

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
SEPTEMBER 10, 2020  
TELECONFERENCE  
1:30 P.M.**

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

**ROLL CALL OF 2020 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	Present
Jonathan Capp		Marlboro Township	Present
Lori Cole		West Long Branch	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

Jeffry Bertrand		Wall Township	Present
Lorraine Carafa		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	Gemma Armenia	Present
<b>Safety Director</b>	JA Montgomery Consulting	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 Hellenbrecht	Absent
<b>Actuary</b>	Actuarial Advantage	Kyle Mrotek	Present
<b>Underwriting Manager</b>	Conner Strong & Buckelew	Ed Cooney	Present

**ALSO PRESENT**

Joseph Hrubash, PERMA  
 Cate Kiernan, PERMA  
 Pauline Kontomanolis, PERMA  
 Robyn Walcoff, PERMA  
 Jason Thorpe, PERMA  
 Jennifer Conicella, PERMA  
 Donna Phelps, Oceanport  
 Jay Delaney, Keyport  
 Robert Fortsch, Upper Freehold Twp.  
 Jack Keeler, Sea Bright  
 Lisa Gallo, QualCare  
 Sean Kelly, RMC  
 Dominick Cinelli, RMC  
 Amy Pieroni, RMC  
 Peter Soriero, RMC  
 Lindsay Travali, Acrisure  
 John Casagrande, Danskin Agency  
 Alison Kelly, Danskin Agency  
 Tom Fitzpatrick, Fairview Insurance  
 Joe Mirarchi, JA Montgomery

**APPROVAL OF MINUTES:** August 13, 2020

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

MOTION: Commissioner Roth  
 SECOND: Commissioner Carafa  
 VOTE: Unanimous

**CORRESPONDENCE**

Mr. Sacco indicated that there were two items under correspondence. He first referred to a flyer for an upcoming webinar from the MEL titled “Facing and Embracing Crisis for Your Municipality”. Mr. Sacco then referred to latest MEL Power of Collaboration Ad that will be placed in the October issue of the League of Municipalities magazine.

**TREASURER**

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

FUND YEAR	AMOUNT
<b>August Bills List</b>	
Closed	\$ 549.44
2020	\$ 368,513.14
<b>TOTAL</b>	<b>\$ 369,062.58</b>

FUND YEAR	AMOUNT
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<b>September Bills List</b>	
2019	\$ 80,605.92
2020	\$ 184,795.98
<b>TOTAL</b>	<b>\$ 265,401.90</b>

**MOTION TO APPROVE RESOLUTION #31-20 AND 32-20 APPROVAL FOR PAYMENT OF AUGUST 2020 BILLS LIST AND SEPTEMBER 2020 BILL LIST**

**MOTION:** Commissioner Carafa  
**SECOND:** Commissioner Roth  
**ROLL CALL VOTE:** Unanimous

**EXECUTIVE DIRECTOR:**

**2021 RENEWAL/BUDGET PROCESS** – Mr. Sacco reported that the members and Risk Management Consultants received an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 15 completion date. He advised that the Risk Management Consultants and Perma are currently confirming data within the online database for accuracy toward completion of the 2021 renewal process and to begin the 2021 budget process. Mr. Sacco indicated that the Finance Committee will need to schedule a preliminary 2021 Budget workshop in early October.

**RESIDUAL CLAIMS FUND (RCF)** – Mr. Sacco reported that the Residual Claims Fund (RCF) met on September 2, 2020 via Zoom teleconference and referred to Commissioner Nolan’s report enclosed within the agenda packet. He noted that the RCF amended the 2019 Budget and the proposed 2021 Budget was introduced. Mr. Sacco advised that the public hearing on the RCF budget will be held on October 21, 2020 at 10:30 AM.

**ENVIRONMENTAL JIF (E-JIF) MEETING** – Mr. Sacco reported that the EJIF also met on September 2, 2020 via Zoom teleconference and introduced its 2021 Budget. He referred to Commissioner Nolan’s report and advised that the EJIF will hold its public hearing and adopt its 2021 Budget on October 21, 2020. Commissioner Nolan noted that the EJIF Fund Professionals were able to obtain an excess insurance recovery in the amount of \$979,606.10. He further noted that EJIF also increased the 2020 dividend to \$2.5 million.

**MEL MEETING** – Mr. Sacco reported that the MEL met on September 2, 2020 via Zoom teleconference and referred to Commissioner Nolan’s report of the meeting.

**DUE DILIGENCE REPORTS** - Mr. Sacco referred the Committee to the Financial Fast Track chart as of July 31<sup>st</sup> contained within the agenda booklet. He reported that a small deficit in 2019 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 \$8.5 million. He advised that property claims continue to run high and will be a focus in 2021.

**COMPETITIVE CONTRACT RFP PROCESS** – As authorized by the Board, the Fund QPA issued an RFP for Fund Professionals and Defense Panel. The return date for the proposals was September 10<sup>th</sup> at 9:00am. He advised that respondents to the Managed Care position will be required

to complete a re-pricing exercise to test the strength of their network. Mr. Sacco further advised that once completed, the Evaluation Committee will finalize the scoring process and provide the outcome to the Executive Committee.

**EPL COMPLIANCE PROGRAM** – Mr. Sacco indicated that Ms. Kiernan from Perma was present in the meeting and would like to give an update on the MEL’s EPL Compliance Program. Ms. Kiernan reported that in regard to the every two-year mandatory update of the Employment Practices Manual, this year the MEL hired a third party attorney to review the Employment Practices Manual to determine whether it was outdated. She noted that the third party attorney recommended that the Personnel Manual and Employee Handbook not be a combined document anymore. Ms. Kiernan advised that the MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3<sup>rd</sup> meeting and noted that they have uploaded to the MEL’s webpage. She further noted that the deadline for members to update their EPL Compliance Program is June 1, 2021 and the MEL Fund Attorney will schedule an information webinar for municipal attorneys and administrators. Ms. Kiernan advised that EPL Compliance includes training requirements for Managers & Supervisors, Police Command Staff and non-supervisory employees. She noted that J.A. Montgomery has already begun holding webinars titled: “Protecting Children from Abuse - For Managers/Supervisors/Elected Officials” and advised that the course also addresses employment practices & meets this training requirement. She indicated that trainings will also be provided by the Fund Risk Management Consultants once again and members will be notified accordingly. Ms. Kiernan reported that Police Command training is expected to be 3 hours and advised that J.A. Montgomery will wait to see if course can be “in-person” or whether it too needs to be instructor led webinar. Lastly, Ms. Kiernan advised that the Non-supervisory training program has been completed and is in the process of being added to the MSI’s Learning Management System.

## **ATTORNEY**

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

## **SAFETY DIRECTOR**

Mr. Mirarchi reviewed the July/August activities and the September agenda. He referred to the various bulletins and announcements distributed to the membership since the previous meeting. Mr. Mirarchi also referred to the listing of webinar trainings sessions.

## **UNDERWRITING MANAGER**

Mr. Cooney began by Mr. Cooney referring to the list of certificates issued for the month enclosed within the agenda packet. He then reported that the revised MEL Cyber Compliance Risk Management Program will be released soon. He noted that there will not be a tremendous amount of differences in Tiers 1 and 2, but there will be a lot of clarification making the program easier to follow. Mr. Cooney advised that the revised program will also include a Tier 3 with advanced items and more reimbursement available. Lastly, in regard to statutory bonds, his office has contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

*List of Certificates made part of the Minutes.*

**RISK MANAGEMENT CONSULTANTS:**

Mr. Avalone reviewed the various items with the Risk Management report distributed prior to the start of the meeting. He thanked the membership for their participation and cooperation regarding the renewal data collection process.

Mr. Casagrande reported that the deadline for filing a new stormwater plan is March 2021. He noted that the EJIF recently released a bulletin pertaining to new Stormwater regulations. He advised that if members have questions regarding the bulletin, they should contact either he or Mr. Avalone.

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

**MANAGED CARE:**

Ms. Gallo began her report by referring the Board to the Cost Savings report enclosed within the agenda packet. She informed the Committee that for the month of June, there was a savings of \$73,865 resulting in 58% 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.

**MEETING OPENED TO PUBLIC FOR COMMENT:**

None.

**PUBLIC COMMENT PORTION OF THE MEETING CLOSED**

**EXECUTIVE SESSION**

Chairman Rogers advised that Executive Session was not necessary as the PARs were reviewed by the Claims Committee prior to the meeting and are being recommended for approval as presented.

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

**Workers' Comp**  
**2019158619**  
**2021209343**

2021208941  
2020206845  
2020207002

GL/AL/PR  
2020206948  
2018143919  
2018116260  
2019148765

<b>MOTION:</b>	Commissioner Roth
<b>SECOND:</b>	Commissioner Nolan
<b>ROLL CALL VOTE:</b>	Unanimous

**MOTION TO ADJOURN MEETING**

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

Meeting Adjourned at: 1:54 P.M.

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

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Secretary

# MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 31-20

AUGUST 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 CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001927			
001927	MUNICIPAL EXCESS LIABILITY RCF	JIF ACTIVITY 1/19-7/20 NET OF REFUNDS	549.44
			<b>549.44</b>
		<b>Total Payments FY CLOSED</b>	<b>549.44</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001847			
001847	QUALCARE, INC.	WORKERS COMP 3/20	-17,244.17
			<b>-17,244.17</b>
001928			
001928	QUAL-LYNX	OUTSIDE ADJUSTER 8/20	6,706.16
001928	QUAL-LYNX	CLAIMS ADJ 8/20	47,121.79
			<b>53,827.95</b>
001929			
001929	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 8/20	13,508.50
001929	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT TRAINING 8/20	2,481.67
			<b>15,990.17</b>
001930			
001930	QUALCARE, INC.	MANAGED CARE FEE 8/20	17,244.17
001930	QUALCARE, INC.	WORKERS COMP 3/20	17,244.17
			<b>34,488.34</b>
001931			
001931	PERMA	POSTAGE 7/20	1.20
001931	PERMA	POSTAGE 6/20	17.20
001931	PERMA	EXEC DIRECTOR 8/20	32,455.92
001931	PERMA	LOSS FUND MNGMNT 8/20	2,867.75
			<b>35,342.07</b>
001932			
001932	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 8/20	3,708.67
			<b>3,708.67</b>
001933			
001933	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 7.25.20	11,405.25
			<b>11,405.25</b>
001934			
001934	STEPHEN M. MAYER	TREASURER FEE 8/20	1,725.50
			<b>1,725.50</b>
001935			
001935	ASBURY PARK PRESS	ACCT:ASB-040013 - NOTICE - 7/20	42.65
			<b>42.65</b>

001936			59.42
001936	ALLSTATE INFORMATION MANAGEMNT	ARC & STOR - 6/20	<b>59.42</b>
001937			43,981.58
001937	DANSKIN INSURANCE AGENCY INC.	RMC FEES 8/20	<b>43,981.58</b>
001938			1,021.00
001938	CONNER STRONG & BUCKELEW	UNDERWRITING 8/20	<b>1,021.00</b>
001939			200.00
001939	EXECU-TECH, INC.	WEBSITE FEE 8/20	<b>200.00</b>
001940			650.00
001940	THE CANNING GROUP LLC	QPA SERVICES 7/20	<b>650.00</b>
001941			32,771.00
001941	NORTH AMERICAN INSURANCE MGMNT	RMC FEE 2/2 2020 - MARLBORO	<b>32,771.00</b>
001942			7,832.25
001942	BROWN & BROWN METRO INC.	RMC FEE 2/2 2020 - NEPTUNE CITY	7,832.25
001942	BROWN & BROWN METRO INC.	RMC FEE 2/2 2020 - MANALAPAN	17,625.72
001942	BROWN & BROWN METRO INC.	RMC FEE 2/2 2020 - SEA BRIGHT	6,293.34
001942	BROWN & BROWN METRO INC.	RMC FEE 2/2 2020 - BRADLEY BEACH	12,437.49
001942	BROWN & BROWN METRO INC.	RMC FEE 2/2 2020 - FREEHOLD	37,583.58
001942	BROWN & BROWN METRO INC.	RMC FEE 2/2 2020 - HIGHLANDS	10,944.45
			<b>92,716.83</b>
001943			14,029.50
001943	ACRISURE, LLC	RMC FEE 2/2 2020 - MATAWAN	14,029.50
001943	ACRISURE, LLC	RMC FEE 2/2 2020 - LAKE COMO	2,778.50
			<b>16,808.00</b>
001944			26,350.80
001944	FAIRVIEW INSURANCE AGENCY	RMC FEE 2/2 2020 - RED BANK	26,350.80
001944	FAIRVIEW INSURANCE AGENCY	RMC FEE 2/2 2020 - KEYPORT	14,668.08
			<b>41,018.88</b>
		<b>Total Payments FY 2020</b>	<b>368,513.14</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$369,062.58</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. 32-20

SEPTEMBER 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>
001945			
001945	DANSKIN INSURANCE AGENCY INC.	RMC FEE 2019 - UNDERPAYMENT	9,099.90
			<b>9,099.90</b>
001958			
001958	BROWN & BROWN METRO INC.	SEA BRIGHT BORO - 2ND HALF 2019	6,209.02
001958	BROWN & BROWN METRO INC.	MANALAPAN TOWN - 2ND HALF 2019	17,397.00
001958	BROWN & BROWN METRO INC.	FREEHOLD TOWN - 2ND HALF 2019	37,099.50
001958	BROWN & BROWN METRO INC.	HIGHLANDS - 2ND HALF 2019	10,800.50
			<b>71,506.02</b>
		<b>Total Payments FY 2019</b>	<b>80,605.92</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001946			
001946	QUAL-LYNX	OUTSIDE ADJUSTER 9/20	6,706.16
001946	QUAL-LYNX	CLAIM ADJ SERVICES 9/20	47,121.79
			<b>53,827.95</b>
001947			
001947	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/20	15,990.17
			<b>15,990.17</b>
001948			
001948	QUALCARE, INC.	WORKERS COMP 9/20	17,244.17
			<b>17,244.17</b>
001949			
001949	PERMA	POSTAGE 8/20	9.00
001949	PERMA	ADMIN FEE 9/20	32,455.92
001949	PERMA	LOSS FUND MGT 9/20	2,867.75
			<b>35,332.67</b>
001950			
001950	THE ACTUARIAL ADVANTAGE, INC.	ACTUARY FEE 9/20	3,708.67
			<b>3,708.67</b>
001951			
001951	CLEARY GIACOBBE ALFIERI & JACOBS, LLC	LEGAL SERVICES THRU 8.25.20	11,503.00
			<b>11,503.00</b>
001952			
001952	STEPHEN M. MAYER	TREASURER FEE 9/20	1,725.50
			<b>1,725.50</b>
001953			
001953	ASBURY PARK PRESS	ACCT: ASB-040013 - AD - 8.14.20	86.30
001953	ASBURY PARK PRESS	ACCT:ASB-040013 - AD - 8.12.20	40.85
001953	ASBURY PARK PRESS	ACCT:ASB-040013 - AD - 8.14.20	74.60
			<b>201.75</b>

001954			
001954	ALLSTATE INFORMATION MANAGEMNT	ACCT#410 - ARC & STOR - 7.31.20	59.52
			<b>59.52</b>
001955			
001955	DANSKIN INSURANCE AGENCY INC.	RMC FEE 9/20	43,981.58
			<b>43,981.58</b>
001956			
001956	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 9/20	1,021.00
			<b>1,021.00</b>
001957			
001957	EXECU-TECH, INC.	WEBSITE FEE 9/20	200.00
			<b>200.00</b>
001958			
		<b>Total Payments FY 2020</b>	<b>184,795.98</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$265,401.90</b>

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer