

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
MARCH 14, 2024
TEAMS VIRTUAL MEETING
1:30 P.M.**

Meeting Called to Order by Acting Chairman Nolan. Open Public Meeting Statement read into the record by Mr. Thorpe.

Pledge of Allegiance

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Absent
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
Jeffry Bertrand		Wall Township	Present

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

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

APPOINTED OFFICIALS PRESENT:

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

ALSO PRESENT

Jason Thorpe, PERMA
Steven Krolian, PERMA
Deanna Keefer, Tinton Falls
Kevin Burke, Little Silver
Catherine LaPorta, Shrewsbury Twp.
Jason Gonter, West Long Branch
Kimberly Humphrey, Keyport
Robert Ferragina, Atlantic Highlands
Al Jardine, Neptune City
Joanne Theiss, Qual-Lynx
Lisa Gallo, QualCare
Matt Genna, JA Montgomery
Amy Pieroni, RMC
Dominick Cinelli, RMC
Thomas Hudanish, RMC
Alison Kelly, Danskin Agency
John Casagrande, Danskin Agency
Katherine Walters, CS&B
Bob Gemmell, B&B
Myra Tufaro, Lincoln Risk Management

APPROVAL OF MINUTES: January 11, 2024

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Roth
SECOND: Commissioner Gant
VOTE: Unanimous

CORRESPONDENCE

None.

EXECUTIVE DIRECTOR:

PROPERTY APPRAISAL CCRFP #24-01 – Mr. Sacco reported that the Management Committee met on March 11th to review the RFP responses for the position of property appraiser. He advised that the scoring sheets have been completed by the Committee and a recommendation is being made to award a contract to WithumSmith+Brown. Mr. Sacco noted that WithumSmith+Brown was the lowest priced responding bidder and the fund office received positive reviews from their references.

MOTION TO ADOPT RESOLUTION #14-24 AUTHORIZING AWARD OF COMPETITIVE CONTRACT #CC 24-01 PROPERTY APPRAISER SERVICES THROUGH THE COMPETITIVE CONTRACTING PROCESS TO WITHUMSMITH+BROWN AS RECOMMENDED BY THE MANAGEMENT COMMITTEE.

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

2024 ASSESSMENTS – Mr. Sacco reported that all members were sent their first installment billings in the second week of December 2023 and advised that amounts were due and payable by January 15, 2024. He then referred to the listing of members who have not paid their first installment at the time of agenda distribution.

MONMOUTH 2024 ASSESSMENTS NOT RECEIVED
ALLENTOWN FIRST AID SQUAD
AVON BY THE SEA
INTERLAKEN
SHREWSBURY TOWNSHIP
TINTON FALLS EMER. MEDICAL SVCS. NORTH & SOUTH
WEST LONG BRANCH

Mr. Sacco said the fund office and respective RMCs have been following up with the outstanding members. He then provided the following status update:

- Allentown First Aid Squad did not pay their 2023 assessment nor their first installment for 2024.
- Avon by the Sea advised that the check will be issued on March 22nd.
- Interlaken advised that the check will be issued on March 20th.
- Shrewsbury Township’s first installment has been received.
- Tinton Falls EMS has requested a breakdown of their assessment which will be provided.
- West Long Branch’s first installment has been received.

Mr. Sacco reported that the Chairman is recommending the 10% interest late penalty be implemented for any assessment that is not received by April 1. He further reported that Allentown First Aid Squad has informed the fund office that they have no intentions to pay their 2023 or 2024 assessments. Mr. Sacco said the fund office has sent a notice to the first aid squad informing them that their coverage will be cancelled if payment in full is not received within 30 days. He added that if payment is not received in full by the 30-day deadline, the Fund Attorney will take the necessary actions to collect the outstanding payments.

MOTION TO AUTHORIZE THE FUND ATTORNEY TO PURSUE THE OUTSTANDING 2023 AND 2024 ASSESSMENT BILL PAYMENTS FROM THE ALLENTOWN FIRST AID SQUAD

MOTION: Commissioner Capp
SECOND: Commissioner Gant
VOTE: Unanimous

STANDING COMMITTEE APPOINTMENTS – Mr. Sacco referred to the 2024 Standing Committee list as appointed by the Chairman. He reminded the audience that all Fund Commissioners are encouraged to volunteer to serve on a Standing Committee.

RCF 2024 RORGANIZATION MEETING – Mr. Sacco reported the RCF held its Reorganization Meeting on Monday, January 8, 2024 and referred to a copy of Commissioner Nolan’s report enclosed within the agenda.

