

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
July 13, 2023
Zoom Teleconference Call
3:00 P.M.**

Meeting Called to Order by Chairwoman Lapp. Open Public Meeting Statement read into the record. Pledge of Allegiance

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

Diane Lapp, Township of Manchester	Present
Charlene Carney, Vice Chair, Borough of Pine Beach	Present
Veronica Laureigh, Secretary, Twp. of Lacey	Present
Joanne Bergin, Township of Brick	Present
Michael Gross, Borough of Surf City	Present
Matthew von der Hayden, Township of Stafford	Present
Ralph Stocco, Township of Toms River	Present
Senator Robert Singer, Township of Lakewood, Alternate #1	Present
Ed Zakar, Borough of Beachwood, Alternate #2	Present
John O. Bennett III, Borough of Lavallette, Alternate #3	Present

APPOINTED OFFICIALS PRESENT:

Executive Director / Administrator	Perma Risk Management Services.	Stephen Sacco	Present
Attorney	Citta, Holzapfel, Zabarsky	Steven Zabarsky, Esq.	Present
Treasurer		Julie Tarrant	Present
Claims Service	Qual-Lynx	Kathy Kissane	Present
Managed Care	Qual-Lynx	Lisa Gallo	Present
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent
Safety Director	JA Montgomery	Paul Shives	Present
Risk Management Consultants	Conner Strong & Buckelew	Mike Avalone	Present

ALSO PRESENT

Corinne Hughes, Point Pleasant Bor.
Chris Vaz, Seaside Heights Bor.
Joseph Mirarchi, JA Montgomery
Mike Brosnan, JA Montgomery
Joanne Theiss, Qual-Lynx
Jennifer Davis, Perma

Robyn Walcoff, Perma
Joseph Hrubash, Perma
Tracy Lopez, Perma

APPROVAL OF MINUTES: May 11, 2023

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Laureigh
SECOND: Senator Singer
ROLL CALL VOTE: Unanimous

CORRESPONDENCE

None

TREASURER

Fund Treasurer reviewed the bill lists for the months of June and July 2023 as distributed.

June 2023-Resolution #19-23

FUND YEAR	AMOUNT
2022	\$15,070.00
2023	\$171,080.29
TOTAL	\$ 186,150.29

MOTION TO APPROVE RESOLUTION # 19-23 - JUNE 2023 BILLS LIST

MOTION: Senator Singer
SECOND: Commissioner Laureigh
VOTE: Unanimous

July 2023 – Resolution #20-23

FUND YEAR	AMOUNT
2022	\$6.946.00
2023	\$2,152,160.08
TOTAL	\$2,159,160.08

MOTION TO APPROVE RESOLUTION #20-23 – JULY 2023 BILLS LIST

MOTION: Commissioner Laureigh
SECOND: Commissioner Gross
ROLL CALL VOTE: Unanimous

Copy of the Treasurer's Report made a part of the Minutes.

EXECUTIVE DIRECTOR

Auditor and Actuary Year-End Reports

Executive Director said the Audit Report as of December 31, 2022 has been filed with respective State agencies and the synopsis of audit was advertised accordingly.

Defense Panel RFQ

Executive Director said as authorized by the Executive Committee, the Canning Group has been appointed as the Qualified Purchasing Agent for the Ocean JIF. Annually the Fund releases an RFQ for the Defense Panel for which a request authorization of same was made for the 2024 Fund year.

MOTION TO RELEASE AN RFQ FOR DEFENSE PANEL PURSUANT TO THE FAIR AND OPEN PROCESS OUTLINED IN N.J.S.A. 19:44A-20.4 ET. SEQ. FOR FUND YEAR 2024.

MOTION:	Senator Singer
SECOND:	Commissioner Gross
VOTE:	Unanimous

RCF/EJIF/MEL Meetings

Executive Director said the RCF, EJIF, and MEL each held their meetings on Friday, June 2, 2023 at the Forsgate Country Club. A copy of Commissioner Laureigh's reports were reviewed as distributed.

Mr. Hrubash added that the 2022 audits were approved as presented with no additional comments from the auditor; each audit was filed accordingly.

2023 Coverage Documents

Executive Director advised that the fund office is currently in process of finalizing member policies which will be uploaded to the Fund's Risk Management Information System (Origami). An email will be issued to Fund Commissioners and Risk Management Consultants when the process is complete.

Risk Management Information/Operating System (RMIS)

Executive Director said members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 15th with a completion date on or about August 31st. An email will be provided which will include additional directions once the underwriting system link it sent; Risk Management Consultant will assist members during this process and will further elaborate under their report.

