

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
July 9, 2020
Via Teleconference Call
3:00 P.M.**

Meeting Called to Order by Secretary Veronica Laureigh. Open Public Meeting Statement read into the record.

Pledge of Allegiance

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Diane Lapp, Township of Manchester	Absent
Charlene Carney, Vice Chair, Borough of Pine Beach	Absent
Veronica Laureigh, Secretary, Twp. of Lacey	Present
Thomas Rodgers, Township of Toms River	Present
Michael Gross, Borough of Surf City	Present
Joseph Kostecki, Borough of South Toms Rivers	Present
Senator Robert Singer, Township of Lakewood, Alternate #1	Present
Matthew von der Hayden, Township of Stafford, Alternate #2	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
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Present
Safety Director	JA Montgomery	Paul Shives	Present
Risk Management Consultants	Conner Strong & Buckelew	Mike Avalone	Present

ALSO PRESENT

Jennifer Goldstein, Medlogix
 Lauren Holman, Holman Frenia Allison
 Joe Mirarchi, J.A. Montgomery
 Mike Bronson, J.A. Montgomery
 Jennifer Conicella, Perma

Joseph Hrubash, Perma
Tracy Lopez, Perma

APPROVAL OF MINUTES: May, 14, 2020

MOTION TO APPROVE THE OPEN MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE:

MEL Fund Attorney

Executive Director referred to the notice and acknowledgement form issued by the MEL Fund Attorney in response to inquiries made regarding liability precautions with re-opening public facilities and programs. The notice and form was reviewed as distributed followed by a recommendation that each member consult with their legal council for guidance on its use.

Qual-Lynx

Executive Director referred to the announcement from Qual-Lynx which outlines that Cigna Health & Life Insurance Company, the parent company of Qual-Lynx has partnered with New York Life Foundation to establish the Brave of Heart Fund in support of survivors of front line health care workers that lost their lives fro COVID-19. Anyone seeking to assist may do so as outlined within the announcement.

TREASURER:

Fund Treasurer reviewed the June and July bill lists as distributed for final review and approval.

June 2020 - Resolution #23-20

FUND YEAR	AMOUNT
Closed Year	\$1,315,942.15
2019	\$22,471.00
2020	\$157,206.77
TOTAL	\$ 1,495,619.92

MOTION TO APPROVE RESOLUTION # 23-20 - JUNE 2020 BILLS LIST

MOTION: Commissioner Kostecki
SECOND: Commissioner Gross
VOTE: Unanimous

July 2020 – Resolution 24-20

FUND YEAR	AMOUNT
2020	\$1,528,297.32
TOTAL	\$1,528,297.32

MOTION TO APPROVE RESOLUTION # 24-20 - JULY 2020 BILLS LIST

MOTION: Commissioner Gross
SECOND: Commissioner Von der Hayden
ROLL CALL VOTE: Unanimous

MOTION TO ACCEPT CLAIMS/IMPREST TRANSFERS FOR MAY AND JUNE 2020 AS CERTIFIED BY THE TREASURER

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

JCMI – Joint Cash Management and Investment Program.

Executive Director said authorization was provided by the Executive Committee during the May meeting to join the Joint Cash Management and Investment Program. After discussion and in response to the questions raised by the Fund Treasurer and interest rates with other banking facilities, Executive Director suggested that Ms. Kontamanolis of Perma reach out to the Fund Treasurer for further discussion and options available with respects to the transfer of funds.

EXECUTIVE DIRECTOR:

Auditor and Actuary Year-End Reports

Executive Director said the Audit Report as of December 31, 2019 has been filed with respective State agencies and the synopsis of audit was advertised accordingly.

RCF/EJIF/MEL June 3rd Meetings

Executive Director said the RCF, EJIF, and MEL all held their June meetings via teleconference on June 3rd. Copies of Commissioner Laureigh’s reports were reviewed as distributed.

Executive Director said following a public hearing, the Board of Fund Commissioners adopted a flat rate table for 2021. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall.

Bid Threshold Increase

Executive Director said effective July 1, 2020 the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. The change in the bid threshold allows municipalities with a Qualified Purchasing Agent to increase their bid threshold up to \$44,000. Resolution #25-20 was reviewed as distributed.

MOTION TO ADOPT RESOLUTION #25-20 AUTHORIZING THE INCREASE TO THE BID THRESHOLD

MOTION: Commissioner Rodgers
SECOND: Commissioner Kostecki
ROLL CALL VOTE: Unanimous

E-Procurement

Executive Director noted that on May 26, 2020, the long-awaited guidance from the New Jersey Division of Local Government Services provided for instruction on electronic receipt of bids and procurement. The Fund QPA has had the opportunity to review the requirements and offered the details for such usage and approval through accompanying resolution and letter explaining the new requirements.

MOTION TO ADOPT RESOLUTION #26-20 AUTHORIZING THE FUND QPA TO RECEIVE CERTAIN BIDS IN ACCORD WITH N.J.A.C.5:34-5.1

MOTION: Commissioner Rodgers
SECOND: Commissioner Kostecki
ROLL CALL VOTE: Unanimous

Police Re-Accreditation

Executive Director said South Toms River has submitted appropriate documents for re-accreditation for their police department and request authorization of the grant for completion.

MOTION TO APPROVE THE SUBMISSION FROM SOUTH TOMS RIVER FOR RE-ACCREDITATION GRANT IN THE AMOUNT OF \$7,500.

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

2020 Coverage Documents

Executive Director noted that the fund office is in the process of uploading member policies to the Fund's Risk Management Information System (Origami). An email will be distributed to Fund Commissioners and Risk Management Consultants when the process is complete.

EPL Compliance Program

Executive Director said the MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. The revised documents have been uploaded to the MEL's webpage njmel.org and an announcement will be emailed to all members of the Fund. The deadline for members to update their EPL Compliance Program is June 1, 2021.

Risk Management Information/Operating System (RMIS)

Members and the Risk Management Consultant will receive an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1st completion date.

2020 Financial Disclosures

The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for JIF Commissioners, as well as, any other municipal related positions that require filing. The deadline to file was April 30, 2020 however, Local Finance Board has issued a notice advising that they would extend the enforcement action against non-filers until July 31, 2020. A reminder email was issued to all that did not file by April 30, 2020.

DUE DILIGENCE REPORTS

Executive Director reviewed the Financial Fast Track as of May 31, 2020 noting that the Fund's statutory surplus position stands at an increase of \$58,732 resulting in a total statutory surplus of \$9,991,461. Executive Director referred to the balance of the reports as informational, and asked if there were any further questions. No questions were asked.

ATTORNEY

Fund Attorney noted that he had nothing to report at this time.

SAFETY DIRECTOR

Safety Director referred to the agenda report which outlined an increase in loss control and law enforcement surveys completed during the months of May and June, the listing of safety director bulletins and notices issued and also reminded members of the streaming service MSINow which is streaming approximately 130 titles for training. This program has launched successfully and the increase in registrations confirm the interest in attendance.

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

UNDERWRITING MANAGER

Executive Director referred to the listing of certificate of insurance issued previously. Nothing further.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT

Mr. Avalone referred to his report as distributed referring to the listing of risk management services and contacts previously completed; assisting members with the 2021 underwriting renewal process, COVID-19 Assistance and Cyber Risk Management Compliance in addition to underwriting assistance. Mr. Avalone also referred to the current MEL Employment Practices/Public Officials Liability Program given the circumstances, in person training has not taken place and the details of the program remain intact.

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

MANAGED CARE

Managed Care provider referred to the agenda report as distributed informing the Board that due to the timing of the distribution of the agenda the provider bills are through June 26th and the numbers will be updated through the end of June on the next agenda. The total provider billed amount through June 26, 2020 is \$434,200.66 which were repriced for \$253,591.19 resulting in a total savings of \$180,609.47 or 41.60%.

Managed Care provider noted that due to the opening of medical facilities, medical procedures that were postponed because of the pandemic are now being provided, therefore we will see an increase in medical bills due to surgeries and procedures now being processed.

OLD BUSINESS

None.

NEW BUSINESS

None

PUBLIC COMMENT

Ms. Kissane said that the storm of July 5, 2020 was declared a CAT claim as it was a named storm; any member suffering damage due to flood, hail or wind should report it to Qual-Lynx.

EXECUTIVE SESSION

No.

Claims Administrator said there were 13 PARs reviewed by the Claims Committee on July 6, 2020 two of which were amended for legal resolution and another with a loss authorization. Claims Administrator requested a motion to approve the PARs as recommended by the Claims Committee.

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

2019175335	WC
2020204579	WC
2017097941	WC
2020204834	WC
2019165495	WC
2019172774	WC
2019172772	WC
2019172773	WC

2017103607	AL
2018118148	GL
2020202858	Prop
2020205357	Prop
2018130756	GL

MOTION:
SECOND:
VOTE:

Commissioner Gross
Commissioner Laureigh
Unanimous

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Gross
SECOND:	Commissioner Von der Hayden
VOTE:	Unanimous

Meeting Adjourned at: 3:22 PM

NEXT MEETING: September 10, 2020 / 3:00 PM

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

Resolution No. 23-20

JUNE 2020

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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001870			
001870	MEL RESIDUAL CLAIMS FUND	2019 RCF ASSESS - CLOSURE OF FY 2015	985,592.15
			985,592.15
001871			
001871	MEL RESIDUAL CLAIMS FUND	SURPLUS TRIGGER ASSESSMENT 12.31.19	330,350.00
			330,350.00
		Total Payments FY Closed	1,315,942.15

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001872			
001872	DREW & ROGERS, INC	MVP UMBRELLAS 3/20	2,099.00
			2,099.00
001873			
001873	HOLMAN, FRENIA, ALLISON, PC	COST ASSOCIATED W/ AUDIT 2019	52.00
001873	HOLMAN, FRENIA, ALLISON, PC	AUDIT 2019	18,275.00
001873	HOLMAN, FRENIA, ALLISON, PC	FINAL AUDIT 12.31.2019	2,045.00
			20,372.00
		Total Payments FY 2019	22,471.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001874			
001874	QUAL-LYNX	PERFORMANCE BOND# 106451936 2020	452.00
001874	QUAL-LYNX	CLAIM ADJ SERVICES 6/20	61,024.73
001874	QUAL-LYNX	OUTSIDE ADJ 6/20	5,940.74
			67,417.47
001875			
001875	J.A. MONTGOMERY RISK CONTROL	POL RISK MNGMNT SERVICES 5/20	2,500.00
001875	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 6/20	10,938.25
			13,438.25
001876			
001876	PERMA	LOSS FUND MNGMNT 6/20	2,409.58
001876	PERMA	EXEC DIRECTOR 6/20	25,988.00
			28,397.58
001877			
001877	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 6/20	4,006.33
			4,006.33
001878			
001878	CITTA, HOLZAPFEL & ZABARSKY PC	PROFESSIONAL SERVICES 5/20	10,582.00
001878	CITTA, HOLZAPFEL & ZABARSKY PC	PROFESSIONAL SERVICES 5/20	3,747.58
			14,329.58
001879			
001879	MEDLOGIX	MANAGED CARE FEE 6/20	24,489.75
			24,489.75
001880			
001880	JULIE TARRANT	TREASURER FEE 6/20	3,101.25
			3,101.25
001881			
001881	ASBURY PARK PRESS	ACCT:ASB-028930 - AD - 5.12.20	39.95
001881	ASBURY PARK PRESS	ACCT:ASB-028930 - AD - 5.7.20	41.30
			81.25
001882			
001882	ALLSTATE INFORMATION MANAGEMNT	ACCT#411 - ARC & STOR - 4.30.20	74.31
			74.31

001883			
001883	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 6/20	1,021.00
			1,021.00
001884			
001884	EXECU-TECH, INC.	WEBSITE FEE 6/20	200.00
			200.00
001885			
001885	THE CANNING GROUP LLC	QPA SERVICES 5/20	650.00
			650.00
		Total Payments FY 2020	157,206.77
		TOTAL PAYMENTS ALL FUND YEARS	\$1,495,619.92

