

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
JULY 9, 2020  
TELECONFERENCE  
1:30 P.M.**

Meeting Called to Order by Chairman Rogers. Open Public Meeting Statement read into the record.

**Pledge of Allegiance**

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Present
<b>EXECUTIVE</b>	<b>COMMITTEE</b>	<b>MEMBERS</b>	
Thomas Nolan		Boro of Brielle	Present
Anthony Mercantante		Middletown	Present
Laurie Roth		Allentown	Present
Jonathan Capp		Marlboro Township	Present
Lori Cole		West Long Branch	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

Jeffry Bertrand		Wall Township	Present
Lorraine Carafa		Sea Girt	Present

**APPOINTED OFFICIALS PRESENT:**

<b>Executive Director /Administrator</b>	Perma Risk Management Services	Stephen A. Sacco	Present
<b>Attorney</b>	Cleary, Giacobbe, Alfieri, & Jacobs	James Cleary, Esq.	Present
<b>Treasurer</b>		Steven Mayer	Present
<b>Claims Service</b>	Qual-Lynx	Gemma Armenia	Present
<b>Safety Director</b>	JA Montgomery Consulting	Paul Shives	Present
<b>Risk Management Consultants</b>	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Mike Avalone	Present Present
<b>Auditor</b>	Hulsart & Company	Rich Hellenbrecht	Absent
<b>Actuary</b>	Actuarial Advantage	Kyle Mrotek	Absent
<b>Underwriting Manager</b>	Conner Strong & Buckelew	Ed Cooney	Present

**ALSO PRESENT**

Jason Thorpe, PERMA  
 Amy Spera, Manasquan  
 Barbara Larry, Manasquan  
 Adam Hubeny, Atlantic Highlands  
 Scott Carew, Matwan  
 Jack Keeler, Sea Bright  
 Lisa Gallo, QualCare  
 Dominick Cinelli, RMC  
 Amy Pieroni, RMC  
 Lindsay Travali, Acrisure  
 John Casagrande, Danskin Agency  
 Alison Kelly, Danskin Agency  
 Joe Mirarchi, JA Montgomery  
 Mike Brosnan, JA Montgomery

**APPROVAL OF MINUTES:** May 14, 2020

**MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING**

MOTION: Commissioner Nolan  
 SECOND: Commissioner Carafa  
 VOTE: Unanimous

**CORRESPONDENCE**

Mr. Sacco indicated that there were two items under correspondence. He first referred to a letter from the MEL Fund Attorney regarding Municipal Openings. Mr. Sacco then referred to an announcement from Qual-Lynx regarding a cause that they are supporting for the survivors of frontline health care workers who lost their lives in the fight against COVID-19.

**TREASURER**

Mr. Mayer referred to the various Bills List contained within the Agenda Packet.

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>June Bills List</b>	
Closed	\$ 1,384,898.45
2020	\$ 207,397.76
<b>TOTAL</b>	<b>\$ 1,608,423.21</b>

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>July Bills List</b>	
2019	\$ 29,203.00
2020	\$ 1,242,616.46
<b>TOTAL</b>	<b>\$ 1,271,819.46</b>

**MOTION TO APPROVE RESOLUTION #26-20 AND 27-20 APPROVAL FOR PAYMENT OF JUNE 2020 BILLS LIST AND JULY 2020 BILL LIST**

**MOTION:** Commissioner Bertrand  
**SECOND:** Commissioner Roth  
**ROLL CALLVOTE:** Unanimous

**EXECUTIVE DIRECTOR:**

**RCF/EJIF/MEL JUNE 3rd MEETINGS** – Mr. Sacco reported that the RCF, EJIF, and MEL all held their June meetings via teleconference on June 3rd. He then referred to Commissioner Nolan’s reports on the meetings enclosed within the agenda packet. Mr. Sacco added that the MEL Executive Committee approved the 2021 budget, due to the COVID-19 pandemic, and the rates are going to remain flat.

**BID THRESHOLD INCREASE** – Mr. Sacco reported that effective July 1, 2020, the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. He noted that the change in the bid threshold allows entities with a Qualified Purchasing Agent to increase their bid threshold up to \$44,000. Mr. Sacco then referred to the resolution authorizing the increase enclosed within the agenda packet.

**MOTION TO ADOPT RESOLUTION #28-20 AUTHORIZING THE INCREASE TO THE BID THRESHOLD**

**MOTION:** Commissioner Carafa  
**SECOND:** Commissioner Roth  
**ROLL CALLVOTE:** Unanimous

**E-PROCUREMENT** – Chairman Rogers said Resolution #29-20, which authorizes the Fund QPA to receive certain bids via an E-procurement platform, is being tabled until the next meeting. He noted that the QPA was unable to participate on the teleconference and members of the Executive Committee had questions on the resolution.

**DUE DILIGENCE REPORTS** - Mr. Sacco referred the Committee to the Financial Fast Track chart as of May 31<sup>st</sup> contained within the agenda booklet. He reported that a small deficit in 2019 is being monitored, but noted that there is enough surplus in the fund years to extinguish that deficit. Mr. Sacco reported that the Fund’s statutory surplus position is \$8.5 million. He advised that property claims continue to run high and will be looked into further by a sub-committee.

**ALLENTOWN FAS** – Chairman Rogers indicated that he had an add-on item. He informed the Board that he received an email from Mr. Casagrande advising that the Allentown First Aid Squad has reduced some of their duties and is requesting a partial return of their assessment. Chairman Rogers advised that he would like to schedule a Finance Committee meeting to discuss the request.

**ATTORNEY**

Mr. Cleary informed the Board that he had nothing to report for the month.

## **SAFETY DIRECTOR**

Mr. Mirarchi reviewed the June activities and the July agenda. He referred to the various bulletins and announcements distributed to the membership since the previous meeting. Mr. Mirarchi also referred to the listing of Loss Control Reports for the months of May and June. He informed the Board that the webinar trainings sessions have been working well, but noted that attendance numbers have been low.

## **UNDERWRITING MANAGER**

Mr. Cooney reported that cyber incidents continue to effect the membership, primarily ransomware. He noted that there are new strains of ransomware released every day. Lastly, Mr. Cooney referred to the list of certificates issued for the month enclosed within the agenda.

*List of Certificates made part of the Minutes.*

## **RISK MANAGEMENT CONSULTANTS:**

Mr. Avalone reviewed the various items with the Risk Management report distributed prior to the start of the meeting. He noted that the renewal data collection process is underway and the RMCs will be in touch with their members regarding the process.

Mr. Avalone reported that the fund office is in the process of uploading the 2020 member policies to the Fund's Risk Management Information System (Origami). He advised that Fund Commissioners and Risk Management Consultants will be notified when the process is complete.

Mr. Avalone reported that the MEL approved the revised Personnel Manuals and Employee Handbooks at its June 3<sup>rd</sup> meeting and has uploaded the revised documents to the MEL's webpage njmel.org. He added that the deadline for members to update their EPL Compliance Program is June 1, 2021. Mr. Avalone advised that the mandatory Managers & Supervisors and Police Command Staff trainings will likely be done via webinar.

Mr. Casagrande reported that approximately half of the Monmouth JIF membership is compliant with the Cyber Risk Management program. He added that the deductible for non-compliant members is now \$25,000.

Lastly, Mr. Casagrande reported that the EJIF recently released a bulletin pertaining to new Stormwater regulations. He advised that if members have questions regarding the bulletin, they should contact either he or Mr. Avalone.

*Report and Attachments of Risk Management Consultants made a part of the Minutes*

## **MANAGED CARE:**

Ms. Gallo began her report by referring the Board to the Cost Savings report enclosed within the agenda packet. She informed the Committee that for the month of June, there was a savings of

\$73,865 resulting in 58% savings. Ms. Gallo then referred the Board to the COVID-19 Exposure Activity Report, also enclosed within the agenda packet.

**OLD BUSINESS**

None.

**NEW BUSINESS**

None.

**MEETING OPENED TO PUBLIC FOR COMMENT:**

None.

**PUBLIC COMMENT PORTION OF THE MEETING CLOSED**

**EXECUTIVE SESSION**

Chairman Rogers advised that Executive Session was not necessary as the PARs were reviewed by the Claims Committee prior to the meeting and are being recommended for approval as presented. He added that the Claims Committee is also recommending approval of Mr. Cleary's legal bills in the amount of \$594.

**MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE AND APPROVE MR. CLEARY'S LEGAL BILLS TOTALING \$594.**

Workers' Comp  
2020201323  
2020178303

GL/AL/PR  
001245975

<b>MOTION:</b>	Commissioner Capp
<b>SECOND:</b>	Commissioner Dempsey
<b>ROLL CALL VOTE:</b>	Unanimous

**MOTION TO ADJOURN MEETING**

<b>MOTION:</b>	Commissioner Carafa
<b>SECOND:</b>	Commissioner Dempsey
<b>VOTE:</b>	Unanimous

Meeting Adjourned at: 2:08 P.M.

NEXT MEETING: September 2020  
Wall Township Municipal Building  
2700 Allaire Road  
Wall, NJ 07719  
1:30 P.M.

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Secretary

# MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. \_26-20\_

JUNE 2020

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

**BE IT RESOLVED** that the Monmouth County 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 CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001893			
001893	MUNICIPAL EXCESS LIABILITY RCF	2019 ASSESSMENT - CLOSURE FY 2015	1,122,437.45
			<b>1,122,437.45</b>
001894			
001894	MUNICIPAL EXCESS LIABILITY RCF	SURPLUS TRIGGER ASSESS 12/31/19	262,461.00
			<b>262,461.00</b>
		<b>Total Payments FY Closed</b>	<b>1,384,898.45</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001895			
001895	ROBERT A. HULSART & CO.	PROFESSIONAL SERVICES 12.31.18	16,127.00
			<b>16,127.00</b>
		<b>Total Payments FY 2019</b>	<b>16,127.00</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001896			
001896	QUAL-LYNX	PERFORMANCE BOND #106451932	363.00
001896	QUAL-LYNX	CLAIM ADJ SERVICES 6/20	47,121.79
001896	QUAL-LYNX	OUTSIDE ADJUSTER 6/20	6,706.16
			<b>54,190.95</b>
001897			
001897	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 6/20	13,508.50
001897	J.A. MONTGOMERY RISK CONTROL	LAW ENFRCEMNT TRAINING 6/20	2,481.37
			<b>15,989.87</b>
001898			
001898	QUALCARE, INC.	WORKERS COMP/UM 6/20	17,244.17
			<b>17,244.17</b>
001899			
001899	PERMA	LOSS FUND MGT 6/20	2,867.75
001899	PERMA	ADMIN FEE 6/20	32,455.92
			<b>35,323.67</b>
001900			
001900	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 6/20	3,708.67
			<b>3,708.67</b>
001901			
001901	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 5.18.20	11,583.25
			<b>11,583.25</b>
001902			
001902	STEPHEN M. MAYER	TREASURER FEE 6/20	1,725.50
			<b>1,725.50</b>

001903			
001903	ASBURY PARK PRESS	ACCT#ASB-187377 - MTG - 5.16.20	51.65
			<b>51.65</b>
001904			
001904	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 4.30.20	55.45
			<b>55.45</b>
001905			
001905	DANSKIN INSURANCE AGENCY INC.	RMC FEE 6/20	43,981.58
			<b>43,981.58</b>
001906			
001906	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 6/20	1,021.00
			<b>1,021.00</b>
001907			
001907	EXECU-TECH, INC.	WEBSITE FEE 6/20	200.00
			<b>200.00</b>
001908			
001908	ALLIED RISK MANAGEMENT SERVICE, LLC	MIDDLETOWN TOWN - 2ND RMC 2020	22,322.00
			<b>22,322.00</b>
		<b>Total Payments FY 2020</b>	<b>207,397.76</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,608,423.21</b>

