



MORRIS ESSEX INSURANCE GROUP

LUNCHEON MEETING

TUESDAY, DECEMBER 5, 2017

12:00 NOON

CAFFE NA VONA

(973-627-1606)

(DIRECTIONS ON LINE)

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The New Jersey Open Public Meetings Act was enacted to ensure the right of the public to have advance notice and to attend the meetings of public bodies at which any business affecting their interest is discussed or acted upon. In accordance with the provisions of the act, the Morris Essex Insurance Group approved this meeting date at its organization meeting of June, 2017.

RSVP IF YOU CANNOT ATTEND

MORRIS ESSEX INSURANCE GROUP

TUESDAY, DECEMBER 5, 2017

AGENDA

- I. Roll Call Agenda

- II. Approval of the October 12, 2017 Minutes
 - **MOTION TO APPROVE THE MINUTES OF OCTOBER 12, 2017**
MOVED:
SECOND:
VOTE:

- III. Treasurer's Report
 - A. Approval of the Treasurer's Report and Bills List
 - **MOTION TO APPROVE TREASURER'S REPORT AND BILLS LIST FOR OCTOBER 2017 THROUGH NOVEMBER 2017**
MOVED:
SECOND:
VOTE:

- IV. Executive Director's Report
 - A. Workers Compensation, Paid and Reserved
 - B. Payroll Audit 2016-2017 – **Extended Deadline Dec.20th**
 - C. Reminder: 2nd Installment of WC Due January 10, 2018
 - D. WC Rates 2018-2019 and Preliminary WC Budget
 - E. Renewal Commitments – Sent out Electronically

MORRIS ESSEX INSURANCE GROUP
TUESDAY, DECEMBER 5, 2017

AGENDA

- V. Nisivoccia & Company LLP, Bud Jones**
- A. Review of June 30, 2017 Audit and Management Recommendations
(Will be sent out electronically)
 - *Motion to Accept the June 30, 2017 Audit and file with the Department of Banking and Insurance*
- MOVED:**
SECOND:
VOTE:
- VI. Willis Insurance Services**
- A. All Lines – Budget Projections for 2018-2019
- VII. Safety Report**
- A. Safety Meeting Scheduled for January 2018
 - B. Discussion: SDS & Chemical Management Module for Safe Schools - \$2,145 to add for all Members
 - C. OSHA Recordkeeping – Annual Reminder (to be distributed at meeting)
 - D. Topic 1 Hi Viz Vests
 - E. Topic 2 Skylights
- VIII. First MCO**
- A. Status Report
- IX. OLD Business**
- X. New Business**
- PRIMA 2018 – Indianapolis, June 3-6, 2018
- XI. Meeting Adjourned**

**MORRIS ESSEX INSURANCE GROUP
MINUTES
BOARD OF TRUSTEES MEETING
OCTOBER 12, 2017**

The October 12, 2017 Board of Trustees meeting of the Morris Essex Insurance Group was called to order 12:00 Noon, by the Chairperson, Liz George, at Café NaVona in Rockaway, NJ.

ROLL CALL OF TRUSTEES:

CHAIRPERSON

Liz George	WASHINGTON TWSP	PRESENT
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VICE CHAIR

Vanessa Wolsky	HANOVER TWSP	PRESENT
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SECRETARY

Cheryl Nardino	VERONA	PRESENT
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Susan Young	MCS of TECHNOLOGY	ABSENT
Doug Pechanec	WEST MORRIS REG	PRESENT
Catarina Bilotta	ED SERVICES OF MO CO	PRESENT
Michael Halik	NORTH CALDWELL	PRESENT

MEMBERS

CATHERINE JENISCH	DOVER BOARD	PRESENT
JULIE KOT	ROSELAND BOARD	PRESENT
PETER CAPRIO	GLEN RIDGE BOARD	ABSENT
MELISSA KIDA	WEST ESSEX REGIONAL	PRESENT
CAROLINA RODRIGUEZ	MINE HILL BOARD	PRESENT
THOMAS KRYGER	MENDHAM TWSP	ABSENT
TONYA FLOWERS	MT. ARLINGTON BOARD	PRESENT
DANIEL BORGIO	MT. LAKES BOARD	ABSENT
JAMIE REWICK	LONG HILL TWP BOARD	ABSENT
GARY LANE	MADISON BOARD	ABSENT

FUND PROFESSIONALS PRESENT
EXECUTIVE DIRECTOR

Deb Ginetto

TREASURER

Jon Rheinhardt

INSERVCO

Nancy Fowlkes

SAFETY

Michael Berta

FIRST MCO

Kelly Royce

WILLIS

John Moore

AUDITOR

Absent

ATTORNEY

John Tort

OTHERS PRESENT

Sue Spitaro, MCS of Technology

MOTION TO APPROVE THE MINUTES OF JUNE 15, 2017 MEETING

MOVED: Catarina Bilotta
SECOND: Doug Pechanec
VOTE: UNANIMOUS

**MOTION TO APPROVE THE TREASURER'S REPORT AND BILLS LIST FOR
JUNE, JULY AND SEPTEMBER 2017**

MOVED: Catarina Bilotta
SECOND: Doug Pechanec
VOTE: UNANIMOUS

EXECUTIVE DIRECTOR'S REPORT

New claim year started July 1, 2017. As of August 31st, total of 17 claims with a paid and reserve of \$20,877. Same time last year we had 9 claims and \$34,174 in paid and reserve. 2011 to 2017 the average potential return is at 66%.

Reminder, electronic template for the 2016-2017 Payroll Audit will be sent out.

