

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
MARCH 11, 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. Thorpe.

Pledge of Allegiance

ROLL CALL OF EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Absent
EXECUTIVE	COMMITTEE	MEMBERS	
Thomas Nolan		Boro of Brielle	Present
Anthony Mercantante		Middletown	Absent
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	Robert Hulsart	Absent
Actuary	Actuarial Advantage	Kyle Mrotek	Present
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Present

ALSO PRESENT

David Grubb, PERMA
Jason Thorpe, PERMA
Robyn Walcoff, Esq., PERMA
Jennifer Conicella, PERMA
Christopher Cherbini, Shrewsbury
Barbara Ilaria, Manasquan
Jay Delaney, Keyport
Donna Phelps, Oceanport
James Gant, Sea Girt
Stephen Carasia, Rumson
Jodi Howlett, Esq., CGAJ
Kathy Kissane, Qual-Lynx
Lisa Gallo, QualCare
Peter Soriero, RMC
Patrick Cassidy, RMC
Sean Kelly, RMC
Dominick Cinelli, RMC
Amy Pieroni, RMC
Alison Kelly, Danskin Agency
John Casagrande, Danskin Agency
Katie Walters, CS&B
Lindsay Travali, Acrisure
Tom Fitzpatrick, Fairview Insurance
Joe Mirarchi, JA Montgomery
Michael Brosnan, JA Montgomery
Betsy Cross, *Private Citizen*

APPROVAL OF MINUTES: January 14, 2021

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Roth
SECOND: Commissioner Bertrand
VOTE: Unanimous

CORRESPONDENCE

Mr. Sacco referred to a memorandum and bulletin from the MEL providing guidance regarding mandatory COVID-19 vaccinations for municipal employees.

TREASURER

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

FUND YEAR	AMOUNT
February Bills List	
2019	\$ 3,001.00
2020	\$ 759.52
2021	\$ 1,103,832.99
TOTAL	\$ 1,107,593.51

FUND YEAR	AMOUNT
March Bills List	
2021	\$ 267,850.11
TOTAL	\$ 267,850.11

MOTION TO APPROVE RESOLUTION # 18-21 AND 19-21 APPROVAL FOR PAYMENT OF FEBRUARY 2021 BILLS LIST AND MARCH 2021 BILL LIST

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

EXECUTIVE DIRECTOR:

MUNICIPAL EXCESS LIABILITY (MEL) JIF REPORT – Mr. Sacco reported that at each meeting a representative of the MEL JIF will be asked to provide the membership with any updates that are pertinent to the local JIFs. He added that the presence of the MEL representative will allow local JIF commissioners to ask any questions that they have. Mr. Sacco informed the Board that the MEL Executive Director, Mr. Grubb, was present in the meeting and would like to provide a legislative update. Mr. Grubb referred to two memorandums prepared from the MEL concerning emerging issues. He provided an overview of the various emerging issues and advised that they will likely lead to substantial increases in costs for the Joint Insurance Funds, specifically the 2022 budgets, and beyond. Mr. Grubb noted that various MEL Professionals have been in contact with various legislators in Trenton, as well as the MEL’s excess carriers and re-insurers to discuss the best possible outcome for the membership.

BACKGROUND CHECK RFQ – Mr. Sacco reported that following its March 26th meeting, the MEL will issue an RFQ for firms that conduct background checks. He noted that the MEL plans to qualify the RFQ responses and post the eligible respondents on the MEL website for member entities to access.

2021 MEL/RCF/EJIF MARCH 26TH MEETING & RETREAT – Mr. Sacco reported that the MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. He noted that this year’s retreat will be held conducted virtually via Zoom. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

2021 MEL, MRHIF AND NJCE JIF EDUCATIONAL SEMINAR – Mr. Sacco reported that the annual seminar will be conducted virtually on 2 half day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. He noted that the seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Mr. Sacco advised that a Zoom Invite with registration instructions will be emailed to members in the upcoming weeks.

MONMOUTH JIF SAFETY SEMINAR – Mr. Sacco reported that due to the COVID pandemic, the Executive Safety and Risk Management Compliance Committee held a “Safety-focus on Training” webinar in lieu of the annual Safety and Risk Management luncheon. He noted that the January 14th webinar offered a one-time only maximum credit of \$250 per member municipality that completed the scheduled class. Mr. Sacco then referred to the listing of members who will receive the credit enclosed within the agenda packet and thanked Mr. Shives and his staff for conducting the seminar.

COMPETITIVE CONTRACT/PROCUREMENT PROCESS – Mr. Sacco reported that the Payroll Auditor contract with the Monmouth JIF will expire on December 31, 2021. He noted that the Fund will have to begin the competitive contracting/procurement process for the position. Mr. Sacco then referred to Resolution #20-21 which authorizes the hiring of the fund professional.

MOTION TO ADOPT RESOLUTION #20-21 AUTHORIZING THE HIRING OF THE FUND PAYROLL AUDITOR FOR THE MONMOUTH JIF THROUGH THE COMPETITIVE CONTRACTING PROCESS.

MOTION: Commissioner Nolan
SECOND: Commissioner Capp
VOTE: Unanimous

MODEL PERSONNEL MANUAL & EMPLOYEE HANDBOOK – WEBINAR – Mr. Sacco reported that in 2020, the Municipal Excess Liability Joint Insurance Fund (MEL) prepared a new Model Personnel Manual and Employee Handbook that is more than simply updating existing model. He advised that since the new model documents are notably different from prior models, Mr. Matt Giacobbe and Mr. Fred Semrau, the MEL Fund Attorney, have agreed to participate in a 2nd webinar to review changes and answer questions. Mr. Sacco further advised that the target audience for this webinar is Attorneys, Administrators and Executive Directors. He indicated that the seminar is scheduled for March 12, 2021 at 10:00 AM and noted that individuals must register in advance in to participate in the webinar.

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 the Fund’s statutory surplus position is \$8.7 million.

ATTORNEY

Mr. Cleary advised that the MEL Helpline is a great resource for the membership, but continues to be underutilized. He reminded everyone that Ms. Howlett from his firm is one of the attorneys assigned to service the helpline and asked her to provide a brief overview of the service. Ms. Howlett reminded the membership that the MEL Helpline service is free for the membership that provides legal counsel for inquiries related to employment and personnel matters.

SAFETY DIRECTOR

Mr. Mirarchi reviewed the January/February activities and the March 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.

Safety Report Attached and Made Part of the Minutes

UNDERWRITING MANAGER

Mr. Cooney referred to a memorandum from the MEL Cyber Task Force enclosed within the agenda packet. He advised 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 then referred to the February Cyber Compliance report and the list of certificates issued for the month enclosed within the agenda packet. Following Mr. Cooney’s report, Chairman Rogers reviewed the Monmouth JIF’s membership current cyber compliance status. Chairman Rogers once again

recommended that the members not in compliance work towards achieving compliance as non-compliant members have a \$25,000 deductible.

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, with the exception of the Elected Officials Training. He advised that additional police command training sessions are being scheduled and noted that all Police Chiefs must complete the mandatory training by the November 1, deadline.

Lastly, Mr. Avalone reminded the Board that lack of reporting exposure changes can jeopardize coverage.

Mr. Casagrande reported that the deadline for adoption of the revised Municipal Stormwater ordinances was March 2nd. He advised members to contact the JIF RMCs or the E-JIF Environmental Engineers if they need any assistance with their ordinances.

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 February, there has been a savings of \$244,904 resulting in 64% 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.

PUBLIC COMMENT

Mr. Sacco informed the Board that a member of the public, Ms. Betsy Cross, had indicated that she would like to speak. Prior to Ms. Cross speaking, 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.”

Ms. Cross, a private citizen and resident of Wall Township, began by asking Chairman Rogers if he received copies of the agenda reports prior to the meeting. Chairman Rogers confirmed that he did receive the agenda reports prior to the meeting.

Ms. Cross then asked for the claims report to be displayed. Mr. Sacco responded that the claims reports are confidential and cannot be displayed. Mr. Cleary added that the claims reports are confidential because

they involve negotiations with various litigants with respect to where their case stands and strategy on how the case is being handled. Ms. Cross asked where she could find the settled claims report. Mr. Cleary said if there is information on a specific claim that has been settled, she could submit an OPRA request to the Fund Office to obtain the information.

Chairman Rogers informed Ms. Cross that any additional questions she had could be answered through an OPRA request. He then informed her that her maximum of 5 minutes was reached.

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.

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

WC
2021223700
2020192809
2019160429
2020201420

GL/PRP/AL
2021210732
001253867
2021220683
2020181845
001263595
2021224348
2021230888
2021228395

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

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Nolan
SECOND:	Commissioner Hubeny
VOTE:	Unanimous

Meeting Adjourned at: 2:09 P.M.

NEXT MEETING: May 2021
Zoom Virtual Meeting
1:30 P.M.

Secretary

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 18-21

FEBRUARY 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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002048			
002048	NORTH AMERICAN INSURANCE MGMNT	MATAWAN - RMC 2019	1.00
002048	NORTH AMERICAN INSURANCE MGMNT	MARLBORO - RMC BALANCE	3,000.00
			3,001.00
		Total Payments FY 2019	3,001.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002049			
002049	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 12.31.20	59.52
			59.52
002050			
002050	CONNELL CONSULTING LLC	TRAINING STIPEND 11/20	700.00
			700.00
		Total Payments FY 2020	759.52

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002051			
002051	APEX INS SVS,c/o QBE INSURANCE	POLICY# QJH01005-05	784,069.00
002051	APEX INS SVS,c/o QBE INSURANCE	POLICY# QVH01005-05	7,054.50
			791,123.50
002052			
002052	QUAL-LYNX	OUTSIDE ADJ 2/21	6,840.28
002052	QUAL-LYNX	CLAIM ADJ SERVICES 2/21	48,064.23
			54,904.51
002053			
002053	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 2/21	13,778.67
002053	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 1/21	13,778.67
002053	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT TRAINING 1/21	2,550.00
002053	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT TRAINING 2/21	2,550.00
			32,657.34
002054			
002054	QUALCARE, INC.	WORKERS COMP - ACCESS/UM 2/21	17,589.08
002054	QUALCARE, INC.	WORKERS COMP - ACCESS/UM 1/21	17,589.08
			35,178.16
002055			
002055	PERMA	LOSS FUND MNGMNT 2/21	2,925.08
002055	PERMA	ADMIN FEE 2/21	33,105.00
			36,030.08
002056			
002056	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 1.27.21	11,599.50
			11,599.50

002057			
002057	STEPHEN M. MAYER	TREASURER FEE 2/21	1,760.00
			1,760.00
002058			
002058	MUNICIPAL EXCESS LIABILITY JIF	TRANS RECOV INCORRECTLY TO MON	30,000.00
			30,000.00
002059			
002059	DANSKIN INSURANCE AGENCY INC.	RMC FEE 2/21	42,255.58
			42,255.58
002060			
002060	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/21	1,042.00
			1,042.00
002061			
002061	BROWN & BROWN METRO INC.	SEA BRIGHT - RMC - 1ST HALF 2021	6,361.80
002061	BROWN & BROWN METRO INC.	FREEHOLD - RMC - 1ST HALF 2021	38,081.52
			44,443.32
002062			
002062	ALLIED RISK MANAGEMENT SERVICE, LLC	RMC FEE 1ST HALF 21 - MIDDLETOWN TWP	22,839.00
			22,839.00
		Total Payments FY 2021	1,103,832.99
		TOTAL PAYMENTS ALL FUND YEARS	\$1,107,593.51

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. 19-21

MARCH 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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002063			
002063	QUAL-LYNX	OUTSIDE ADJ FEE 3/21	6,840.28
002063	QUAL-LYNX	CLAIM ADJ SERVICES 3/21	48,064.23
			54,904.51
002064			
002064	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/21	16,328.67
			16,328.67
002065			
002065	QUALCARE, INC.	WORKERS COMP - ACCESS/UM 3/21	17,589.08
			17,589.08
002066			
002066	PERMA	POSTAGE 2/21	26.91
002066	PERMA	POSTAGE 1/21	6.50
002066	PERMA	2020 AATRIX 1099 FILING	21.51
002066	PERMA	ADMIN FEE 3/21	33,105.00
002066	PERMA	LOSS FUND MNGMNT 3/21	2,925.08
			36,085.00
002067			
002067	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 3/21	3,782.83
002067	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 1/21	3,782.83
002067	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 2/21	3,782.83
			11,348.49
002068			
002068	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LITIGATION MNGMNT 2/21	9,731.50
002068	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	ATTORNEY FEE 2/21	1,729.50
			11,461.00
002069			
002069	STEPHEN M. MAYER	TREASURER FEE 3/21	1,760.00
			1,760.00
002070			
002070	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 1.31.21	59.52
			59.52
002071			
002071	DANSKIN INSURANCE AGENCY INC.	RMC FEE 3/21	45,102.10
002071	DANSKIN INSURANCE AGENCY INC.	RMC FEE - 2/21 ADJUSTMENT	2,846.52
			47,948.62
002072			
002072	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/21	1,042.00
			1,042.00
002073			
002073	EXECU-TECH, INC.	WEBSITE MAINT 3/21	200.00
002073	EXECU-TECH, INC.	WEBSITE MAINT 1/21	200.00
002073	EXECU-TECH, INC.	WEBSITE MAINT 2/21	200.00
			600.00

002074			
002074	THE CANNING GROUP LLC	QPA SERVICES 2/21	583.33
			583.33
002075			
002075	BROWN & BROWN METRO INC.	SHREWSBURY - 1ST INSTALL 2021	8,474.94
002075	BROWN & BROWN METRO INC.	HIGHLANDS 3/21 - PRORATED RMC FEE	1,841.75
002075	BROWN & BROWN METRO INC.	MANALAPAN - 1ST INSTALL 2021	16,261.62
			26,578.31
002076			
002076	FAIRVIEW INSURANCE AGENCY	RED BANK - 1ST HALF 2021	26,699.28
002076	FAIRVIEW INSURANCE AGENCY	KEYPORT BORO - 1ST HALF 2021	14,862.30
			41,561.58
		Total Payments FY 2021	267,850.11
		TOTAL PAYMENTS ALL FUND YEARS	\$267,850.11

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 COUNTY MUNICIPAL JOINT INSURANCE FUND (FUND) AUTHORIZING THE HIRING OF FUND PROFESSIONALS THROUGH THE COMPETITIVE CONTRACTING PROCESS

WHEREAS, the Monmouth County Municipal Joint Insurance Fund (FUND) has a desire to appoint a Payroll Auditor, and

WHEREAS such services are currently available to be provided through the competitive contracting process under the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1 et. Seq., and

WHEREAS the FUND desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey Local Publics Contract Law (N.J.S.A.40A:11-4.1 et. seq. and N.J.A.C. 5:34-4 et. Seq.,) of Price and Other Factors; and

WHEREAS the FUND desires to enter into contracts for one (1) up to a five (5) year contracts that will satisfy the needs of the FUND; and

WHEREAS, as per statute the process will be administered by the Qualified Purchasing Agent (N.J.S.A 40A:11-4.5(d));

NOW, THEREFORE, BE IT RESOLVED by the Monmouth County Municipal Joint Insurance Fund, State of New Jersey, as follows:

The Qualified Purchasing Agent is hereby authorized to commence the competitive contract/ procurement as allowable under the New Jersey Local Publics Contract Law for the position of Payroll Auditor, allowing for a minimum of 20 days' notice after advertisement to receive responses, per Local Publics Contract Law.

Monmouth County Municipal Joint Insurance Fund