

**MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
SEPTEMBER 21, 2023
WALL TOWNSHIP MUNICIPAL BUILDING
1:30 P.M.**

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

Pledge of Allegiance

Moment Of Silence: Stephen Carasia, Former Administrator - Deal Borough

ROLL CALL OF 2023 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	Absent
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.	Present
Treasurer		Steven Mayer	Absent
Claims Service	Qual-Lynx	Kathy Kissane	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	Rich Helenbrecht	Absent
Actuary	Actuarial Advantage	Kyle Mrotek	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent

ALSO PRESENT

Jason Thorpe, PERMA
Joseph Hrubash, PERMA
Steven Krolan, PERMA
Robert Fortsch, Upper Freehold Twp.
Robert Bengivenga, Hazlet Twp.
Jack Keeler, Sea Bright
Lisa Gallo, QualCare
Amy Pieroni, RMC
Dominick Cinelli, RMC
Lindsay Klein, Acrisure
Katie Walters, CSB
John Casagrande, Danskin Agency
Joe Mirarchi, JA Montgomery
Matt Genna, JA Montgomery

APPROVAL OF MINUTES: July 13, 2023

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Nolan
SECOND: Commissioner Dempsey
VOTE: Unanimous

CORRESPONDENCE

Mr. Sacco advised that there were two items under correspondence. He noted that Mr. Hrubash would report on the first item and Ms. Gallo would report on the second.

Mr. Hrubash referred to the latest Power of Collaboration advertisement from the MEL. He advised that the advertisement will be in the upcoming League of Municipalities magazine.

Ms. Gallo reported that Qual-Lynx is in the process of setting up the Digital Online Claim Reporting for the Monmouth JIF membership. She noted that there will be four Digital Online Claim Reporting Forms. (Workers’ Compensation (WC); General Liability (GL); Automobile Liability (AL); Property (PR). Ms. Gallo then referred to the preliminary details for the Digital Online Claim Reporting enclosed within the agenda packet.

TREASURER

Mr. Sacco advised that Mr. Mayer was unable to attend the meeting and referred to the various Bills List contained within the agenda packet.

FUND YEAR	AMOUNT
August Bills List	
2023	\$ 168,782.37
TOTAL	\$ 168,782.37

FUND YEAR	AMOUNT
September Bills List	
Closed Years	\$ 17,854.07
2023	\$ 208,763.49

TOTAL	\$ 226,617.56
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MOTION TO APPROVE RESOLUTION # 22-23 AND 23-23 APPROVAL FOR PAYMENT OF AUGUST 2023 BILLS LIST AND SEPTEMBER 2023 BILL LIST

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

EXECUTIVE DIRECTOR:

2024 RENEWAL/BUDGET PROCESS – Mr. Sacco reported that members and Risk Management Consultants received an email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25th with an August 31st 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 2024 renewal process and to begin the 2024 budget process. Mr. Sacco further advised that the Finance Committee will be scheduling a preliminary 2024 Budget workshop prior to the October Executive Committee meeting.

ROOSEVELT FIRST AID SQUAD – Mr. Sacco reported that the fund office has been notified that Roosevelt First Aid Squad (RFAS) completely disbanded effective August 3, 2023. He noted that RFAS has formally requested cancellation of all coverage with the Monmouth JIF and a pro-rata refund in the amount of \$1,775.00.

MOTION TO AUTHORIZE A PARTIAL RETURN OF PREMIUM TO ROOSEVELT FIRST AID SQUAD IN THE AMOUNT OF \$1,775.00 REFLECTING THE CANCELLATION OF COVERAGE WITH THE MONMOUTH JIF AND COMPLETE DISBANDMENT.

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

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM – Mr. Sacco reported that every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. He noted that information was issued in May announcing that the updated documents can be found on the MEL’s webpage. Mr. Sacco advised that in addition, members are asked to complete training for Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. He further advised that the Managers & Supervisors and the Non-Supervisory Employees trainings are both accessible online through the MEL Safety Institute. Mr. Sacco informed the Committee that the Police Command Staff training will be an in-person instructor led class.

CYBER JIF – Mr. Sacco reported that the Cyber JIF met on August 25, 2023 at 2:00pm. He advised that Mr. Hrubash is the Executive Director of the Cyber JIF and asked him to provide a brief overview of items addressed at the meeting. Mr. Hrubash reported that the Cyber Board awarded a Competitive Contract to D2 Cybersecurity for Training/Phishing and External Scanning. He advised that work to begin implementation will start immediately. Mr. Hrubash reported that the Underwriting Manager has proposed adding an additional lower level of compliance to the 2023 Cyber Check list to make deductible relief accessible to more members and provide more time for members to put cyber security controls in place. He advised that the Fund professionals will work with the Risk Control Committee to fine tune the program. Lastly, Mr. Hrubash reported that the Cyber Board passed a motion to approve monies to Princeton Strategic Communications Group to implement a ‘members only’ log in to the Fund website,

thereby preventing anyone acting with malicious intent from accessing information concerning our cyber controls. Mr. Sacco referred to Commissioner Gant's report on the meeting and asked if he added anything to add. Commissioner Gant reported that the New Jersey Counties Excess Liability JIF is requesting membership in the NJ Cyber JIF. He noted that the options for coverage will be researched by the fund professionals and discussed with the Risk Control Committee.

RCF, EJIF AND MEL MEETINGS – Mr. Sacco reported that the RCF, EJIF, and the MEL all met on September 15th at the Forsgate Country Club in Monroe, NJ. He advised that Commissioner Nolan's reports will be included in the October agenda. Mr. Sacco reported that the 2024 EJIF budget is increasing 1% and approved a dividend of \$2.5 million. He also reported that although the MEL has not introduced its 2024 budget, they are anticipating 17% increase.

MIDDLETOWN TWP. SKATEBOARD PARK – Mr. Sacco reported that Middletown Township is opening a skateboard park in early October. He informed the Board that all paperwork is in order and the township will be submitting the supporting documents to the fund office.

MOTION TO APPROVE THE ENDORSEMENT OF THE MIDDLETOWN SKATEBOARD PARK TO THE TOWNSHIP'S POLICY, CONTINGENT ON SATISFACTORY UNDERWRITING REVIEW.

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

DUE DILIGENCE REPORTS - Mr. Sacco referred the Committee to the Financial Fast Track chart as of June 30th contained within the agenda booklet. He advised that all fund years are in the positive, and the Fund's statutory surplus position is \$9.5 million. Mr. Sacco said the Fund is in excellent financial shape.

ATTORNEY

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

SAFETY DIRECTOR

Mr. Mirarchi reviewed the July and August activities, and the September agenda. He reported that PEOSH is currently focusing on confined space training and signage following a death at a Municipal Utility Authority several months ago. Mr. Mirarchi said he has made members aware of PEOSH's current focus when visiting the municipalities.

Safety Report Attached and Made Part of the Minutes

UNDERWRITING MANAGER

Mr. Thorpe referred to the Cyber Compliance Report and the list of certificates issued for the month.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANTS:

Mr. Avalone referred to the RMC report that was distributed and reviewed its contents.

Mr. Casagrande reported that EJIF Fund Attorney will be distributing a memo regarding the PFAS pollution settlements. He advised that any members that have portable water systems should consider joining the PFAS class action lawsuits.

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 August, there has been a savings of \$1,364,541 resulting in 60% savings.

OLD BUSINESS

None.

NEW BUSINESS

None.

PUBLIC COMMENT

None.

CLAIMS COMMITTEE

Chairman Rogers informed the audience that the claims were reviewed by the Claims Committee on September 11, 2023 and approval of the same is being recommended. He 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 \$204.

WC
2023284187
2022251467
2024308435
2023307040

GL/PRP/AL
2023303406
2024310606
2024308508
2024311906
2024308836

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

CLOSING COMMENTS

Chairman Rogers advised that the October 12th meeting will be held via Zoom. He noted that in 2024 at least two Executive Committee meetings will be held in-person and the balance of the meetings will be held virtually.

Chairman Rogers recognized the outgoing Risk Control Consultant, Mr. Mirarchi, and thanked him for his service to the Monmouth JIF.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Nolan
SECOND:	Commissioner Dempsey
VOTE:	Unanimous

Meeting Adjourned at: 1:54 P.M.

NEXT MEETING: October 2023
 Zoom Virtual Meeting
 1:30 P.M.

Secretary

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 22-23

AUGUST 2023

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>
002587			
002587	QUAL-LYNX	OUTSIDE ADJ FEE 8/23	7,116.67
002587	QUAL-LYNX	CLAIM ADJ SERVICES 8/23	50,005.92
			57,122.59
002588			
002588	QUALCARE, INC.	WORKERS COMP ACCESS/UM 8/23	18,299.68
002588	QUALCARE, INC.	WORKERS COMP-MCCI FEE 06/23	467.00
			18,766.68
002589			
002589	PERMA	POSTAGE 07/23	33.37
002589	PERMA	POSTAGE 06/23	30.11
002589	PERMA	ADMINISTRATION FEE 8/23	34,442.42
002589	PERMA	LOSS FUND MGMT 8/23	3,043.25
			37,549.15
002590			
002590	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 8/23	3,935.67
			3,935.67
002591			
002591	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION 06/27/23-07/25/23	8,085.42
002591	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES 6/27/23-7/25/23	1,799.33
			9,884.75
002592			
002592	STEPHEN MAYER	TREASURER FEE 08/23	1,831.08
			1,831.08
002593			
002593	ASBURY PARK PRESS	ACCT ASB-040013 AD FOR AUDIT 7/3/23	120.80
			120.80
002594			
002594	DANSKIN INSURANCE AGENCY, INC.	RMC FEE 08/24	37,624.58
			37,624.58
002595			
002595	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 8/23	1,084.00
			1,084.00
002596			
002596	EXECU-TECH, INC.	WEBSITE MAINTENANCE 08/23	200.00
			200.00
002597			
002597	THE CANNING GROUP LLC	QPA SERVICE 07/23	583.33
			583.33
002598			
002598	ACCESS	DEPT 410 INV 10312815 6/30/23 FOR JULY	79.74
			79.74
		Total Payments FY 2023	168,782.37
		TOTAL PAYMENTS ALL FUND YEARS	168,782.37

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. 23-23

SEPTEMBER 2023

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>
002599			
002599	MUNICIPAL EXCESS LIABILITY RCF	JIF ACTIVITY 7/16/20-6/30/23	17,854.07
			17,854.07
		Total Payments FY CLOSED	17,854.07

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002600			
002600	ROOSEVELT FIRST AID SQUAD	PRO-RATA CREDIT- SQUAD DISBANDED 8/3/23	1,775.00
			1,775.00
002601			
002601	QUAL-LYNX	OUTSIDE ADJ FEE 9/23	7,116.66
002601	QUAL-LYNX	PERFORMANCE BOND FEE 2023 # 52706	857.00
002601	QUAL-LYNX	CLAIM ADJ SERVICES 09/23	50,005.91
			57,979.57
002602			
002602	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 09/23	14,335.33
002602	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR FEE 08/23	14,335.33
002602	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT TRAINING 08/23	2,550.00
002602	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT TRAINING 9/23	2,550.00
			33,770.66
002603			
002603	QUALCARE, INC.	WORKERS COMP- MCCI INV 69750 8/23	993.40
002603	QUALCARE, INC.	WORKERS COMP ACCESS/UM 9/23	18,299.68
			19,293.08
002604			
002604	PERMA	POSTAGE 08/23	28.26
002604	PERMA	ADMINISTRATION FEE 9/23	34,442.42
002604	PERMA	LOSS FUND MGMT 9/23	3,043.25
			37,513.93
002605			
002605	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 9/23	3,935.67
			3,935.67
002606			
002606	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION 7/26/23-8/23/23	11,295.92
002606	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES 7/26/23-8/23/23	1,799.33
			13,095.25
002607			
002607	STEPHEN MAYER	TREASURER FEE 09/23	1,831.08
			1,831.08
002608			
002608	DANSKIN INSURANCE AGENCY, INC.	RMC FEE 09/23	37,624.58
			37,624.58
002609			
002609	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 9/23	1,084.00
			1,084.00
002610			
002610	EXECU-TECH, INC.	WEBSITE MAINTENANCE 09/23	200.00
			200.00
002611			
002611	THE CANNING GROUP LLC	QPA SERVICES 8/1/23-8/31/23	583.33
			583.33
002612			
002612	ACCESS	DEPT 410 INV 10427865 8/31/23 FOR SEPT	77.34
			77.34
		Total Payments FY 2023	208,763.49
		TOTAL PAYMENTS ALL FUND YEARS	226,617.56

Chairperson

Attest:

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

Dated: _____

Treasurer