Information is due on or before December 10, 2017

Review of WC Forms: Employee Accident Form, Supervisor's Report Form, WC Reporting Procedures, Sample Memo to Staff and Inservco Contacts.

Forms will be sent out to each member electronically.

INSERVCO

Nancy distributed the Annual 5 Year Claim Reports showing the number of Indemnity vs. Medical only claims for each Board with a percentage of their paid and reserve to the total Fund. Repeater list, if any, last section of each of the reports.

Compared to the National Average the Fund has lower numbers for Indemnity vs, Medical only claims which is commendable.

WILLIS/John Moore

John Moore reviewed the Insured Program with emphasis on company changes. Zurich was replaced with American Alternative, School Board Legal with Darwin was replaced with XL Capital. XL also has a new Hotline call in to answer questions on Employment Practices type claims, registration is required. SBLL had a 0% rate increase and if a BOE would like they can pre-approve their Board Attorney to handle certain claims upon request. A resume and fee schedule of your attorney would have to be submitted to the Executive Director's office to start the process.

FIRST MCO

Quarterly reports were reviewed by Kelly Royce of 1st MCO.

SAFETY COMMITTEE REPORT

A Safety Meeting will be scheduled

Executive Director reported that 5 BOE were still not signed up for Safe Schools and she would reach out to each of them.

OLD BUSINESS

Staggered membership renewals. 5 Boards that were in the 2 year renewal cycle will be up for renewal July 1, 2018. Membership Resolutions will be sent to those Boards for approval before April 1, 2018. After this renewal, everyone will be in the staggered renewal cycle every 3 years

NEW BUSINESS

None

MOTION TO ADJOURN MEETING

MOTION:	Doug Pechanec
SECOND:	Michael Halik
VOTE:	UNANIMOUS

MEETING ADJOURNED: 1:30 PM

Liz George
Chairperson

Date

MEIG 10/12/17

Treasurer's Report

REPORT OF THE TREASURER OF THE BOARD OF DIRECTORS
MORRIS ESSEX INSURANCE GROUP
FOR THE PERIOD: October 1, 2017 through November 30, 2017

		Cash Report			
		Beginning Cash		Cash	Ending Cash
		Balances	Cash Receipts	Disbursements	Balances
Operating Funds:					
Valley Bank (Investment)	(5266)	10,822,984.35	56,322.59	95,155.29	10,784,151.65
New Jersey Cash Management	(5171)	70,846.99	121.67		70,968.66
Subtotal		10,893,831.34	56,444.26	95,155.29	10,855,120.31
Imprest Accounts:					
Valley Bank (Operating Clearing)		31,451.00	29,939.58	29,939.58	31,451.00
Valley Bank (Claims)		-	65,215.71	65,215.71	-
Total All Accounts		<u>\$ 10,925,282.34</u>	<u>\$ 151,599.55</u>	<u>\$ 190,310.58</u>	<u>\$ 10,886,571.31</u>

Prepared and Submitted by:

Jon Rheinhardt, Treasurer

Date

MORRIS ESSEX INSURANCE GROUP

BILL LIST

From: **October 1, 2017**

To: **November 30, 2017**

CLAIM CHECKS:

		<u>Check #</u>	<u>Amount</u>
10/3/2017	Inservco Processed Claims	2371 - 2389	17,019.67
10/20/2017	Inservco Processed Claims	2390 - 2417	17,303.99
10/30/2017	Inservco Processed Claims	2418 - 2431	14,915.56
11/20/2017	Inservco Processed Claims	2432 - 2447	15,976.49
	Subtotal (Claims)		<u>65,215.71</u>

OPERATING CHECKS:

10/4/2017	Atlantic Health System	1081	260.00
10/4/2017	FMCO	1082	10,323.08
10/4/2017	Inservco Insurance Services	1083	16,727.00
10/4/2017	Jon Rheinhardt	1084	2,629.50
	Subtotal (Operating)		<u>29,939.58</u>
	Grand Total all Payments		<u><u>95,155.29</u></u>

MEIG

PAID & RESERVED TO DATE

October 31, 2017

DATE	PAID	RESERVE	RECOVERY	TOTAL	LOSS FUND	POTENTIAL RETURN	OPEN CLAIMS	CLOSED CLAIMS	TOTAL CLAIMS
*7/1/17-2018	\$ 22,267	\$ 148,410		\$ 170,677	\$ 1,996,538	\$ 1,825,861	34	33	67
7/1/16-2017	\$ 333,159	\$ 217,528		\$ 550,687	\$ 1,981,757	\$ 1,431,070	9	170	179
7/1/15-2016	\$ 488,321	\$ 169,135		\$ 657,456	\$ 2,061,739	\$ 1,404,283	7	173	180
7/1/14-2015	\$ 524,221	\$ 184,228		\$ 708,449	\$ 2,019,278	\$ 1,310,829	4	167	171
7/1/13-2014	\$ 567,533	\$ 154,154	\$ (1,250)	\$ 720,437	\$ 2,025,807	\$ 1,305,370	4	208	212
7/1/12-2013	\$ 563,556	\$ 61,630		\$ 625,186	\$ 2,030,242	\$ 1,405,056	2	232	234
7/1/11-2012	\$ 574,912	\$ 56,417		\$ 631,329	\$ 1,941,767	\$ 1,310,438	2	227	229
			TOTAL 2016-2011	\$ 3,893,544	\$ 12,060,590	\$ 8,167,046			
				66% Potential Return					

ptal Claims 10/31/16: 50 \$158,404



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