

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
MARCH 12, 2020
WALL TOWNSHIP MUNICIPAL BUILDING
1:30 P.M.**

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

Pledge of Allegiance

Moment of silence for Bob McArthur, Brielle Borough employee that recently passed away.

ROLL CALL OF 2020 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	Absent

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Jeffry Bertrand		Wall Township	Present
Lorraine Carafa		Sea Girt	Present

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services	Stephen A. Sacco	Present
Attorney	Cleary, Alfieri, & Grasso	James Cleary, Esq.	Present
Treasurer		Steven Mayer	Absent
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	Robert Hulsart	Absent
Actuary	Actuarial Advantage	Kyle Mrotek	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent

ALSO PRESENT

Jason Thorpe, PERMA
 Jack Keeler, Sea Bright
 Greg Possiel, Roosevelt
 Kathy Kissane, Qual-Lynx
 Robin McDonough, Qual-Lynx
 Gemma Armenia, Qual-Lynx
 Lisa Gallo, QualCare
 Lindsay Travali, Acrisure
 Amy Pieroni, RMC
 Peter Soriero, RMC
 John Casagrande, Danskin Agency
 Bob Gemmell, Brown & Brown
 Joe Mirarchi, JA Montgomery

APPROVAL OF MINUTES: January 9, 2020

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Nolan
 SECOND: Commissioner Capp
 VOTE: Unanimous

CORRESPONDENCE

Mr. Sacco referred to the latest Power of Collaboration advertisement from the MEL, to be placed in the League of Municipalities magazine.

TREASURER

Mr. Sacco advised that Mr. Mayer was unable to attend the meeting. He then referred to the various Bills List contained within the Agenda Packet.

FUND YEAR	AMOUNT
February Bills List	
2019	\$ 1,846.72
2020	\$ 991,659.05
TOTAL	\$ 993,505.77

FUND YEAR	AMOUNT
March Bills List	
2019	\$ 3,160.20
2020	\$ 318,048.87
TOTAL	\$ 321,209.07

MOTION TO APPROVE RESOLUTION #14-20 AND 15-20 APPROVAL FOR PAYMENT OF FEBRUARY 2020 BILLS LIST AND MARCH 2020 BILL LIST

MOTION: Commissioner Bertrand
SECOND: Commissioner Dempsey
ROLL CALLVOTE: Unanimous

EXECUTIVE DIRECTOR:

Mr. Sacco began by stating that several items within his report are contingent on what the CDC and Governor Murphy decides in regard to the Coronavirus pandemic.

2020 MEL/RCF/EJIF MARCH 27TH MEETING & RETREAT – Mr. Sacco reported that the MEL, RCF and EJIF are scheduled to hold their March 27th meetings in conjunction with the MEL Annual Retreat. He noted that the retreat will likely be postponed, and if so, a notice will be sent to the membership.

2020 MEL & MR HIF EDUCATIONAL SEMINAR – Mr. Sacco reported that the 10th annual seminar is scheduled for Friday, May 1, 2020, beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. He noted that the seminar may be postponed, and if so, a notice will be sent to the membership.

EMPLOYMENT PRACTICES LIABILITY 2020/2021 PROGRAM – Mr. Sacco referred to the previously distributed memorandum from David Grubb, the MEL JIF Executive Director, outlining the Employment Practices Liability Compliance Program and training programs. He advised that members should expect the new Model Personnel Manual and Employee Handbook to be posted to the MEL webpage during the month of June and noted that the fund office will issue a notice when it is posted. Mr. Sacco reminded the Board that every two years, the MEL updates its Employment Practices Compliance Program and that members will be notified when mandatory Manager/Supervisory Training and Police Command Staff Trainings are scheduled. He noted that this year, the Fund Attorney’s office will assist in conducting both Managers/Supervisors training as well as Anti-Harassment training for non-managerial staff.

MOTION TO AUTHORIZE THE FUND ATTORNEY’S OFFICE TO CONDUCT THE MANAGER/SUPERVISORY TRAININGS AT FEE OF \$1,000 PER SESSION, NOT TO EXCEED \$8,000.

MOTION: Commissioner Bertrand
SECOND: Commissioner Nolan
ROLL CALLVOTE: Unanimous

MOTION TO AUTHORIZE THE FUND ATTORNEY’S OFFICE TO CONDUCT ANTI-HARASSMENT TRAININGS FOR NON-MANAGERIAL STAFF AT A FEE OF \$1,000 PER SESSION, NOT TO EXCEED \$5,000.