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

Resolution No. 24-20

JULY 2020

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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001886			
001886	MUNICIPAL EXCESS LIABILITY JIF	FPB - 3RD QTR 2020	5,273.75
			5,273.75
001887			
001887	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 3RD QTR 2020	263,759.00
001887	MUNICIPAL EXCESS LIABILITY JIF	MEL - 3RD QTR 2020	840,279.83
			1,104,038.83
001888			
001888	N.J. MUNICIPAL ENVIRONMENTAL	EJIF - 2ND INSTALL 2020	233,191.00
			233,191.00
001889			
001889	QUAL-LYNX	OUTSIDE ADJ 7/20	5,940.74
001889	QUAL-LYNX	CLAIM ADJ SERVICES 7/20	61,024.73
			66,965.47
001890			
001890	J.A. MONTGOMERY RISK CONTROL	POL RISK MNGMNT SERVICES 7/20	2,500.00
001890	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 7/20	10,938.25
			13,438.25
001891			
001891	PERMA	POSTAGE 5/20	10.00
001891	PERMA	EXEC DIRECTOR 7/20	25,988.00
001891	PERMA	LOSS FUND MGT 7/20	2,409.58
			28,407.58
001892			
001892	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 7/20	4,006.33
			4,006.33
001893			
001893	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MGT 6/20	13,143.50
001893	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 6/20	3,747.58
			16,891.08
001894			
001894	MEDLOGIX	MANAGED CARE FEE 7/20	24,489.75
			24,489.75
001895			
001895	JULIE TARRANT	TREASURER FEE 7/20	3,101.25
			3,101.25
001896			
001896	ASBURY PARK PRESS	ACCT#ASB-028930 - AD - 6.5.20	41.30
			41.30
001897			
001897	MUNICIPAL EXCESS LIABILITY JIF	MSI - 3RD QTR 2020	27,157.42
			27,157.42
001898			
001898	ALLSTATE INFORMATION MANAGEMNT	ACCT#411 - ARC & STOR - 5.31.20	74.31
			74.31
001899			
001899	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 7/20	1,021.00
			1,021.00
001900			
001900	EXECU-TECH, INC.	WEBSITE FEE 7/20	200.00
			200.00
		Total Payments FY 2020	1,528,297.32
		TOTAL PAYMENTS ALL FUND YEARS	\$1,528,297.32

Resolution #25-20

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND,
AUTHORIZING THE INCREASE TO THE BID THRESHOLD**

WHEREAS, effective July 1, 2020 the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. The change in the bid threshold allows municipalities with a Qualified Purchasing Agent to increase their bid threshold up to \$44,000; and

WHEREAS, N.J.S.A. 40A:11-3a, permits an increase in the bid threshold if a Qualified Purchasing Agent is appointed as well as granted the authorization to negotiate and award such contracts below the bid threshold; and

WHEREAS, N.J.A.C. 5:34-5 et seq. establishes the criteria for qualifying as a Qualified Purchasing Agent; and

WHEREAS, Sean P. Canning of The Canning Group was appointed the FUND's Qualified Purchasing Agent by the adoption of Resolution #16-20 and possesses the qualifications and designation of Qualified Purchasing Agent as issued by the Director of Local Government Services in accordance with N.J.A. C. 5:34-5 et seq.; and

WHEREAS, the FUND desires to increase the bid threshold to \$44,000.00 in accord with N.J.S.A.40A:11-3a.

NOW, THEREFORE, BE IT RESOLVED by the Ocean County Municipal Joint Insurance Fund as follows:

1. That the bid threshold is hereby increased to \$44,000.00 effective July 1, 2020 consistent with the New Jersey Local Publics Contract Law.

ADOPTED: this 9th of July, 2020 day before the Governing Body

RESOLUTION #26-20

**RESOLUTION OF THE OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND,
AUTHORIZING THE QUALIFIED PURCHASING AGENT TO RECEIVE CERTAIN
BIDS IN ACCORD WITH N.J.A.C.5:34-5.1,
E- PROCUREMENT**

WHEREAS, the Ocean County Municipal Joint Insurance Fund (FUND) has appointed a Qualified Purchasing Agent in accord with N.J.S.A. 40A:11-9; and

WHEREAS, the State of New Jersey in Administrative Code in response to the Covid 19 crisis has promulgated rules to allow for electronic receipt of bids with the rules at N.J.A.C. 5:34-1 et. Seq. and

WHEREAS, Sean P. Canning, QPA has recommended the use of Bidnet Direct software which complies with all the administrative rule as required by the New Jersey Administrative Rules; and

WHEREAS, the electronic procurement platform is available to other officials as required to virtually observe bid openings in a transparent manner and provide for bids available for public inspection; and

WHEREAS, the cost to the FUND and to the Vendors wishing to conduct business with the FUND is a zero cost.

NOW, THEREFORE, BE IT RESOLVED by the Ocean County Municipal Joint Insurance Fund, as follows:

1. That Sean P. Canning QPA of The Canning Group LLC is hereby authorized to conduct bid openings and procurement in accord with N.J.S.A.40A:11-9 through E-Procurement in accord with N.J.A.C. 5:34-1 et. Seq., through Bidnet Direct at a zero cost to the FUND and to vendors for bid response.

ADOPTED: this 9th of July, 2020 day before the Governing Body