

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
JULY 13, 2023  
ZOOM VIRTUAL MEETING  
1:30 P.M.**

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

**Pledge of Allegiance**

**ROLL CALL OF 2023 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	Absent
Jonathan Capp		Marlboro Township	Present
Jeffry Bertrand		Wall Township	Absent

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

James Gant		Boro of Sea Girt	Present
Donna Phelps		Boro of Oceanport	Present

**APPOINTED OFFICIALS PRESENT:**

<b>Executive Director /Administrator</b>	Perma Risk Management Services	Stephen A. Sacco Cate Kiernan	Present Present
<b>Attorney</b>	Cleary Giacobbe Alfieri & Jacobs	James Cleary, Esq.	Present
<b>Treasurer</b>		Steven Mayer	Present
<b>Claims Service</b>	Qual-Lynx	Kathy Kissane	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	Rich Helenbrecht	Absent
<b>Actuary</b>	Actuarial Advantage	Kyle Mrotek	Absent
<b>Underwriting Manager</b>	Conner Strong & Buckelew	Ed Cooney	Absent

**ALSO PRESENT**

Jason Thorpe, PERMA  
Joseph Hrubash, PERMA  
Jennifer Conicella, PERMA  
Deanna Keefer, Tinton Falls  
Donna Campagna, Allenhurst  
Robert Bengivenga, Hazlet Twp.  
Jack Keeler, Sea Bright  
Kimberly Humphrey, Keyport  
Robert Ferragina, Atlantic Highlands  
Anna Bongiorno, Avon by the Sea  
Kerry Killeen, Englishtown  
Joanne Theiss, Qual-Lynx  
Lisa Gallo, QualCare  
Amy Pieroni, RMC  
Dominick Cinelli, RMC  
Zach Edelman, RMC  
Lindsay Travali, Acrisure  
Alison Kelly, Danskin Agency  
John Casagrande, Danskin Agency  
Joe Mirarchi, JA Montgomery

**APPROVAL OF MINUTES:** May 11, 2023

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

MOTION: Commissioner Gant  
SECOND: Commissioner Phelps  
VOTE: Unanimous

**CORRESPONDENCE**

None.

**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>	
2022	\$ 17,115.50
2023	\$ 256,983.66
<b>TOTAL</b>	<b>\$ 274,098.66</b>

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>July Bills List</b>	
2023	\$ 1,783,241.30
<b>TOTAL</b>	<b>\$ 1,783,241.30</b>

**MOTION TO APPROVE RESOLUTION # 20-23 AND 21-23 APPROVAL FOR PAYMENT OF JUNE 2023 BILLS LIST AND JULY 2023 BILL LIST**

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

**EXECUTIVE DIRECTOR:**

**2022 AUDIT FILING** – Ms. Kiernan reported that PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. She added that the Synopsis of Audit was published in the Fund’s official newspaper.

**RFP PROCESS** – Ms. Kiernan reported that the professional service contract for the Fund Attorney and the Defense Panel will expire December 31, 2023. She advised that the fund office is requesting authorization to proceed in the RFP process for the 2024 Fund year. Ms. Kiernan noted that the fund office will have to advertise, pursuant to N.J.S.A. 40A:11-1 et. Seq. for the positions of Fund Attorney and Defense Attorney(s).

**MOTION TO RELEASE THE RFP FOR THE PROFESSIONAL SERVICES OF FUND ATTORNEY AND DEFENSE PANEL PURSUANT TO THE FAIR AND OPEN PROCESS OUTLINED IN N.J.S.A. 40A:11-1 ET. SEQ.**

**MOTION:** Commissioner Nolan  
**SECOND:** Commissioner Phelps  
**ROLL CALL VOTE:** Unanimous

**RCF/EJIF/MEL MEETINGS** - Ms. Kiernan reported that the RCF, EJIF, and MEL all held their meetings on Friday, June 2, 2023 at the Forsgate Country Club and referred to copies of Commissioner Nolan’s reports enclosed within the agenda. She reported that the MEL and the RCF held a special meeting on May 8, 2023 adopting a resolution issuing additional assessments to member joint insurance funds. Ms. Kiernan noted that the additional assessment is already reflected in the JIF’s financials.

**CYBER JIF** – Ms. Kiernan reported that the Cyber JIF met on May 9<sup>th</sup> and June 22<sup>nd</sup> and referred to Commissioner Gant’s reports enclosed within the agenda. She advised that the Cyber JIF’s Cybersecurity Consultant, The Chertoff Group, designed a technology stack questionnaire for all members to complete. Ms. Kiernan noted that the goal of the questionnaire was to obtain more detailed insight of the technology stacks of our members in order to better tailor the cybersecurity framework and provide broadscale advice to the members. She noted that the survey has been added to the Origami Underwriting Database.

**RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS)** – Ms. Kiernan reported that members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25<sup>th</sup> with an August 31<sup>st</sup> completion date. She advised that the fund office will issue an email with those additional directions once the underwriting system link is sent. Ms. Kiernan added that since the Monmouth JIF engaged Asset Works to trend property values for scheduled locations greater than \$500,000, the fund office will work with Risk Management Consultants when this information is uploaded.

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM** – Ms. Kiernan reminded the Committee that every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. She advised that information was issued in May announcing that the updated documents can be found on the MEL’s webpage. Ms. Kiernan

noted that in addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training.

**2023 COVERAGE DOCUMENTS** – Ms. Kiernan reported that the fund office is in the final stages of preparing the coverage documents, which will be uploaded to Origami during the month of July. She noted that the fund office will email Fund Commissioners and Risk Management Consultants when the process is complete.

**DUE DILIGENCE REPORTS** - Ms. Kiernan referred the Committee to the Financial Fast Track chart as of March 31<sup>st</sup> contained within the agenda booklet. She advised that all fund years are in the positive, and the Fund's statutory surplus position is \$8.28 million. Ms. Kiernan said the Fund is in an excellent financial position.

Chairman Rogers thanked Ms. Kiernan for covering the Executive Director's report for Mr. Sacco.

#### **ATTORNEY**

Mr. Cleary advised that he did not have a report for the month.

#### **SAFETY DIRECTOR**

Mr. Mirarchi reviewed the May and June activities, and the July agenda. He advised the Committee of upcoming meetings and trainings. He then referred to the Safety Director and Law Enforcement bulletins that have been recently released. Mr. Mirarchi also referred to the MSI NOW, MSI DVD, and MSI LIVE utilization report. He then advised that Mr. Shives would like to provide a report regarding a situation developing regarding lifeguards.

Mr. Shives reported that J.A. Montgomery was asked by a member if having an emergency response rescue team patrolling the beach after it closes, from the time lifeguards go off-duty through dusk, increases exposure for that member and whether it lessens immunities. He advised that he contacted the lifeguard training consultant that the Fund has used in the past, and his recommendation is that members should have signage that clearly states, "Lifeguards are off-duty; The beach is closed; The beaches are not being guarded by the response team as normal water surveillance ceases when lifeguards are off-duty". Mr. Shives advised that the lifeguard training consultant said notice to the public is critical, which includes signage on the beaches themselves. He further advised that members should consult with their municipal attorneys prior to deciding on having an emergency response rescue team patrolling the beach. Discussion ensued. Commissioner Mercantante said that his township is having difficulties hiring lifeguards as they have a bayfront beach as opposed to an oceanfront beach. He asked if any consideration has been given to changing the certification requirements for bayfront lifeguards have the same requirements as oceanfront lifeguards, as oceanfront lifeguard jobs seem to be more popular. Mr. Shives said he was not sure whether it is a state regulation, but noted he will research the matter with the Fund Attorney. Further discussion ensued. Following the discussion, Mr. Sacco advised that J.A. Montgomery will work with the Fund Attorney's office to research the lifeguard certification requirements and will report back once there is definitive information to report.

*Safety Report Attached and Made Part of the Minutes*

#### **UNDERWRITING MANAGER**

Ms. Kiernan referred to the Cyber Compliance Report and the list of certificates issued for the past two months.

List of Certificates made part of the Minutes.

**RISK MANAGEMENT CONSULTANTS:**

Mr. Avalone referred to the RMC that was distributed and reported that the Return-to-Work Best Practices webinar was conducted during the month of June. He noted that the webinar was well received. Chairman Rogers commended Ms. Gallo on her preparation for the webinar.

Mr. Avalone referred to the POL/EPL Program noting the updates to the model personnel policy and procedures manual in addition to required managers and supervisors training, non-supervisory training, and Police Command Staff training. He advised that the deadline for compliance is November 1.

Lastly, Mr. Casagrande reported that there have been a number of PFAS pollution settlements. He advised that the E-JIF is trying to determine whether any members that have portable water systems will be able to share in the settlement.