MOTION: Commissioner Carafa
SECOND: Commissioner Capp
ROLL CALLVOTE: Unanimous

QUALIFIED PURCHASING AGENT (QPA) – Mr. Sacco reported that the Finance Committee met on March 10th to discuss a proposal submitted by The Canning Group for the position of Fund QPA. He noted that the potential QPA’s role would be to review and confirm that the policies and procedures, with respect to procurement, are being followed properly. He further noted that The Canning Group has been appointed as Fund QPA for both the MEL and the E-JIF. Mr. Sacco advised that the Finance Committee agreed that the position was necessary and recommended that an RFP for the position be issued.

MOTION TO AUTHORIZE THE EXECUTIVE DIRECTOR’S OFFICE TO ISSUE AN RFP FOR THE POSITION OF FUND QPA.

MOTION: Commissioner Carafa
SECOND: Commissioner Dempsey
ROLL CALL VOTE: Unanimous

ONLINE ELECTED OFFICIALS TRAINING COURSE – Mr. Sacco informed the Board that the training seminar for elected officials is now available online and referred to the instructions enclosed within the agenda packet.

2020 FINANCIAL DISCLOSURES – Mr. Sacco advised that Fund Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. He added that the fund office has been asked by the Division of Local Government Services to update the 2020 Fund Commissioner roster and expect a notice to be issued shortly.

2020 PRIMA CONFERENCE – Mr. Sacco reported that the 2020 PRIMA Conference is scheduled for June 14 - 17, 2020, Nashville, TN at the Gaylord Opryland Resort & Convention Center. He noted that the Fund has not sent a member in a number of years and referred to Resolution #17-20 for the Board’s consideration.

MOTION TO ADOPT RESOLUTION #17-20 AUTHORIZING TRAVEL AND RELATED EXPENSES FOR ATTENDANCE OF 3 EXECUTIVE COMMITTEE MEMBERS AT THE ANNUAL RISK MANAGEMENT CONFERENCE.

MOTION: Commissioner Carafa
SECOND: Commissioner Dempsey
ROLL CALL VOTE: Unanimous

2020 STANDING COMMITTEES – Mr. Sacco referred to the current listing of the 2020 standing committees. He noted that the Chairman has reviewed and updated all standing committees and added that changes have been made for greater commissioner participation. Chairman Rogers informed the Board that he also created a new committee, the EPL Claims Review Committee. He added that the new committee will meet 2-3 times a year to review EPL claims. Chairman Rogers informed the Board that the commissioners appointed to the committee are Jonathan Capp, Kim Jungfer, and himself. He added that the Fund Attorney will also serve on the committee.

DUE DILIGENCE REPORTS - Mr. Sacco referred the Committee to the Financial Fast Track chart as of December 31st contained within the agenda booklet. He reported that a small deficit in 2015 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 \$9.4 million and noted that the Fund is in excellent financial shape.

ATTORNEY

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

SAFETY DIRECTOR

Mr. Mirarchi reviewed the February activities and the March agenda. He advised the Committee that all upcoming trainings have been suspended until April 17th due to the Coronavirus pandemic. He then referred to the Safety Director's bulletins that were recently released enclosed within the agenda booklet.

Lastly, Chairman Rogers informed the Board that J.A. Montgomery has hired Mike Brosnan, retired Toms River Deputy Police Chief. He noted that he will serve as the JIF's Law Enforcement Consultant and will provide reports during future meetings.

UNDERWRITING MANAGER

Mr. Thorpe referred to the list of certificates issued for the month of February enclosed within the agenda.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANTS:

Mr. Avalone referred to a memorandum from the MEL Executive Director outlining the Employment Practices Liability Compliance Program and training programs enclosed within the JIF Risk Management Consultant report.

Lastly, Mr. Avalone referred to a list of various upcoming training sessions, but noted that the schedule was subject to change due to the pandemic.

Mr. Casagrande referred to the schedule of the upcoming Police Proactive Supervision training sessions enclosed within the JIF Risk Management Consultant report.

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 January, there was a savings of \$545,319 resulting in 79%

savings. Ms. Gallo then informed the Committee that for the month of February, there was a savings of \$447,935 resulting in 73% savings.

OLD BUSINESS

None.

NEW BUSINESS

Mr. Sacco informed the Board that he had just received an email advising that the March 27th MEL, E-JIF, and RCF meetings will be held via teleconference and the Annual Retreat has been canceled.

Commissioner Mercantante asked whether the JIF would be providing any guidance for Coronavirus workers' compensation claims and if any claims have been reported yet. Ms. Armenia said that there have not been any Coronavirus claims reported yet. She advised that the claims will be treated as an occupational disease exposure and compensability will be determined, and if so, workers' compensation would apply.

