

**SUBURBAN ESSEX JOINT INSURANCE FUND
DECEMBER 17, 2018
CONFERENCE CALL – THE BOROUGH OF EAST NEWARK
10:30 AM**

The meeting was called to order by Commissioner Catenaro. Open Public Meeting Notice read into record.

Salute to American Flag

ROLL CALL OF 2018

Mauro Tucci, Chair
Steve Rovell, Sec
Thomas Duch
John Serapiglia, Jr.
Danielle Ireland
Joseph Catenaro
Carrie Nawrocki
Allan Susen
Karen Yeamans
Richard Budris
Keri Eglentowicz
Charles Cuccia

FUND COMMISSIONERS:

Township of Nutley	Absent
Belleville Township	Absent
City of Garfield	Present
Passaic Manchester Regional HS	Absent
Borough of Prospect Park	Absent
Fairfield Township	Present
Hudson Reg'l Health Commission	Present
Borough of Haledon	Absent
Nutley Board of Education	Absent
Essex Reg'l Health Commission	Present
Town of Secaucus	Present
Little Falls Township	Present

2018 FUND COMMISSIONER ALTERNATES:

Charles Voorhees	Town of Secaucus	Absent
Vincent Cozzarelli	Belleville Township	Absent
Andrew J. Pavlica	City of Garfield	Absent
Brian Zinn	Manchester Regional HS	Absent
John Marmora	Nutley Bd. Of Ed.	Present
Regina Goham	Hudson Reg'l Health Commission	Absent
Leena Abaza	Borough of Haledon	Absent
Marisol Leguizamon	Essex Reg'l Health Commission	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator

Perma Risk Management Services
Cathleen Kiernan

Attorney

Piro, Zinna, Cifelli, Paris & Genitempo
James Piro - Absent

Claim Services

Qual-Lynx
Claudia Acosta - Absent

Treasurer

William Homa - Absent

Safety

J.A. Montgomery Risk Control
Brian Maitland - Absent

Underwriter

Conner Strong & Buckelew
Edward Cooney - Absent

Managed Care

FMCO
Mary Bresadola - Absent

OTHERS PRESENT:

Tracy Lopez, Perma

Borough of East Newark

Executive Director said the Borough of East Newark is located in Hudson County and has a population of 2,406. The Borough has 21 full time employees, including 7 police officers and 13 volunteer firefighters. Services include police, and a volunteer fire department. The 2019 payroll is estimated to be \$1,193,330.

Property values total \$6,914,702 inclusive of 19 vehicles totaling \$920,490.

Executive Director said the Borough of East Newark averages \$12,000 in property, auto/general & workers' compensation claims per year. For POL/EPL, \$34,487 claims (mostly the result of one large "breach of contract" claim); for which the Fund would not normally pay for a claim of this nature.

Executive Director said Fund's quote is significantly lower than their expiring premium even when adding additional surcharge amounts to the EPL/POL line of coverage as recommended by QBE and an additional \$5,000 for loss fund contingency. The current expiring premium is approximately \$212,762; the Fund quote is \$123,098.

Executive Director noted that should the borough accept the quote, a loss control inspection would be completed by the Safety Director's office.

**MOTION TO RELEASE THE QUOTE TO THE BOROUGH OF EAST NEWARK AS
OUTLINED BY THE NEW MEMBER REVIEW.**

MOTION:

Commissioner Duch

SECOND:

Commissioner Cuccia

VOTE:

Unanimous

Drone Coverage

Executive Director said the Fund was advised of first party physical damage coverage for drones during the July meeting of the Fund. The decision to opt in the coverage was tabled until further discussion; it would be appropriate to make the decision on the coverage for the 2019 Fund year.

After some discussion, the Board of Commissioners advised that they would like to have the coverage implemented however at a sublimit of \$50,000 in lieu of \$100,000.

**MOTION TO PARTICIPATE IN THE FIRST PARTY PHYSICAL DAMAGE
COVERAGE AT A SUBLIMIT OF \$50,000 FOR MEMBERS OF THE FUND.**

MOTION:	Commissioner Catenaro
SECOND:	Commissioner Duch
VOTE:	Unanimous

MOTION TO ADJOURN:

MOVED:	Commissioner Duch
SECOND:	Commissioner Cuccia
VOTE:	Unanimous

MEETING ADJOURNED: 11:00 AM