

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
JULY 8, 2021
ZOOM VIRTUAL MEETING
1:30 P.M.**

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

Pledge of Allegiance

ROLL CALL OF EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Present
EXECUTIVE	COMMITTEE	MEMBERS	
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
Adam Hubeny		Atlantic Highlands	Present

APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT

Jason Thorpe, PERMA
Jennifer Conicella, PERMA
Jack Keeler, Sea Bright
Barbara Ilaria, Manasquan
Kevin Abernethy, Millstone
Kevin Kane, Neptune City
Michael Muscillo, Highlands
Kathy Kissane, Qual-Lynx
Lisa Gallo, QualCare
Jonathon Tavares, CS&B
Peter Soriero, RMC
Patrick Cassidy, RMC
Sean Kelly, RMC
Dominick Cinelli, RMC
Alison Kelly, Danskin Agency
John Casagrande, Danskin Agency
Lindsay Travali, Acrisure
Joe Mirarchi, JA Montgomery
Michael Brosnan, JA Montgomery

APPROVAL OF MINUTES: May 13, 2021 and June 23, 2021

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Roth
SECOND: Commissioner Nolan
VOTE: Unanimous

CORRESPONDENCE

Mr. Sacco referred to three items in the correspondence section of the agenda packet. He reported that the first two items was a letter from Qual-Lynx announcing their acquisition and their updated account team list. Ms. Kissane informed the Board that Qual-Lynx has been acquired by Mitchell | Genex | Coventry. She noted that the closing took place at the end of June and everything will be seamless to the membership. Mr. Sacco advised that the last item under the correspondence section was an invitation from the NJ SEM on an upcoming Electric Vehicle webinar.

TREASURER

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

FUND YEAR	AMOUNT
June Bills List	
2020	\$ 16,676.04
2021	\$ 271,214.57
TOTAL	\$ 287,890.61

FUND YEAR	AMOUNT
July Bills List	
Closed	\$ 1,042,134.41
2021	\$ 3,500.00
2021	\$ 231,313.50
TOTAL	\$ 1,276,877.33

MOTION TO APPROVE RESOLUTION # 26-21 AND 27-21 APPROVAL FOR PAYMENT OF JUNE 2021 BILLS LIST AND JULY 2021 BILL LIST

MOTION: Commissioner Cole
SECOND: Commissioner Bertrand
ROLL CALL VOTE: Unanimous

EXECUTIVE DIRECTOR:

RCF/EJIF/MEL JUNE 2ND MEETINGS – Mr. Sacco reported that the RCF, EJIF, and MEL all held their June meetings via Zoom on June 2nd. He then referred to copies of Commissioner Nolan’s meeting reports enclosed within the agenda packet.

MUNICIPAL EXCESS LIABILITY (MEL) JIF REPORT – Mr. Sacco informed the Board that Mr. Hrubash was unable to attend the meeting. He reported that the MEL officials met recently and are working on the 2022 rates. He advised that the MEL officials hope to provide those figures to the MEL actuary in the upcoming weeks so the local JIFs can begin their budget process in September.

2021 COVERAGE DOCUMENTS – Mr. Sacco reported that the fund office will begin the process of uploading member policies to the Fund’s Risk Management Information System (Origami) shortly. He advised that the fund office will email Fund Commissioners and Risk Management Consultants when the process is complete.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS) - Mr. Sacco reported that Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2022 underwriting renewal during the month of July with a September 1st completion date.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM – Mr. Sacco reminded that Board, and the meeting participants that the deadline for updates and training for the MEL’s EPL Compliance Program has been extended to November 1, 2021, from June 1, 2021.

DUE DILIGENCE REPORTS - Mr. Sacco referred the Committee to the Financial Fast Track chart as of May 31st contained within the agenda booklet. He advised that there is a deficit in the 2021 fund year, but noted that there is enough surplus in the other fund years to extinguish the deficit. Mr. Sacco reported that the Fund’s statutory surplus position is \$9.4 million.

ATTORNEY

Mr. Cleary indicated that he had nothing to report.

SAFETY DIRECTOR

Mr. Mirarchi reviewed the May/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. Mr. Mirarchi also referred to the MSI NOW and MSI DVD utilization report.

Mr. Shives reported that J.A. Montgomery has added additional classes for The Protecting Children webinar and noted that there will be a class once a month through December.

Safety Report Attached and Made Part of the Minutes

UNDERWRITING MANAGER

Mr. Cooney referred the Cyber Compliance report and the list of certificates issued for the month enclosed within the agenda packet. He reminded the Board that version 2 of the Cyber Risk Management Program has been officially released. Mr. Cooney reported that any member that is in compliance with Tier 1 or 2 of the original program are grandfathered in and considered compliant until 1/1/22. He noted that at that time those members will be required to re-certify. Mr. Cooney advised that there will be additional information requested for the cyber portion of the renewal.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANTS:

Mr. Avalone reported that the deadline for compliance with the MEL Public Officials and Employment Practices Liability Risk Management Program has been extended to November 1, 2021. He advised that the Fund Risk Managers continue to track member's compliance status, including police command training completion. He noted that all Police Chiefs must complete the mandatory training by the November 1 deadline.

Mr. Avalone reminded the Board that lack of reporting exposure changes, such as building a structure of substantial value and not securing evidence of insurance for the builders' risk, can jeopardize coverage.

Lastly, Mr. Avalone advised that there is DER training scheduled for September 23rd.

Mr. Casagrande reminded the Board and the audience that with respect to fireworks and amusement rides, requests for certificates of insurance should be done so with adequate time for the underwriting team to process.

Lastly, Mr. Casagrande reported that there was a recent change in the reimbursement schedule for Above Ground Storage Tanks (ASTs) with Underground Piping (UGP). He noted that while the EJIF approved the standard reimbursement up to \$400 per tank test to apply annually if so desired by the covered public entity (local unit), the testing requirement has not changed from a biennial (every other year). Mr. Casagrande advised that local units may choose to test annually if so desired, but the EJIF requirement remains biennial for such systems.

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 through the month of June, there has been a savings of \$1,267,350.26 resulting in 73% savings.

OLD BUSINESS

None.

NEW BUSINESS

Mr. Sacco reported that the fund will evaluate whether to hold the September meeting in-person or via Zoom as the meeting date gets closer and will notify the membership accordingly.

PUBLIC COMMENT

Mr. Sacco read the Public Comment section of Resolution #7-21, Establishing Public Meeting Procedures into the record:

“Each Public Comments session is limited to thirty (30) minutes; any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; citizens who have spoken once during the session will not be recognized a second time; and speakers are required to state their names and addresses.”

Mr. Thorpe indicated that there were no comments from the public.

CLAIMS COMMITTEE

Chairman Rogers informed the audience that the claims were reviewed by the Claims Committee prior to the meeting and is recommending approval of the same. He then asked for a motion to approve the claims as recommended by the Claims Committee and the Fund Attorney’s legal bills.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE AND MR. CLEARY’S LEGAL BILLS IN THE AMOUNT OF \$4,659.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE.

- WC**
- 2019148409**
- 2019148153**
- 2021229855**
- 2021229862**
- 2021212341**
- 2020194902**
- 2021231449**
- 2021230076**
- 2019170112**
- 2021225467**

GL/PRP/AL

2017099612
2018131494
2019175375
2021220687
2021227365
2019148809
2021232323
2019157828

MOTION:	Commissioner Nolan
SECOND:	Commissioner Capp
ROLL CALL VOTE:	Unanimous

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Capp
SECOND:	Commissioner Roth
VOTE:	Unanimous

Meeting Adjourned at: 1:50 P.M.

NEXT MEETING: September 2021
Meeting format TBD
1:30 P.M.

Secretary

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 26-21

JUNE 2021

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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002112			
002112	ROBERT A. HULSART & CO.	AUDIT 2020	16,450.00
			16,450.00
002113			
002113	DANSKIN INSURANCE AGENCY INC.	RMC BALANCE DUE 2020	226.04
			226.04
		Total Payments FY 2020	16,676.04

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002114			
002114	QUAL-LYNX	OUTSIDE ADJ 6/21	6,840.28
002114	QUAL-LYNX	CLAIM ADJ SERVICES 6/21	48,064.23
			54,904.51
002115			
002115	QUAL-LYNX	PERFORMANCE BOND 2021 #50882	371.00
			371.00
002116			
002116	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL 6/21	16,328.67
			16,328.67
002117			
002117	QUALCARE, INC.	WORKERS COMP - ACCESS/UM 6/21	17,589.08
			17,589.08
002118			
002118	PERMA	POSTAGE 4/21	24.84
002118	PERMA	POSTAGE 3/21	9.14
002118	PERMA	ADMIN FEE 6/21	33,105.00
002118	PERMA	LOSS FUND MGT 6/21	2,925.08
			36,064.06
002119			
002119	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 6/21	3,782.83
			3,782.83
002120			
002120	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LITIGATION FEE 5/21	8,626.50
002120	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	ATTORNEY FEE 5/21	1,729.50
			10,356.00
002121			
002121	STEPHEN M. MAYER	TREASURER FEE 6/21	1,760.00
			1,760.00

002122			
002122	ASBURY PARK PRESS	ACCT:ASB-040013 - AD - 5.5.21	41.30
			41.30
002123			
002123	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 4.30.21	59.52
			59.52
002124			
002124	DANSKIN INSURANCE AGENCY INC.	RMC FEE 6/21	45,102.10
			45,102.10
002125			
002125	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 6/21	1,042.00
			1,042.00
002126			
002126	EXECU-TECH, INC.	WEBSITE MAINTENANCE 6/21	200.00
			200.00
002127			
002127	BROWN & BROWN METRO INC.	SEA BRIGHT - RMC - 2ND HALF 2021	6,392.20
002127	BROWN & BROWN METRO INC.	MANALAPAN - 2ND INSTALL 2021	19,445.38
002127	BROWN & BROWN METRO INC.	SHREWSBURY - 2ND INSTALL 2021	7,062.56
002127	BROWN & BROWN METRO INC.	BRADLEY FIRST AID SQUAD - 2ND HALF 2021	150.48
002127	BROWN & BROWN METRO INC.	BRADLEY BEACH BORO - 2ND HALF 2021	12,481.42
002127	BROWN & BROWN METRO INC.	FREEHOLD - RMC - 2ND HALF 2021	38,081.46
			83,613.50
		Total Payments FY 2021	271,214.57
		TOTAL PAYMENTS ALL FUND YEARS	\$287,890.61

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. 27-21

JULY 2021

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>
WST20			
WST20	MUNICIPAL EXCESS LIABILITY RCF	RCF SURPLUS TRIGGER 2020	296,396.00
			296,396.00
WTR16			
WTR16	MUNICIPAL EXCESS LIABILITY RCF	RCF PREMIUM DUE FOR TRANSFER OF FY 2016	745,667.83
			745,667.83
		Total Payments FY Closed	1,042,063.83

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002128			
002128	BOWMAN & COMPANY LLP	PROFESSIONAL SERVICES 6/21	3,500.00
			3,500.00
		Total Payments FY 2020	3,500.00

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002129			
002129	QUAL-LYNX	OUTSIDE ADJ 7/21	6,840.28
002129	QUAL-LYNX	CLAIM ADJ SERVICES 7/21	48,064.23
			54,904.51
002130			
002130	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 7/21	16,328.67
			16,328.67
002131			
002131	QUALCARE, INC.	WORKERS COMP - ACCESS/UM 7/21	17,589.08
			17,589.08
002132			
002132	PERMA	POSTAGE 5/21	44.73
002132	PERMA	ADMIN FEE 7/21	33,105.00
002132	PERMA	LOSS FUND MGT 7/21	2,925.08
			36,074.81
002133			
002133	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 7/21	3,782.83
			3,782.83
002134			
002134	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LITIGATION FEE 6/21	9,611.50
002134	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	ATTORNEY FEE 6/21	1,729.50
			11,341.00

002135			
002135	STEPHEN M. MAYER	TREASURER FEE 7/21	1,760.00
			1,760.00
002136			
002136	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 5.31.21	59.52
			59.52
002137			
002137	DANSKIN INSURANCE AGENCY INC.	RMC FEE 7/21	45,102.10
			45,102.10
002138			
002138	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/21	1,042.00
			1,042.00
002139			
002139	EXECU-TECH, INC.	WEBSITE MAINTENANCE 7/21	200.00
			200.00
002140			
002140	RESPONSE LAW	WEBINAR - BEACHFRONT OPS 2021	1,500.00
			1,500.00
002141			
002141	FAIRVIEW INSURANCE AGENCY	RED BANK - 2ND HALF 2021	26,699.28
002141	FAIRVIEW INSURANCE AGENCY	KEYPORT BORO - 2ND HALF 2021	14,929.70
			41,628.98
		Total Payments FY 2021	231,313.50
		TOTAL PAYMENTS ALL FUND YEARS	\$1,276,877.33

Chairperson

Attest:

Dated: _____

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

Treasurer