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

**MANAGED CARE:**

Ms. Gallo began by thanking everyone that attended the Return-to-Work Best Practices webinar.

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 \$990,735 resulting in 61% savings.

Lastly, Ms. Gallo reported that in addition to the current methods of claims reporting, Qual-Lynx will be rolling out a new online digital reporting system for the Monmouth JIF in the near future. She advised that members reporting will have access to a survey style questionnaire which will then generate a First Report of Accident report and assign a Nurse Case Manager immediately. Ms. Gallo noted that once the system is ready, a training webinar will be scheduled for the membership and RMCs. Ms. Kissane added that the digital reporting system will be for all lines of coverage.

**OLD BUSINESS**

Mr. Sacco reported that a member of another JIF had a cyber breach through its CFO's credentials and noted that the breach took place over a 6-day period. He advised that in response to the breach, the MEL is putting together a best practices webinar for CFOs and JIF Treasurers.

**NEW BUSINESS**

None.

**PUBLIC COMMENT**

None.

**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 \$1,470.**

**WC**

**2022245358  
2023287606  
2023287688  
2023287809  
2023289747  
2021223989**

**GL/PRP/AL**

**2021208864  
2021216007  
2023295590  
2020202928  
2023305110  
2023302536  
2023298237  
2023307754**

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

**UPCOMING MEETINGS**

Chairman Rogers advised that the September meeting will be held in-person in Wall Township.

**MOTION TO ADJOURN MEETING**

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

Meeting Adjourned at: 2:12 P.M.

**NEXT MEETING:** September 2023  
Wall Twp. Municipal Building  
1:30 P.M.

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Secretary

## MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 20-23

JUNE 2023

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 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002393			
002393	THE ACTUARIAL ADVANTAGE, INC.	VOID AND REISSUE	-3,858.50
			<b>-3,858.50</b>
002552			
002552	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 9/22	3,858.50
			<b>3,858.50</b>
002553			
002553	ROBERT A. HULSART & CO.	2022 Y/E AUDIT	17,115.00
			<b>17,115.00</b>
		<b>Total Payments FY 2022</b>	<b>17,115.00</b>

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002554			
002554	QUAL-LYNX	OUTSIDE ADJ FEE 6/23	7,116.67
002554	QUAL-LYNX	CLAIM ADJ SERVICES 6/23	50,005.92
			<b>57,122.59</b>
002555			
002555	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 06/23	14,335.33
002555	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT TRAINING 06/23	2,550.00
			<b>16,885.33</b>
002556			
002556	QUALCARE, INC.	WORKERS COMP ACCESS/UM 6/23	18,299.68
			<b>18,299.68</b>
002557			
002557	PERMA	POSTAGE 4/23	87.14
002557	PERMA	ADMINISTRATION FEE 6/23	34,442.42
002557	PERMA	LOSS FUND MGMT 6/23	3,043.25
			<b>37,572.81</b>
002558			
002558	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 06/23	3,935.67
			<b>3,935.67</b>
002559			
002559	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION 4/26/23-5/25/23	10,840.42
002559	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES 4/26/23-5/25/23	1,799.33
			<b>12,639.75</b>
002560			
002560	STEPHEN MAYER	TREASURER FEE 06/23	1,831.08
			<b>1,831.08</b>
002561			
002561	DANSKIN INSURANCE AGENCY, INC.	RMC FEE 06/23	37,624.58
			<b>37,624.58</b>
002562			
002562	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 06/23	1,084.00
			<b>1,084.00</b>
002563			
002563	EXECU-TECH, INC.	WEBSITE MAINTENANCE 06/23	200.00
			<b>200.00</b>

002564			
002564	THE CANNING GROUP LLC	QPA SERVICE 05/23	583.33
			<b>583.33</b>
002565			
002565	BROWN & BROWN METRO, LLC	RMC FEE 2ND HALF 23- BOR. SHREWSBURY	8,762.00
002565	BROWN & BROWN METRO, LLC	RMC FEE 2ND HALF 23- SEA BRIGHT	6,590.00
002565	BROWN & BROWN METRO, LLC	RMC FEE 2ND HALF 23- TWP FREEHOLD	39,340.34
002565	BROWN & BROWN METRO, LLC	RMC FEE 2ND HALF 23- BOR. NEPTUNE CITY	8,212.00
			<b>62,904.34</b>
002566			
002566	CBIZ INSURANCE SERVICES, INC	RMC FEE 2ND INSTALL- TWP OF MILLSTONE	6,300.50
			<b>6,300.50</b>
		<b>Total Payments FY 2023</b>	<b>256,983.66</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>274,098.66</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. 21-23

JULY 2023

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.