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 Dempsey
VOTE:	Unanimous

MOTION TO ADJOURN EXECUTIVE SESSION

MOTION:	Commissioner Carafa
SECOND:	Commissioner Nolan
VOTE:	Unanimous

MOTION TO APPROVE PAYMENT OF CLAIMS AS DISCUSSED IN EXECUTIVE SESSION AS PRESENTED AND APPROVE MR. CLEARY'S LEGAL BILLS, FOR TWO MONTHS, TOTALING \$8,640.

Workers' Comp
2020192415
2020192809
001240966
2020192558
2018144019
2020188348

GL/AL/PR
2017089531
2019155560
2020193553
2018143919
2020192557
2020194366
2020181335
001257469
2019161486
2018109128

MOTION: Commissioner Carafa
SECOND: Commissioner Dempsey
ROLL CALL VOTE: Unanimous

MOTION TO ADJOURN MEETING

MOTION: Commissioner Carafa
SECOND: Commissioner Nolan
VOTE: Unanimous

Meeting Adjourned at: 1:57 P.M.

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

Secretary

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 14-20

FEBRUARY 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>
001827			
001827	DREW & ROGERS, INC	RETRO LANTERN 12.23.19	1,388.00
			1,388.00
001828			
001828	PERMA	POSTAGE 12/19	368.20
001828	PERMA	AATRIX 1099 FILING 2019	18.32
			386.52
001829			
001829	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 12.31.19	72.20
			72.20
		Total Payments FY 2019	1,846.72

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001830			
001830	APEX INSURANCE SVS, c/o XL INSURANCE	POLICY# MTP0039488-07 - 2020	26,168.50
001830	APEX INSURANCE SVS, c/o XL INSURANCE	POLICY# W1D9B4200401- 2020	10,414.00
			36,582.50
001831			
001831	APEX INS SVS, c/o QBE INSURANCE	POLICY# QVH01005-04 - 2020	7,054.50
001831	APEX INS SVS, c/o QBE INSURANCE	POLICY# QJH01005-04 - 2020	666,748.50
			673,803.00
001832			
001832	QUAL-LYNX	OUTSIDE ADJUSTER 2/20	6,706.16
001832	QUAL-LYNX	OUTSIDE ADJUSTER 1/20	6,706.16
001832	QUAL-LYNX	CLAIM ADJUSTING SERVICES 1/20	47,121.79
001832	QUAL-LYNX	CLAIM ADJUSTING SERVICES 2/20	47,121.79
			107,655.90
001833			
001833	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 2/20	13,508.50
001833	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 1/20	13,508.50
001833	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT TRAINING 1/20	2,481.67
001833	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT TRAINING 2/20	2,481.67
			31,980.34

001834			
001834	QUALCARE, INC.	WORKERS COMP - ACCESS/UM 2/20	17,244.17
			17,244.17
001835			
001835	PERMA	POSTAGE 1/20	25.95
001835	PERMA	ADMIN FEE 2/20	32,455.92
001835	PERMA	LOSS FUND MGT 2/20	2,867.75
			35,349.62
001836			
001836	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 2/20	3,708.67
001836	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 1/20	3,708.67
			7,417.34
001837			
001837	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 1.27.20	12,514.10
			12,514.10
001838			
001838	STEPHEN M. MAYER	TREASURER FEE 2/20	1,725.50
			1,725.50
001839			
001839	ASBURY PARK PRESS	ACCT:ASB-040013 - NOTICE - 1.25.20	62.00
			62.00
001840			
001840	DANSKIN INSURANCE AGENCY INC.	RMC FEE 2/20	43,981.58
			43,981.58
001841			
001841	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/20	1,021.00
			1,021.00
001842			
001842	ALLIED RISK MANAGEMENT SERVICE, LLC	RMC FEE 1ST HALF 20 - MIDDLETOWN TWP	22,322.00
			22,322.00
		Total Payments FY 2020	991,659.05
		TOTAL PAYMENTS ALL FUND YEARS	\$993,505.77

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. 15-20

MARCH 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>
001843			
001843	BRANCHES CATERING	MEETING 1/20	3,080.20
			3,080.20
001844			
001844	PERRY'S TROPHY CO	SERVICES 1/20	80.00
			80.00
		Total Payments FY 2019	3,160.20

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001845			
001845	QUAL-LYNX	OUTSIDE ADJUSTER 3/20	6,706.16
001845	QUAL-LYNX	CLAIM ADJ SERVICES 3/20	47,121.79
			53,827.95
001846			
001846	J.A. MONTGOMERY RISK CONTROL	LAW ENFMNT TRAINING 3/20	2,481.67
001846	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL 3/20	13,508.50
			15,990.17
001847			
001847	QUALCARE, INC.	WORKERS COMP 3/20	17,244.17
			17,244.17
001848			
001848	PERMA	LOSS FUND MNGMNT 3/20	2,867.75
001848	PERMA	ADMIN FEE 3/20	32,455.92
			35,323.67
001849			
001849	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 3/20	3,708.67
			3,708.67
001850			
001850	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES 1/20	10,535.00
			10,535.00

001851			
001851	STEPHEN M. MAYER	TREASURER FEE 3/20	1,725.50
			1,725.50
001852			
001852	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 1.31.20	55.45
			55.45
001853			
001853	DANSKIN INSURANCE AGENCY INC.	RMC FEE 3/20	43,981.58
			43,981.58
001854			
001854	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/20	1,021.00
			1,021.00
001855			
001855	EXECU-TECH, INC.	MONTHLY FEE 3/20	200.00
001855	EXECU-TECH, INC.	2020 WEB HOST & MONTHLY FEE 1/20	500.00
001855	EXECU-TECH, INC.	MONTHLY FEE 2/20	200.00
			900.00
001856			
001856	BROWN & BROWN METRO INC.	RMC FEE 1/2 2020 - NEPTUNE CITY	7,832.25
001856	BROWN & BROWN METRO INC.	RMC FEE 1/2 2020 - MANALAPAN	17,625.72
001856	BROWN & BROWN METRO INC.	RMC FEE 1/2 2020 - SEA BRIGHT	6,293.34
001856	BROWN & BROWN METRO INC.	RMC FEE 1/2 2020 - BRADLEY BEACH	12,437.49
001856	BROWN & BROWN METRO INC.	RMC FEE 1/2 2020 - FREEHOLD	37,583.58
001856	BROWN & BROWN METRO INC.	RMC FEE 1/2 2020 - HIGHLANDS	10,944.45
			92,716.83
001857			
001857	FAIRVIEW INSURANCE AGENCY	RMC FEE 1/2 2020 - RED BANK BORO	26,350.80
001857	FAIRVIEW INSURANCE AGENCY	RMC FEE 1/2 2020 - KEYPORT BORO	14,668.08
			41,018.88
		Total Payments FY 2020	318,048.87
		TOTAL PAYMENTS ALL FUND YEARS	\$321,209.07

Chairperson

Attest:

Dated: _____

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

Treasurer

**RESOLUTION # 16-20
OF THE
MONMOUTH MUNICIPAL JOINT INSURANCE FUND**

RESOLUTION AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACT TO THE CANNING GROUP TO SERVE AS THE FUND'S QUALIFIED PURCHASING AGENT

WHEREAS, the Monmouth Municipal Joint Insurance Fund (hereinafter "the FUND") finds it necessary and appropriate to obtain certain professional services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11-1 et. seq.), to serve as the FUND's Qualified Purchasing Agent; and

WHEREAS, the FUND has received a proposal from The Canning Group, LLC, dated December 9, 2019 to provide such services for an annual amount not to exceed \$7,800; and

WHEREAS, the FUND desire to retain the services of The Canning Group, LLC; and

WHEREAS, the FUND Treasurer has indicated that sufficient funds exist for the award of these contracts in the usual and customary accounts; and

WHEREAS, the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., requires that the resolution authorizing the award of a contract for professional services, and the contract itself, be available for public inspection.

NOW, THEREFORE, BE IT RESOLVED, by the Board of FUND Commissioners of the Monmouth Municipal Joint Insurance Fund ("the FUND") as follows:

1. The FUND hereby awards and authorizes execution of a professional service agreement with The Canning Group, LLC in an amount not to exceed \$7,800.00, per its proposal dated December 9, 2019 to serve as the FUND's Qualified Purchasing Agent.
2. The contract is awarded as a professional services contract in accordance with the provisions of the Local Public Contracts Law because said services are performed by a person licensed under law to practice a recognized profession.
3. Notice of this action shall be published as required by law.
4. A copy of this resolution shall be provided to the FUND Treasurer and to The Canning Group, LLC, for their information and guidance.
5. A copy of this resolution and contract will be on file in the FUND office, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Chairperson

Dated

Secretary

Dated

MONMOUTH MUNICIPAL JOINT INSURANCE FUND

RESOLUTION #17-20

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioners of the Monmouth Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 14, 2020 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2020 miscellaneous contingency budget not to exceed \$3,500 per attending commissioner, and;

WHEREAS, the Commissioners representing the Monmouth Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Monmouth Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,500 in advance or reimbursement payment for the attending Commissioners of the Monmouth Municipal Joint Insurance Fund.

Monmouth Municipal Joint Insurance Fund