

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
JULY 11, 2019  
WALL TOWNSHIP MUNICIPAL BUILDING  
1:30 P.M.**

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

**Pledge of Allegiance**

**ROLL CALL OF 2019 EXECUTIVE COMMITTEE:**

James Rogers	Chairman	Deal	Absent
Bryan Dempsey	SECRETARY	Spring Lake	Present
<b>EXECUTIVE</b>	<b>COMMITTEE</b>	<b>MEMBERS</b>	
Thomas Nolan		Boro of Brielle	Present
Anthony Mercantante		Middletown	Absent
Laurie Roth		Allentown	Present
Tom Rogers		Boro of Rumson	Present
Lori Cole		West Long Branch	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

Jonathan Capp		Marlboro Township	Present
Jeffrey Bertrand		Wall Township	Present

**APPOINTED OFFICIALS PRESENT:**

<b>Executive Director /Administrator</b>	Perma Risk Management Services	Stephen A. Sacco	Present
<b>Attorney</b>	Cleary, Alfieri, & Grasso	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	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	Robert Hulsart	Absent
<b>Actuary</b>	Actuarial Advantage	Dennis Henry	Absent
<b>Underwriting Manager</b>	Conner Strong & Buckelew	Ed Cooney	Absent

**ALSO PRESENT**

Jason Thorpe, PERMA  
Bob Fortsch, Upper Freehold  
Albert Jardini, Neptune City  
Roger Staib, Millstone  
Lorraine Carafa, Sea Girt  
Kathy Kissane, Qual-Lynx  
Lisa Gallo, Qual Care  
Dominick Cinelli, RMC  
Peter Soreiro, RMC  
Sean Kelly, RMC  
Larry Graham, Fairview Insurance  
Joe Ruzzano, Fairview Insurance  
Alison Kelly, Danskin Agency  
John Casagrande, Danskin Agency  
Joe Mirarchi, JA Montgomery  
Scott Thompson, JA Montgomery

**APPROVAL OF MINUTES:** May 9, 2019

**MOTION TO APPROVE OPEN & CLOSED MINUTES FOR ABOVE REFERENCED MEETINGS**

MOTION: Commissioner Nolan  
SECOND: Commissioner Roth  
VOTE: Unanimous

**CORRESPONDENCE**

Mr. Sacco referred to the updated Emergency Claim Reporting Procedures notice provided by Qual-Lynx.

**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>	
2018	\$ 15,810.00
2019	\$ 185,587.74
<b>TOTAL</b>	<b>\$ 201,397.74</b>

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>July Bills List</b>	
2019	\$ 1,251,993.86
<b>TOTAL</b>	<b>\$ 1,251,993.86</b>

**MOTION TO APPROVE RESOLUTION # 17-19 AND 18-19 APPROVAL FOR PAYMENT OF JUNE 2019 BILL LIST AND JULY 2019 BILL LIST**

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

**EXECUTIVE DIRECTOR:**

**Coverage Committee** – Mr. Sacco reported that the Coverage Committee held a meeting on June 18, 2019 and discussed several items that will enhance coverage for our members. He referred to the minutes from the meeting enclosed within the agenda packet. He noted that the following items were reviewed and discussed by the committee:

**Higher Liability Limits-** Mr. Sacco reported that the MEL is officially offering a JIF Shared Aggregate \$10m excess of \$20m for Casualty limits. He noted that approximately 11% of the MEL membership is currently purchasing this new layer and added that 40% of the MEL membership is purchasing the underlying \$15m excess of \$5m layer. Mr. Sacco advised that the Coverage Committee is recommending that this optional layer be a member by member decision to purchase and that no action was needed.

**Casualty – Cyber Exclusion-** Mr. Sacco reported that the current Cyber Exclusion in the Casualty program is a standard ISO Endorsement. He advised that after review by the MEL Coverage Committee/Sub-Coverage Committee, it was determined the endorsement should be rewritten to allow certain Bodily Injury and Property Damage losses to be covered. Mr. Sacco informed the Board that the MEL Underwriting Manager worked with the MEL Sub-Coverage Committee and Technical Writer in creating a modified endorsement to meet that goal and referred to the proposed endorsement enclosed within the agenda packet. He informed the Board that the Coverage Committee is recommending that this coverage enhancement be adopted.