<b>FUND YEAR 2023</b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002567			
002567	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2023	1,423.25
			<b>1,423.25</b>
002568			
002568	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2023	117,551.00
002568	MUNICIPAL EXCESS LIABILITY JIF	MEL- 3RD QTR 2023	1,090,328.50
			<b>1,207,879.50</b>
002569			
002569	N.J. MUNICIPAL ENVIRONMENTAL	EJIF-2ND HALF 2023	188,513.00
			<b>188,513.00</b>
002570			
002570	QUAL-LYNX	OUTSIDE ADJ FEE 7/23	7,116.67
002570	QUAL-LYNX	CLAIM ADJ SERVICES 7/23	50,005.92
			<b>57,122.59</b>
002571			
002571	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 7/23	14,335.33
002571	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT TRAINING 7/23	2,550.00
			<b>16,885.33</b>
002572			
002572	QUALCARE, INC.	WORKERS COMP ACCESS/UM 7/23	18,299.68
			<b>18,299.68</b>
002573			
002573	PERMA	REIMB. FOR MEMORIAM DONATION 5/23	500.00
002573	PERMA	POSTAGE 05/23	26.56
002573	PERMA	ADMINISTRATION FEE 7/23	34,442.42
002573	PERMA	LOSS FUND MGMT 7/23	3,043.25
			<b>38,012.23</b>
002574			
002574	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 7/23	3,935.67
			<b>3,935.67</b>
002575			
002575	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION 5/26/23-6/26/23	5,640.67
002575	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES 5/26/23-6/26/23	1,799.33
			<b>7,440.00</b>
002576			
002576	STEPHEN MAYER	TREASURER FEE 07/23	1,831.08
			<b>1,831.08</b>
002577			
002577	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2023	7,406.25
			<b>7,406.25</b>
002578			
002578	BOWMAN & COMPANY, LLP	2022 PAYROLL AUDIT/ 2024 WC PREM. 6/23	10,000.00
			<b>10,000.00</b>
002579			
002579	DANSKIN INSURANCE AGENCY, INC.	RMC FEE 07/23	37,624.58
			<b>37,624.58</b>
002580			
002580	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 07/23	1,084.00
			<b>1,084.00</b>

002581			
002581	EXECU-TECH, INC.	WEBSITE MAINTENANCE 07/23	200.00
002581	EXECU-TECH, INC.	WEBSITE UPGRADE 6/23 INV 23-2	500.00
			<b>700.00</b>
002582			
002582	THE CANNING GROUP LLC	QPA SERVICE 06/23	583.33
			<b>583.33</b>
002583			
002583	ACCESS	DEPT 410 INV 10261375 5/31/23 FOR JUNE	76.53
002583	ACCESS	DEPT 410 INV 10205210 4/30/23 FOR MAY	65.28
			<b>141.81</b>
002584			
002584	BROWN & BROWN METRO, LLC	RMC FEE 2ND HALF 23-W. LONG BRANCH	10,322.00
002584	BROWN & BROWN METRO, LLC	RMC FEE 2ND HALF 23- BRADLEY BEACH	13,410.00
002584	BROWN & BROWN METRO, LLC	RMC FEE 2ND HALF 23- TWP MANALAPAN	18,478.00
			<b>42,210.00</b>
002585			
002585	ACRISURE, LLC	RMC FEE 2ND HALF 23- MIDDLETOWN	27,633.50
002585	ACRISURE, LLC	RMC FEE 2ND HALF 23- MARLBORO	36,278.00
002585	ACRISURE, LLC	RMC FEE 2ND HALF 23- EATONTOWN	22,304.50
002585	ACRISURE, LLC	RMC FEE 2ND HALF 23- HAZLET	25,384.50
002585	ACRISURE, LLC	RMC FEE 2ND HALF 23- LAKE COMO	2,908.00
			<b>114,508.50</b>
002586			
002586	FOUNDATION RISK PARTNERS, CORP	RMC FEE 2ND INSTALL 07/23	27,640.50
			<b>27,640.50</b>
		<b>Total Payments FY 2023</b>	<b>1,783,241.30</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,783,241.30</b>

\_\_\_\_\_  
Chairperson

Attest

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

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

\_\_\_\_\_  
Treasurer