Cyber JIF

Executive Director said the Cyber JIF met on May 9th and June 22nd, 2023. A copy of Chairwoman Lapp's report of each meeting was reviewed as distributed.

Mr. Hrubash added that the Cyber JIF rejected the original RFP and reissued RFPs separately for training, phishing and scanning, each of which are due back next week. We anticipate many responses which will be reviewed for recommendations.

Due Diligence Reports

Executive Director said the financial fast track is being issued on a quarterly basis therefore the second quarter will be provided at the September meeting however in review of the balance of reports outlined within the agenda our claims appear to be favorable for the first quarter of 2023, in review of the loss ratio analysis report we are currently at 9% of the 2023 loss funds; this time last year the Fund was at 14%. The lost time accident frequency report outlines a rate of .61 as of May 32st compared to last year .81.

In response to Executive Director comments on productive claim review meetings with Stafford and Lakewood Townships Senator Singer said the meeting was extremely productive and they came away with information that was very helpful with a focus to reduce claims as we move forward.

Executive Direct thanked the members as their dedication as Senator Singer and Commissioner Von der Hayden's participation was appreciated.

ATTORNEY

No report for open session.

SAFETY DIRECTOR

Safety Director referred to the agenda report which outlined the May and June activities, inclusive of loss control and law enforcement surveys completed followed by the listing of safety director bulletins and messages previously distributed, in addition to the recent activity associated with the MSI NOW and further advised of the training schedule available in MSI Live.

Copy of the Safety Director's Report made a part of the Minutes

UNDERWRITING MANAGER

In the absence of Underwriting Manager, Executive Director referred to the listing of certificate of insurance as previously issued as well as the cyber compliance status report for informational purposes, if anyone has any questions you may forward them to the Underwriting Manager.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT

Risk Management Consultant commented on the Claim Review meetings with Lakewood and Stafford advising how impressive it is that each town had scheduled a second meeting to address efforts reviewed in their initial meeting with each Commissioner taking a immediate position to improve in the future of their losses; the Mayor of Stafford also participated in their meeting. Lacey Township is the next meeting scheduled. We will continue in our efforts to complete the mission of meeting with selected members to address losses and act as a resource for them to guide them in the future.

In response to Risk Management Consultant Commissioner Von der Hayden added that another important fact to note is the involvement of subrogation attorneys which in the end can positively drive our loss ratios. Commissioner Von der Hayden added that working as a team with all of our resources can have a positive effect.

Risk Management Consultant continued his report advising of the 2024 renewal data and the collection of same, historically his office has provided schedules in increments for collection and

update in the database. As Executive Director previously alluded to, the collection of data and timely input of exposures is important for forecasting the 2024 budget models; cooperation from each member is appreciated.

Risk Management Consultant further advised of the two year cycle of the MEL Employment Practices/Public Officials Liability Program as members will need to meet all requirements and submit their checklists to enjoy the lower deductibles and co-insurance provided under the program; their office will follow up with members for the November 1st deadline.

Risk Management Consultant reminded members of the Cyber compliance under the new program, those that were approved under the prior program are grandfathered until January 1st however all members must meet the compliance under the new program by January 1st to obtain lower deductibles. The link is provided within the RMC report should you need to access the Cyber program on the MEL website.

Risk Management Consultant thanked all professionals involved in the return to work webinar recently provided and further advised that the webinar is now posted on the Fund website as recorded in addition to the transitional duty policy and flow chart.

Copy of the Risk Manager's Report made a part of the Minutes.

MANAGED CARE

Managed Care Provider referred to the reports outlined within the agenda noting the total number of bills processed for the month of June was 376 with 97% network utilization. The total charges for the bills were \$412,876, once the Qual-Care contracted rates were applied, the bills were reduced to \$120,912 delivering a savings of \$283,964 or 69% of savings.

Managed Care Provider announced the rollout of a new digital reporting system for all lines claim reporting allowing members to access the system and report claims within designated online reporting tools in a survey style which will immediately be assigned a claim number followed by a confirmation email, a nurse case manager and adjuster will then be assigned to the case. In addition, provider panels are being created with urgent care and occupational medical facility by county for direction of initial treatment for workers compensation claims. Further information will be released once launched.

OLD BUSINESS

None.

NEW BUSINESS

None

MEETING OPENED TO PUBLIC FOR COMMENT

No public comments were made.

EXECUTIVE SESSION TO DISCUSS LITIGATION

**MOTION TO ENTER INTO EXECUTIVE SESSION FOR LITIGATION DISCUSSION
OF ADDITIONAL REQUEST FOR PAYMENT AUTHORIZATION**

MOTION: Commissioner Stocco
SECOND: Senator Singer
VOTE: Unanimous

CLAIMS ADMINISTRATION

Claims Administrator said the Claims Committee of the Fund met on Monday July 10, 2023 and reviewed a total of sixteen (16) in addition the Executive Committee and members of the Claims Review Committee met today in closed session to review one (1) additional Claim. Claims Administrator requested a motion to approve the PARs as reviewed and recommended by the Claims Committee and Executive Committee members.

Claim #	Type
2021233233	WC
2022250641	WC
2022269675	WC
2023293662	WC
2023285200	WC
2020190930	GL

Claim #	Type
2022263406	GL
2022244459	GL
2023299370	Prop
2023281406	GL
2023304008	Prop
2021222524	GL

Claim #	Type
2023286042	Prop
2023290334	Prop
2023301449	Prop
2023304401	Prop
2023306292	Prop

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS REVIEWED
AND APPROVED BY THE CLAIMS COMMITTEE DURING THEIR MEETING OF
JULY 10, 2023, IN ADDITION TO THE ADDITONAL REQUEST AS REVIEWD IN
EXECUTIVE SESSION OF THIS AFTERNOON JULY 13, 2023.**

MOTION: Commissioner Laureigh
SECOND: Senator Singer
VOTE: Unanimous
(1 Abstention – Commissioner Bergin)

MOTION TO ADJOURN MEETING:

MOTION: Commissioner Laureigh
SECOND: Senator Singer
VOTE: Unanimous

Executive Director said the next meeting is scheduled for September 14, 2023 at 3 PM and asked for a census on meeting to continue via Zoom or to meet in person. Due to the convenience of meeting virtually, Executive Committee agreed to continue to meet via Zoom.

Meeting Adjourned at: 3:30 PM

NEXT MEETING: September 14, 2023 3:00 PM

- Secretary

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 20-23

JULY 2023

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Ocean 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 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002426			
002426	HOLMAN, FRENIA, ALLISON, PC	FINAL AUDIT FOR FINANCIAL STMT. Y/E 202	6,946.00
			6,946.00
		Total Payments FY 2022	6,946.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002427			
002427	MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2023	5,546.50
			5,546.50
002428			
002428	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2023	382,406.00
002428	MUNICIPAL EXCESS LIABILITY JIF	MEL QTR 3 2023	1,149,937.25
			1,532,343.25
002429			
002429	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALL 2023	236,255.00
			236,255.00
002430			
002430	QUAL-LYNX	CLAIM ADJ. SERVICES 07/23	64,760.00
002430	QUAL-LYNX	OUTSIDE ADJUSTER 7/23	6,304.33
002430	QUAL-LYNX	WC MCCI- APRIL 2023	28.80
002430	QUAL-LYNX	WC MANAGED CARE 07/23	26,508.50
			97,601.63
002431			
002431	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/23	11,607.75
002431	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 7/23	2,500.00
			14,107.75
002432			
002432	PERMA	POSTAGE 05/23	25.96
002432	PERMA	EXECUTIVE DIRECTOR FEE 07/23	27,579.00
002432	PERMA	LOSS FUND MGMT 07/23	2,557.00
			30,161.96
002433			
002433	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONS. FEE 07/23	4,251.58
			4,251.58
002434			
002434	CITTA, HOLZAPFEL & ZABARSKY	LITIGATION MGMT. 5/5/23-6/28/23	19,770.50
002434	CITTA, HOLZAPFEL & ZABARSKY	ATTORNEY FEES THROUGH 6/28/23	3,976.91
			23,747.41
002435			
002435	JULIE N. TARRANT	TREASURER FEE 07/23	3,291.00
			3,291.00
002436			
002436	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2023	28,858.00
			28,858.00
002437			
002437	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 7/23 7 OF 12	1,084.00
			1,084.00

002438			
002438	EXECU-TECH, INC.	WEBSITE DEVELOPEMENT MGR 07/23	200.00
			200.00
002439			
002439	ACCESS	DEPT 411 INV. 10261374 5/31/23 FOR JUNE	103.00
			103.00
002440			
002440	CONNER STRONG & BUCKELEW	RMC 3RD QUARTER INSTALL 2023	174,663.00
			174,663.00
		Total Payments FY 2023	2,152,214.08
		TOTAL PAYMENTS ALL FUND YEARS	2,159,160.08