E-JIF 2024 REORGANIZATION MEETING – Mr. Sacco reported that the E-JIF met on December 14, 2023 and held its Reorganization meeting on January 8, 2024. He then referred to Commissioner Nolan’s reports on the meetings.

MEL 2024 REORGANIZATION MEETING - Mr. Sacco reported the MEL also held its Reorganization Meeting on January 8th and referred to a copy of Commissioner Nolan’s report enclosed within the agenda.

NJ CYBER JIF – Mr. Sacco reported that the Cyber JIF held its Reorganization on January 18, 2024, via Zoom. He then referred to a copy of Commissioner Gant’s report on the meeting.

2024 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR – Mr. Sacco reported that the 14th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 19th and Friday April 26th from 9:00 am to 12:00 pm. He advised that the seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2023/2024 ELECTED OFFICIALS SEMINAR – Mr. Sacco reported that the Annual Elected Officials Seminar has been uploaded into the MEL’s Learning Management System. He referred to the directions to access the program and said the MEL will provide a credit of \$250 against each member’s assessment for each municipal elected official and authority commissioner who completes the course by May 2024. Mr. Sacco advised the credit will continue to be extended to the member’s CEO (i.e. municipal manager/administrator or authority executive director) and noted that the maximum credit is capped at approximately 5% of the member’s MEL assessment.

2024 FINANCIAL DISCLOSURES – Mr. Sacco reported 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 said the fund office has been asked by the Division of Local Government Services to update the 2024 Fund Commissioner roster and expect a notice to be issued shortly.

FINANCIALS – Mr. Sacco referred the Committee to the year-end Financial Fast Track enclosed within the agenda. He reported that as of December 31st, the Fund’s statutory surplus stands at \$10.05 million and is in excellent financial shape.

TREASURER

Mr. Mayer referred to the February and March Bills Lists contained within the Agenda Packet.

FUND YEAR	AMOUNT
February Bills List	
2023	\$ 139.32
2024	\$ 1,241,519.83
TOTAL	\$ 1,241,659.15

FUND YEAR	AMOUNT
March Bills List	
2024	\$ 313,569.31
TOTAL	\$ 313,569.31

MOTION TO APPROVE RESOLUTION # 15-24 APPROVAL FOR PAYMENT OF FEBRUARY 2024 BILL LIST AND RESOLUTION # 16-24 APPROVAL FOR PAYMENT OF MARCH 2024 BILL LIST

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

MANAGED CARE:

Ms. Gallo referred the Committee to her report enclosed within the agenda. She reported that for the month of February, there was a savings of \$248,427 resulting in 63% savings. Ms. Gallo then referred to the Top 10 Claimants report enclosed in the agenda. She advised that the report was designed with the intent to focus on the types of injuries that accumulate the highest charges. Ms. Gallo reported that the top 10 claimants since January 1st represents 75% of the total charges for medical treatment.

Lastly, Ms. Gallo reminded the Committee that Qual-Lynx’s digital online reporting is available. She advised that if anyone needs assistance with the program, they can contact her.

CLAIMS SERVICE

Ms. Kissane reported that the Claims Committee met on March 11th to review the PARs and is recommending approval of the same. She then asked for a motion to approve the claims as recommended by the Claims Committee and the Fund Attorney’s legal bills for the month.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE AND MR. CLEARY’S LEGAL BILLS IN THE AMOUNT OF \$4,726.50.

WC
2024312882

GL/PRP/AL
2024317264
2024322841
2024311442
2024320408
2023305385
2024324342
2024320657
2024326311

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

SAFETY DIRECTOR

Mr. Genna referred to the list of surveys conducted over the past two months. He reported that when he is visiting the membership, he continues to focus on their training records and creating schedules for classes that need to be taken.

Mr. Genna reported that an in-person CDL Entry-level Driver Train-the-Trainer training has been scheduled for June 18, 2024 at the Toms River Fire Academy. He noted that the training is being offered exclusively for members of the Monmouth JIF and Ocean JIF.

Lastly, Mr. Genna reported that J.A. Montgomery is working on creating a Safety Incentive Program (SIP) for the Monmouth JIF.

Safety Report Attached and Made Part of the Minutes

RISK MANAGEMENT CONSULTANT TEAM:

None.

OLD BUSINESS

None.

NEW BUSINESS

None.

PUBLIC COMMENT

None.

CLOSING COMMENTS

None.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Roth
SECOND:	Commissioner Bertrand
VOTE:	Unanimous

Meeting Adjourned at: 1:47 P.M.

NEXT MEETING: May 2024
 Middletown Township
 1:30 P.M.

MONMOUTH MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the "FUND")

AUTHORIZING THE AWARD OF COMPETITIVE CONTRACT

CC24-01 PROPERTY APPRAISER SERVICES THROUGH THE COMPETITIVE CONTRACTING PROCESS

WHEREAS, the Monmouth Municipal Joint Insurance Fund (FUND) authorized the procurement of property appraiser services through the competitive contract process in a fair and open manner consistent with N.J.S.A. 19:44A-20.5 et. Seq., and

WHEREAS, the FUND established an Evaluation Committee to rate the proposals upon the standards of Price and Other Factors, those factors being Technical, Managerial and Cost, in accord with N.J.A.C.5:34-4; 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. 1st. Seq.; and

WHEREAS, the FUND Evaluation Committee evaluated services in accord with 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, as per statute the process was administered by the Qualified Purchasing Agent (N.J.S.A. 40A:11-4.5(d)); and

WHEREAS, proposals were opened in a public manner on February 29, 2024, at 10:00 A.M. with proposals from the following respondents:

HCA Asset Management
AssetWorks Risk Management/dba Centurisk
BBG Inc.
Wade Appraisal LLC
PATJO Appraisal Services Inc.
Withum
Integra Realty Resources – Northern New Jersey; and

WHEREAS, Withum has provided a proposal deemed responsive and responsible under the New Jersey Local Publics Contract Law (N.J.S.A.40A:11-1 et. Seq.,) as well as most advantageous based upon Price and Other Factors (N.J.A.C. 5:34-4); and

WHEREAS, the report produced by the committee, recommending Withum was made available to the public and governing body at least 48 hours prior to the meeting of the governing body in accord with N.J.S.A 40A:11-4.1 and N.J.A.C 5:34-4; and

WHEREAS, it is the recommendation that the FUND enter into an agreement for services under CC#24-01 with Withum for a period of three (3) years and may be reappointed for two 1-year terms until a maximum of five (5) year-term in accord with N.J.S.A. 40A:11-4.2.

NOW, THEREFORE, BE IT RESOLVED by the Monmouth Municipal Joint Insurance Fund, State of New Jersey, appoints Withum for a period of three (3) years and may be reappointed for two 1-year terms until a maximum of five (5) year-term in accord with N.J.S.A. 40A:11-4.2.

ADOPTED: *this 14th day of March 2024 by the Commissioners:*

MONMOUTH MUNICIPAL JOINT INSURANCE FUND

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

Resolution No. 15-24

FEBRUARY 2024

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 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002668			
002668	PERMA	2023 AATRIX 1099 FILING	18.20
			18.20
002669			
002669	GANNETT NEW YORK-NJ LOCALIQ	Acct# 1120891 inv 6109123-9611878 12/9/23	41.60
			41.60
002670			
002670	ACCESS	INV 10647871 DEPT 410 12/31/23	79.52
			79.52
		Total Payments FY 2023	139.32

FUND YEAR 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002671			
002671	APEX INSURANCE AGENCY ,LLC	LEXINGTON INS. POL/EPL 1ST INSTALL 2024	894,153.00
			894,153.00
002672			
002672	QUAL-LYNX	OUTSIDE ADJUSTER 02/24	7,259.00
002672	QUAL-LYNX	OUTSIDE ADJUSTER 01/24 INV 53431	7,259.00
002672	QUAL-LYNX	CLAIM ADJ SERVICES 01/24 INV 53430	51,006.00
002672	QUAL-LYNX	CLAIM ADJ SERVICES 02/24	51,006.00
			116,530.00
002673			
002673	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 02/24	14,622.00
002673	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 01/24	14,622.00
002673	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 01/24	2,550.00
002673	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 02/24	2,550.00
			34,344.00
002674			
002674	QUALCARE, INC.	WC ACCESS/UM-02/24	18,665.67
002674	QUALCARE, INC.	WC ACCESS/UM-INV 70152 01/24	18,665.67
			37,331.34
002675			
002675	PERMA	POSTAGE 01/24	59.49
002675	PERMA	ADMINISTRATION FEE 02/24	35,131.25
002675	PERMA	LOSS FUND MGMT 02/24	3,104.08
			38,294.82
002676			
002676	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE 01/24	8,496.67
002676	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES 01/24 INV 129956	1,835.33
			10,332.00
002677			
002677	STEPHEN MAYER	TREASURER FEE 02/24	1,867.67
002677	STEPHEN MAYER	TREASURER FEE 01/24	1,867.67
			3,735.34
002678			
002678	DANSKIN INSURANCE AGENCY, INC.	RMC FEES 02/24	40,480.50
002678	DANSKIN INSURANCE AGENCY, INC.	FUND RISK MANAGEMENT 2024	21,095.00
002678	DANSKIN INSURANCE AGENCY, INC.	RMC FEES 01/24	40,480.50
			102,056.00
002679			
002679	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 02/24	1,105.00
002679	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 01/24	1,105.00
			2,210.00
002680			
002680	EXECU-TECH, INC.	WEBSITE MAINTENANCE 02/24	200.00
002680	EXECU-TECH, INC.	2024 WEB HOSTING AND RENEWAL	350.00
002680	EXECU-TECH, INC.	WEBSITE MAINTENANCE 01/24	200.00
			750.00
002681			
002681	ASSETWORKS RISK MANAGEMENT INC.	ANNUAL PROPERTY APPRAISAL 1/24	1,200.00
			1,200.00
002682			
002682	THE CANNING GROUP LLC	QPA SERVICES 02/24	583.33
			583.33
		Total Payments FY 2024	1,241,519.83
		TOTAL PAYMENTS ALL FUND YEARS	1,241,659.15

