeting.

Moved: Scott Jones

Seconded: Joseph Jackson

Vote: Approved: Unanimous Nay:

The meeting was adjourned at 10:40 p.m.

The next meeting will be held at **9:30 a.m. on Friday, November 9, 2016** at the Florence Township Board of Fire Commissioners #1, Florence, NJ.

Respectfully Submitted,

Authorized Signature