**MOTION TO APPROVE THE CYBER ENDORSEMENT TO THE JIF CASUALTY POLICY AS RECOMMENDED BY THE COVERAGE COMMITTEE.**

**MOTION:** Commissioner Nolan  
**SECOND:** Commissioner Rogers  
**ROLL CALLVOTE:** Unanimous

**Working Animals-** Mr. Sacco reported that a discussion regarding working animals (primarily police canines) had also taken place. He advised that some property insurers in the marketplace are offering coverage for police canines for specified perils (i.e. fire, explosion, theft, escape or third party-caused injury). Mr. Sacco informed the Board that the Coverage Committee is recommending approving this coverage within the JIF's property retention, subject to the standard \$2,500 deductible.

**MOTION TO APPROVE PROPERTY COVERAGE FOR WORKING ANIMALS, SUBJECT TO THE \$2,500 PROPERTY DEDUCTIBLE AND A \$20,000 SUB-LIMIT AS RECOMMENDED BY THE COVERAGE COMMITTEE.**

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

**Membership Committee** – Mr. Sacco informed the Board that the Membership Committee also held a meeting on June 18<sup>th</sup> and discussed items that will enhance the Monmouth JIF. He referred to the minutes from the meeting enclosed within the agenda packet. Mr. Sacco advised that the Membership Committee is interested in producing some marketing materials for the elected officials of the Monmouth JIF and would like to advertise all the good programs and successes the Monmouth JIF has accomplished over the years. He informed the Board that the Membership Committee reviewed a proposal from Princeton Strategic Communication and is recommending an initial limited engagement to produce some materials for the Monmouth JIF for mass distribution. Mr. Sacco then asked for a motion to approve the Membership Committee recommendation.

**MOTION TO APPROVE THE MONMOUTH JIF ENGAGING PRINCETON STRATEGIC COMMUNICATIONS FOR THE POSITION OF MARKETING CONSULTANT/MARKETING MANAGER AT A FEE NOT TO EXCEED \$7,500 AS RECOMMENDED BY THE MEMBERSHIP COMMITTEE.**

**MOTION:** Commissioner Cole  
**SECOND:** Commissioner Rogers  
**ROLL CALLVOTE:** Unanimous

**RCF/E-JIF/MEL Meetings** – Mr. Sacco reported that the Residual Claims Fund, the E-JIF and the MEL all met on June 5, 2019 at the Forsgate in Jamesburg. He then referred to Commissioner Nolan’s reports on the meetings.

**Designated Employer Representative (DER) Training** – Mr. Sacco reported that DER training sessions were held on April 11<sup>th</sup> at the Middletown Public Library and June 18<sup>th</sup> at the Manalapan Twp. Community Center. He noted that the cost for the instructor and the training materials was \$1,280.44 and \$1,185.10 respectively and was paid for by J.A. Montgomery. He informed the Board that an additional training has been scheduled for September 26<sup>th</sup> at the Middletown Public Library. Mr. Sacco added that the Executive Safety Compliance and Risk Management Committee is recommending that an additional training session be scheduled in 2020. He advised that it would be appropriate for the Fund to reimburse J.A. Montgomery for the cost of the training and approve reimbursement for the additional trainings being scheduled.

**MOTION TO APPROVE REIMBURSEMENT TO J.A. MONTGOMERY IN THE AMOUNT OF \$2,465.54 FOR EXPENSES ASSOCIATED WITH THE APRIL 11<sup>TH</sup> AND JUNE 18<sup>TH</sup> DER TRAINING SESSIONS AND AUTHORIZE PAYMENT FOR THE ADDITIONAL SESSION BEING SCHEDULED.**

**MOTION:** Commissioner Roth  
**SECOND:** Commissioner Bertrand  
**ROLL CALL VOTE:** Unanimous

**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 the Fund's statutory surplus position is 9.1 million and added that the Fund is in healthy financial shape.

**Senate Bill S-477** - Mr. Sacco said that as a follow-up to the discussion that took place during the May JIF meeting pertaining to Senate Bill S-477, the extension of the statute of limitation for sexual abuse and sexual molestation, the bill has been signed into law. He advised that the MEL and RCF are preparing training programs. He noted that Mr. Shives gave an overview on the types of training programs being prepared during the safety meeting and asked him to provide an overview for the Board. Mr. Shives reported that J.A. Montgomery has been tasked with drafting a model policy. He advised that the policy is still in draft form and is currently being circulated among various professionals. Mr. Shives informed the Board that once the policy is approved there will be 4 training programs (Elected Officials, Managers/Supervisors, Employees/Volunteers, and Law Enforcement). He added that he is hopeful to have all 4 training programs in place by the end of the year.

**Cancer Presumption Legislation A-1741** - Mr. Sacco said that once the bill is signed into law the MEL will release a publication to the entire membership.

**ATTORNEY**

Mr. Cleary indicated that he had nothing to report.

**SAFETY DIRECTOR**

Mr. Mirarchi reviewed the June activities and the July agenda. He advised the Committee of upcoming meetings and trainings. He then referred to the Safety Director's bulletins that were recently released enclosed within the agenda booklet.

**UNDERWRITING MANAGER**

Mr. Thorpe referred to the latest MEL Cyber Task Force update highlighting recent cyber events. He then referred to the list of certificates issued for the month.

*List of Certificates made part of the Minutes.*

**RISK MANAGEMENT CONSULTANTS:**

Mr. Avalone reported that the 2020 data renewal process is underway. He noted that part of the process this year will include the required statutory bond renewal underwriting process for all members renewing with the Monmouth JIF in 2020.

Mr. Avalone reminded the Board that it is critical for members to report property/vehicle additions as lack of reporting could jeopardize coverage.

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

**MANAGED CARE:**

Ms. Gallo referred the Committee to her report enclosed within the agenda booklet. She informed the Committee that for the month of June, there was a savings of \$373,267 resulting in 69% savings.

Ms. Gallo reported that QualCare continues to expand its provider network as they recently hired a team of provider contractors whose sole focus is Workers' Compensation.

**OLD BUSINESS**

None.

**NEW BUSINESS**

Mr. Sacco reported that there is a group from Florida that is suing municipalities in regards to ADA compliance on municipality websites. He added that a memo will be distributed to the membership advising of the same.

**MEETING OPENED TO PUBLIC FOR COMMENT:**

None

**PUBLIC COMMENT PORTION OF THE MEETING CLOSED**

**MOTION TO ENTER EXECUTIVE SESSION FOR THE PURPOSE OF DISCUSSING CLAIMS AND POTENTIAL LITIGATION**

**MOTION:** Commissioner Nolan  
**SECOND:** Commissioner Rogers  
**VOTE:** Unanimous

**MOTION TO ADJOURN EXECUTIVE SESSION**

**MOTION:** Commissioner Nolan  
**SECOND:** Commissioner Rogers  
**VOTE:** Unanimous

**MOTION TO APPROVE PAYMENT OF CLAIMS AS DISCUSSED IN EXECUTIVE SESSION AS PRESENTED AND APPROVE MR. CLEARY'S LEGAL BILLS FOR A TOTAL AMOUNT OF \$3,845.00.**

**Workers' Comp**

**2019148409**

**001231989**

**2019169492**

**2017102540**

**2019167528**

**2019172038**

**2018127084**

**2019175558**

**001251335**

**2019151101**

**GL/AL/PR**

**2017105104**

**001242316**

**2019172525**

**2019170708**

**2019171437**

**2018120302**

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

**MOTION TO ADJOURN MEETING**

<b>MOTION:</b>	Commissioner Roth
<b>SECOND:</b>	Commissioner Capp
<b>VOTE:</b>	Unanimous

Meeting Adjourned at: 1:54 P.M.

**NEXT MEETING:** September 2019  
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. 17-19

JUNE 2019

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 2018**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001681			
001681	ROBERT A. HULSART & CO.	PROFESSIONAL SERVICES - AUDIT 2018	15,810.00
			<b>15,810.00</b>
		<b>Total Payments FY 2018</b>	<b>15,810.00</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001682			
001682	QUAL-LYNX	OUTSIDE ADJUSTER 6/19	6,574.67
001682	QUAL-LYNX	CLAIM ADJUSTING SERVICES 6/19	46,197.83
			<b>52,772.50</b>
001683			
001683	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 6/19	13,243.67
			<b>13,243.67</b>
001684			
001684	QUALCARE, INC.	WORKERS COMP-ACCESS/UM 6/19	16,906.09
			<b>16,906.09</b>
001685			
001685	PERMA	POSTAGE 5/19	5.00
001685	PERMA	POSTAGE 4/19	37.65
001685	PERMA	ADMIN FEE 6/19	31,819.50
001685	PERMA	LOSS FUND MGT 6/19	2,811.50
			<b>34,673.65</b>
001686			
001686	THE ACTUARIAL ADVANTAGE, INC.	ACTUARIAL CONSULTING SERVICES 6/19	3,635.92
			<b>3,635.92</b>
001687			
001687	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 5.28.19	10,875.10
			<b>10,875.10</b>
001688			
001688	STEPHEN M. MAYER	TREASURER FEE 6/19	1,691.67
			<b>1,691.67</b>
001689			
001689	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 4.30.19	52.31
			<b>52.31</b>
001690			
001690	DANSKIN INSURANCE AGENCY INC.	RMC FEE 6/19	42,235.83
			<b>42,235.83</b>



001691			
001691	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 6/19	1,001.00
			<b>1,001.00</b>
001692			
001692	CONNELL CONSULTING LLC	SLEO IN-SERVICE TRAINING 5.23.19	800.00
			<b>800.00</b>
001693			
001693	EXECU-TECH, INC.	WEBSITE FEE 6/19	200.00
			<b>200.00</b>
001694			
001694	BOWMAN & COMPANY LLP	PAYROLL AUDITOR 6.5.19	7,500.00
			<b>7,500.00</b>
		<b>Total Payments FY 2019</b>	<b>185,587.74</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$201,397.74</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. 18-19

JULY 2019

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>
001695			
001695	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2019	3,774.00
			<b>3,774.00</b>
001696			
001696	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 3RD QTR 2019	233,953.00
001696	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2019	567,499.87
			<b>801,452.87</b>
001697			
001697	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALLMENT 2019	200,268.00
			<b>200,268.00</b>
001698			
001698	QUAL-LYNX	OUTSIDE ADJUSTER 7/19	6,574.67
001698	QUAL-LYNX	CLAIM ADJUSTING SERVICES 7/19	46,197.83
			<b>52,772.50</b>
001699			
001699	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 7/19	13,243.67
			<b>13,243.67</b>
001700			
001700	QUALCARE, INC.	WORKERS COMP-ACCESS/UM 7/19	16,906.09
			<b>16,906.09</b>
001701			
001701	PERMA	LOSS FUND MGT 7/19	2,811.50
001701	PERMA	ADMIN FEE 7/19	31,819.50
			<b>34,631.00</b>
001702			
001702	THE ACTUARIAL ADVANTAGE, INC.	ACTUARIAL CONSULTING 7/19	3,635.92
			<b>3,635.92</b>
001703			
001703	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 6.25.19	10,517.50
			<b>10,517.50</b>
001704			
001704	STEPHEN M. MAYER	TREASURER FEE 7/19	1,691.97
			<b>1,691.97</b>
001705			
001705	ASBURY PARK PRESS	ACCT:ASB-040013 - NOTICE - 6.5.19	42.68
			<b>42.68</b>
001706			
001706	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2019	18,280.13
			<b>18,280.13</b>
001707			
001707	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 5.31.19	52.31
			<b>52.31</b>
001708			
001708	DANSKIN INSURANCE AGENCY INC.	RMC FEE 7/19	42,235.83
			<b>42,235.83</b>

001709			
001709	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/19	1,001.00
			<b>1,001.00</b>
001710			
001710	EXECU-TECH, INC.	WEBSITE MAINTENANCE FEE 7/19	200.00
			<b>200.00</b>
001711			
001711	BROWN & BROWN METRO INC.	RMC FEE 2ND HALF 2019 - BRADLEY BEACH	12,274.38
			<b>12,274.38</b>
001712			
001712	ACRISURE, LLC	RMC FEE 2ND HALF 2019 - LAKE COMO	2,739.50
			<b>2,739.50</b>
001713			
001713	FAIRVIEW INSURANCE AGENCY	RMC FEE 2ND HALF 2019 - KEYPORT BORO	14,242.26
			<b>14,242.26</b>
001714			
001714	ALLIED RISK MANAGEMENT SERVICE, LLC	RMC FEE 2ND HALF 2019 - MIDDLETOWN TWP	22,032.25
			<b>22,032.25</b>
		<b>Total Payments FY 2019</b>	<b>1,251,993.86</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,251,993.86</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer