

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MARCH 10, 2022  
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 2022 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	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

Scott Carew		Boro of Matawan	Present
James Gant		Boro of Sea Girt	Present

**APPOINTED OFFICIALS PRESENT:**

<b>Executive Director /Administrator</b>	Perma Risk Management Services	Stephen A. Sacco	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	Absent Present
<b>Auditor</b>	Hulsart & Company	Robert Hulsart	Absent
<b>Actuary</b>	Actuarial Advantage	Kyle Mrotek	Absent
<b>Underwriting Manager</b>	Conner Strong & Buckelew	Ed Cooney	Present

**ALSO PRESENT**

Joseph Hrubash PERMA  
Jason Thorpe, PERMA  
John Barrett, Spring Lake Heights  
Al Jardine, Neptune City  
Jack Keeler, Sea Bright  
Donna Phelps, Oceanport  
Gretchen McCarthy, Englishtown  
Robert Fortsch, Upper Freehold  
Fred Septak, Roosevelt  
Kim Humphrey, Bradley Beach  
Robert Ferragina, Atlantic Highlands  
Lisa Gallo, QualCare  
Dominick Cinelli, RMC  
Amy Pieroni, RMC  
Lindsay Travali, Acrisure  
Alison Kelly, Danskin Agency  
John Casagrande, Danskin Agency  
Meredith Storch, CS&B  
Jonathon Tavares, CS&B  
Joe Mirarchi, JA Montgomery  
Michael Brosnan, JA Montgomery

**APPROVAL OF MINUTES:** January 13, 2022

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

MOTION: Commissioner Bertrand  
SECOND: Commissioner Nolan  
VOTE: Unanimous

**CORRESPONDENCE**

Mr. Sacco referred to an update from the MEL Cyber Task Force. Mr. Cooney added that the update focuses on issues that members have experienced as well as notable cyber issues for the entire insurance industry.

**TREASURER**

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

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>February Bills List</b>	
2021	\$ 513.70
2022	\$ 1,042,296.98
<b>TOTAL</b>	<b>\$ 1,043,507.29</b>

FUND YEAR	AMOUNT
<b>March Bills List</b>	
2021	\$ 24.95
2022	\$ 222,830.01
<b>TOTAL</b>	<b>\$ 222,854.96</b>

**MOTION TO APPROVE RESOLUTION # 18-22 AND 19-22 APPROVAL FOR PAYMENT OF FEBRUARY 2022 BILLS LIST AND MARCH 2022 BILL LIST**

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

**EXECUTIVE DIRECTOR:**

**MEL CYBER LIABILITY JIF** - Mr. Sacco reported that a committee was formed at the MEL’s 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability and referred to a memorandum on the progress to date. Mr. Sacco advised that the committee is comprised of MEL Commissioners, Executive Directors and Professionals. Mr. Sacco reported that the Cyber JIF will be formed similar to the structure of the E-JIF where expert services will be provided to its membership. He added that the Cyber JIF will also be similar to the E-JIF in that the local JIFs will have to decide whether or not they want to join as a whole as the Cyber JIF will not be available for individual municipalities. Mr. Sacco advised that to date the full committee has met twice in the hopes of meeting the target start-up date of January 1, 2023. Mr. Hrubash added that one of the benefits of the Cyber JIF will be the consistent risk control services and training. He further added that the from a cost sharing standpoint, it will be a lot cheaper to join the Cyber JIF instead of trying to purchase coverage from the commercial market as an individual JIF.

**2022 MEL/RCF/EJIF MARCH 25TH MEETING & RETREAT** - Mr. Sacco reported that the MEL, RCF, and EJIF will hold their March meetings at the Princeton Marriott in conjunction with the MEL Annual Retreat. He noted that 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.

**2022 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR** - Mr. Sacco reported that the 11<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> from 9AM to 12PM. He advised that the seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Mr. Sacco further advised that there is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

**2022 FINANCIAL DISCLOSURES** - Mr. Sacco reported that Fund Commissioners should anticipate the receiving an email regarding the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. He noted that the fund office has been asked by the Division of Local Government Services to update the 2022 Fund Commissioner roster and expects a notice to be issued shortly.

**DUE DILIGENCE REPORTS** - Mr. Sacco referred the Committee to the Financial Fast Track chart as of December 31<sup>st</sup> contained within the agenda booklet. He advised that the Fund is up \$885,565 for the month and up \$1,339,264 for the year. Mr. Sacco reported that the fund office is monitoring a small deficit in the

2021 Fund Year, but noted that there is surplus in the other fund year accounts to extinguish the deficit. He advised that the Fund's statutory surplus position is \$9.5 million.

## **ATTORNEY**

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

## **SAFETY DIRECTOR**

Mr. Mirarchi reviewed the February activities and the March 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. Chairman Rogers reported that the Safety Committee met, for the first time in several years, prior to the JIF meeting via Zoom. He added that the plan is to schedule Safety Committee meetings once a quarter through year-end.

*Safety Report Attached and Made Part of the Minutes*

## **UNDERWRITING MANAGER**

Mr. Cooney referred the Cyber Compliance report enclosed within the agenda packet. He emphasized the importance of members becoming compliant and advised that members should work with their risk managers to achieve compliance.

Lastly, Mr. Cooney referred to the list of certificates issued for the months of January and February.

*List of Certificates made part of the Minutes.*

## **RISK MANAGEMENT CONSULTANTS:**

Mr. Avalone reported that with regard to the Cyber Risk Management Program, 8 members have come into compliance since the January meeting.

Mr. Casagrande reported that there are a total of 23 members who have achieved some level of compliance for the Cyber Risk Management Program, with the majority of members achieving Tier 3. He advised that the Fund Risk Managers continue to work very closely with all members and their respective IT providers to assist in achieving compliance.

Lastly, Mr. Casagrande reported that the Fund Risk Managers were approached by the Sea Girt Beach Department regarding lifeguard training. He noted that Beach Department leadership has extensive experience and credentials in the area of water safety and has suggested creating an in-depth training program, similar to lifeguard academies that are in California and other parts of the country. Mr. Casagrande advised that J.A. Montgomery is going to evaluate the potential feasibility of such a program for the beachfront membership.

*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 was a savings of \$384,832 resulting in 63% savings. Ms. Gallo then referred to the COVID-19 Activity Report enclosed within the agenda packet.

**OLD BUSINESS**

None.

**NEW BUSINESS**

None.

**PUBLIC COMMENT**

None.

**CLAIMS COMMITTEE**

Ms. Kissane informed the audience that the claims were reviewed by the Claims Committee prior to the meeting and is recommending approval of the same. Ms. Kissane 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 \$1,388.**

WC  
2022255685

GL/PRP/AL  
2018110798  
001236498  
2022249279  
2022249279  
2022263113  
2022256968  
2020208780  
2022249090  
2022265057  
2022244865  
2022262726  
2022264045  
2022254568  
2022253722

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

## **CLOSING COMMENTS**

Ms. Kissane reported that the replacement that was hired, following Ms. Armenia's retirement, has decided to accept a job in another capacity. She advised that Qual-Lynx is in the process of hiring a new replacement and Ms. Theiss will be leading the team in the interim.

## **MOTION TO ADJOURN MEETING**

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

Meeting Adjourned at: 1:56 P.M.

NEXT MEETING:     May 2022  
                          Zoom Virtual Meeting  
                          1:30 P.M.