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 16-24

MARCH 2024

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 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002683			
002683	QUAL-LYNX	OUTSIDE ADJUSTER 03/24	7,259.00
002683	QUAL-LYNX	CLAIM ADJ SERVICES 03/24	51,006.00
			58,265.00
002684			
002684	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 03/24	14,622.00
002684	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 03/24	2,550.00
			17,172.00
002685			
002685	QUALCARE, INC.	WC ACCESS/UM-03/24	18,665.67
002685	QUALCARE, INC.	WC-MCCI INV 70265- 01/24	59.40
			18,725.07
002686			
002686	PERMA	POSTAGE 02/24	53.33
002686	PERMA	ADMINISTRATION FEE 03/24	35,131.25
002686	PERMA	LOSS FUND MGMT 03/24	3,104.08
			38,288.66
002687			
002687	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE INV 131063 THRU 2/29/24	7,764.42
002687	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 2/29/24 INV 131063	1,835.33
			9,599.75
002688			
002688	STEPHEN MAYER	TREASURER FEE 03/24	1,867.67
			1,867.67
002689			
002689	DANSKIN INSURANCE AGENCY, INC.	RMC FEES 03/24	40,480.50
			40,480.50
002690			
002690	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 03/24	1,105.00
			1,105.00
002691			
002691	GANNETT NEW YORK NJ LOCAIQ	A# 1120891 INV 6241145-9881247 2/24/24	41.60
002691	GANNETT NEW YORK NJ LOCAIQ	A# 1120891 INV 6241145-9793868 2/2/24	70.20
002691	GANNETT NEW YORK NJ LOCAIQ	A# 1120891 INV 6173683-9723845 1/11/24	42.48
002691	GANNETT NEW YORK NJ LOCAIQ	A# 1120891 INV 6173683-9778152 1/30/24	41.60
002691	GANNETT NEW YORK NJ LOCAIQ	A# 1120891 INV 6241145-9793114 2/1/24	95.72
			291.60
002692			
002692	EXECU-TECH, INC.	WEBSITE MAINTENANCE 03/24	200.00
			200.00
002693			
002693	THE CANNING GROUP LLC	QPA SERVICES 03/24	583.33
			583.33
002694			
002694	ACCESS	INV 10700976 DEPT 410 1/31/24 FOR FEB	74.73
			74.73
002695			
002695	BROWN & BROWN METRO, LLC	RMC- 1ST HALF 2024 W. LONG BRANCH	10,506.00
002695	BROWN & BROWN METRO, LLC	RMC- 1ST HALF 2024 TWP. MANALAPAN	18,689.00
002695	BROWN & BROWN METRO, LLC	RMC- 1ST HALF 2024 BOR. BRADLEY BCH	13,851.00
002695	BROWN & BROWN METRO, LLC	RMC FEE- 1ST HALF 2024 TWP FREEHOLD	40,027.00
			83,073.00
002696			
002696	FOUNDATION RISK PARTNERS, CORP	RMC FEE- 1ST HALF 2024 RED BANK	28,144.50
			28,144.50
002697			
002697	LINCOLN RISK MANAGEMENT CORP.	RMC FEE- 1ST HALF 2024 KEYPORT	15,698.50
			15,698.50
		Total Payments FY 2024	313,569.31
		TOTAL PAYMENTS ALL FUND YEARS	313,569.31