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_

Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer



# MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. \_27-20\_

JULY 2020

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

**BE IT RESOLVED** that the Monmouth County 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 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001909			
001909	J.A. MONTGOMERY RISK CONTROL	RIGHT TO KNOW INV & LABEL SRVC 2019	29,203.00
			<b>29,203.00</b>
		<b>Total Payments FY 2019</b>	<b>29,203.00</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001910			
001910	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2020	3,890.00
			<b>3,890.00</b>
001911			
001911	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2020	264,954.75
001911	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2020	579,583.50
			<b>844,538.25</b>
001912			
001912	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 2ND INSTALLMENT 2020	188,784.00
			<b>188,784.00</b>
001913			
001913	APEX INS SVS,c/o QBE INSURANCE	VESD & OLC 3/20	344.00
			<b>344.00</b>
001914			
001914	QUAL-LYNX	OUTSIDE ADJUSTER 7/20	6,706.16
001914	QUAL-LYNX	CLAIMS ADJ SERVICES 7/20	47,121.79
			<b>53,827.95</b>
001915			
001915	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 7/20	13,508.50
001915	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT TRAINING 7/20	2,481.67
			<b>15,990.17</b>
001916			
001916	QUALCARE, INC.	WORKERS COMP-ACCESS/UM 7/20	17,244.17
			<b>17,244.17</b>
001917			
001917	PERMA	POSTAGE 5/20	12.00
001917	PERMA	ADMIN FEE 7/20	32,455.92
001917	PERMA	LOSS FUND MGT 7/20	2,867.75
			<b>35,335.67</b>
001918			
001918	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 7/20	3,708.67
			<b>3,708.67</b>
001919			
001919	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 6.23.20	11,479.55
			<b>11,479.55</b>
001920			
001920	STEPHEN M. MAYER	TREASURER FEE 7/20	1,725.50
			<b>1,725.50</b>

001921			
001921	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2020	19,840.50
			<b>19,840.50</b>
001922			
001922	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 5.31.20	55.45
			<b>55.45</b>
001923			
001923	DANSKIN INSURANCE AGENCY INC.	RMC FEES 7/20	43,981.58
			<b>43,981.58</b>
001924			
001924	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/20	1,021.00
			<b>1,021.00</b>
001925			
001925	EXECU-TECH, INC.	WEBSITE FEE 7/20	200.00
			<b>200.00</b>
001926			
001926	THE CANNING GROUP LLC	QPA SERVICES 6/20	650.00
			<b>650.00</b>
		<b>Total Payments FY 2020</b>	<b>1,242,616.46</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,271,819.46</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

**RESOLUTION OF THE MONMOUTH MUNICIPAL JOINT INSURANCE FUND,  
AUTHORIZING THE INCREASE TO THE BID THRESHOLD**

**WHEREAS**, effective July 1, 2020 the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. The change in the bid threshold allows municipalities with a Qualified Purchasing Agent to increase their bid threshold up to \$44,000; and

**WHEREAS**, N.J.S.A. 40A:11-3a, permits an increase in the bid threshold if a Qualified Purchasing Agent is appointed as well as granted the authorization to negotiate and award such contracts below the bid threshold; and

**WHEREAS**, N.J.A.C. 5:34-5 et seq. establishes the criteria for qualifying as a Qualified Purchasing Agent; and

**WHEREAS**, Sean P. Canning of The Canning Group was appointed the FUND's Qualified Purchasing Agent by the adoption of Resolution #21-20 and possesses the qualifications and designation of Qualified Purchasing Agent as issued by the Director of Local Government Services in accordance with N.J.A. C. 5:34-5 et seq.; and

**WHEREAS**, the FUND desires to increase the bid threshold to \$44,000.00 in accord with N.J.S.A.40A:11-3a.

**NOW, THEREFORE, BE IT RESOLVED** by the Monmouth Municipal Joint Insurance Fund as follows:

1. That the bid threshold is hereby increased to \$44,000.00 effective July 1, 2020 consistent with the New Jersey Local Publics Contract Law.

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Dated

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Dated