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Secretary

**MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST**

Resolution No. 18-22

FEBURARY 2022

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>
002272			
002272	PERMA	POSTAGE 12/21	452.34
			<b>452.34</b>
002273			
002273	ACCESS	ACCT#410 - ARC & STOR - 12.31.21	61.36
			<b>61.36</b>
		<b>Total Payments FY 2021</b>	<b>513.70</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002274			
002274	APEX INS SVS,c/o QBE INSURANCE	VOL EMER LIAB COVERAGE - 2022	6,760.50
002274	APEX INS SVS,c/o QBE INSURANCE	POL & EPL - QJH01005-06 2022	823,732.00
			<b>830,492.50</b>
002275			
002275	QUAL-LYNX	TPA 2/22	49,025.45
002275	QUAL-LYNX	OUTSIDER ADJUSTER 2/22	6,977.06
			<b>56,002.51</b>
002276			
002276	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 2/22	14,054.25
002276	J.A. MONTGOMERY RISK CONTROL	POLICE PROF TRAINING 2/22	2,550.00
			<b>16,604.25</b>
002277			
002277	QUALCARE, INC.	MANAGED CARE 2/22	17,940.83
			<b>17,940.83</b>
002278			
002278	PERMA	LOSS FUND MGT 2/22	2,984.00
002278	PERMA	ADMIN FEE 2/22	33,767.00
			<b>36,751.00</b>
002279			
002279	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 2/22	3,858.50
002279	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 1/22	3,858.50
			<b>7,717.00</b>
002280			
002280	CLEARLY GIACOBBE ALFIERI & JACOBS, LLC	ATTORNEY FEE 2/22	1,764.08
002280	CLEARLY GIACOBBE ALFIERI & JACOBS, LLC	LITIGATION MANAGEMENT 2/22	9,316.92
			<b>11,081.00</b>
002281			
002281	STEPHEN M. MAYER	TREASURER FEE 2/22	1,795.17
			<b>1,795.17</b>
002282			
002282	DANSKIN INSURANCE AGENCY INC.	RMC FEE 2/22	44,380.00
002282	DANSKIN INSURANCE AGENCY INC.	FUND RISK MANAGEMENT 2022	20,275.00
002282	DANSKIN INSURANCE AGENCY INC.	OVERPAYMENT WLB 1/22	-1,692.00
			<b>62,963.00</b>
002283			
002283	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/22	1,063.00
			<b>1,063.00</b>
002284			
002284	THE CANNING GROUP LLC	QPA SERVICES 1/22	583.33
			<b>583.33</b>
		<b>Total Payments FY 2022</b>	<b>1,042,993.59</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,043,507.29</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. 19-22

MARCH 2022

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>
002285			
002285	PERMA	AATRIX 1099 FILING 3/22	24.95
			<b>24.95</b>
		<b>Total Payments FY 2021</b>	<b>24.95</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002286			
002286	QUAL-LYNX	OUTSIDE ADJ FEE 3/22	6,977.06
002286	QUAL-LYNX	CLAIM ADJ FEE 3/22	49,025.45
			<b>56,002.51</b>
002287			
002287	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 3/22	14,054.25
002287	J.A. MONTGOMERY RISK CONTROL	POLICE PROF TRAINING 3/22	2,550.00
			<b>16,604.25</b>
002288			
002288	QUALCARE, INC.	MANAGED CARE 3/22	17,940.83
			<b>17,940.83</b>
002289			
002289	PERMA	POSTAGE 1/22	45.51
002289	PERMA	ADMIN 3/22	33,767.00
002289	PERMA	LOSS 3/22	2,984.00
			<b>36,796.51</b>
002290			
002290	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 3/22	3,858.50
			<b>3,858.50</b>
002291			
002291	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	ATTORNEY FEE 3/22	1,764.08
002291	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LITIGATION MANAGEMENT 3/22	10,015.92
			<b>11,780.00</b>
002292			
002292	STEPHEN M. MAYER	TREASURER FEE 3/22	1,795.17
			<b>1,795.17</b>
002293			
002293	ASBURY PARK PRESS	ACCT: ASB-040013 - AD - 1.29.22	49.08
			<b>49.08</b>
002294			
002294	DANSKIN INSURANCE AGENCY INC.	RMC FEE 3/22	44,380.00
			<b>44,380.00</b>
002295			
002295	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/22	1,063.00
			<b>1,063.00</b>
002296			
002296	EXECU-TECH, INC.	WEBSITE MAINT 3/22	200.00
002296	EXECU-TECH, INC.	WEBSITE MAINT 2/22	200.00
002296	EXECU-TECH, INC.	WEB AND DOMAIN 1/22	350.00
002296	EXECU-TECH, INC.	WEBSITE MAINT 1/22	200.00
			<b>950.00</b>
002297			
002297	THE CANNING GROUP LLC	QPA 2/22	583.33
			<b>583.33</b>
002298			
002298	ACCESS	ACCT#410 - ARC & STOR - 1.31.22	55.83
			<b>55.83</b>



002299	BROWN & BROWN METRO, LLC	MANALAPAN - 1ST RMC FEE 2022	18,153.00
002299	BROWN & BROWN METRO, LLC	BRADLEY BEACH - 1ST RMC 2022	12,818.00
002299			<b>30,971.00</b>
		<b>Total Payments FY 2022</b>	<b>222,830.01</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$222,854.96</b>

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_

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

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

\_\_\_\_\_  
Treasurer