

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MARCH 10, 2022
Zoom Teleconference Call
3:00 P.M.**

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

ROLL CALL OF 2022 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
Senator Robert Singer, Township of Lakewood, Alternate #1	Present
Ralph Stocco, Township of Toms River, 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
Managed Care	Qual-Lynx	Lisa Gallo	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

Joseph Mirarchi, JA Montgomery
 Mike Brosnan, JA Montgomery
 Meredith Storch, CSB
 Maryanne Capasso, Lakehurst Bor.
 Leonard Grilletto, Plumsted Twp.
 Frank Pannucci, Pt. Pleasant Bor.
 Kathleen Flannagan, Ship Bottom Bor.
 Sean Asay, Island Heights
 Diane Ambrosio, Ocean Twp

Brenda Kuhn, Barnegat Light Bor.
Tracy Lopez, Perma

APPROVAL OF MINUTES: January 13, 2022

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE

Executive Director referred to the MEL Helpline bulletin which has been included in the monthly agendas for fund commissioners to review and utilize should a need for issues surrounding employment matters arise.

Underwriting Manager referred to correspondence outlining MEL Cyber Task Force Updates which touched upon third party vulnerabilities associated with vendors such as IT Companies, Payroll Managers, Software and Software of Software which can also be addressed within the MELs Cyber Program. Underwriting Manager has advised that losses associated with these types of cyber claims has cost within the range of \$100,000 to \$600,000 and encouraged members to review the Cyber Risk Management Program to become compliant.

TREASURER

Fund Treasurer reviewed the financial reports distributed prior to the meeting inclusive of the Certification & Reconciliation of Claim Payments, Summary of Cash and Investments for all years combined and the Summary of Cash and Investments for the months of December 2021 and January 2022. Fund Treasurer also reviewed the bill lists for the months of February and March 2022 as distributed.

February 2022

FUND YEAR	AMOUNT
2021	\$441.16
2021	\$1,126,898.46
TOTAL	\$ 1,127,339.62

MOTION TO APPROVE RESOLUTION # 16-21 - FEBRUARY 2022 BILLS LIST

MOTION: Commissioner Gross
SECOND: Commissioner Laureigh
VOTE: Unanimous

March 2022

FUND YEAR	AMOUNT
2021	\$20,024.95
2022	\$170,488.50
TOTAL	\$190,513.45

MOTION TO APPROVE RESOLUTION # 17-22 - MARCH 2022 BILLS LIST

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

Fund Treasurer reviewed the December 2021 and January 2022 Summaries of Cash Transactions and Summaries of Cash and Investment report further advising that the 2022 first installments were submitted with exception to just a few for which the Fund office will be notified for follow up.

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

EXECUTIVE DIRECTOR

MEL Cyber Liability JIF

Executive Director referred to the MEL memorandum which outlined the committee that was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Executive Director said in anticipation of the 2023 year and the public market with respects to cyber coverage, the MEL to the initiative to think outside of the box reviewing the feasibility of putting together the Cyber JIF which would require the membership of the local Fund. The services will include risk control, allowing experts in the field to assist our municipalities gain the minimum requirements that are now required by the MEL. This is very exciting news and additional information will be provided as we move forward.

2022 MEL/RCF/EJIF March 25th Meeting & Retreat

Executive Director reminded member that the MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 25th at the Princeton Marriott. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

2022 MEL, MR HIF & NJCE JIF Educational Seminar

Executive Director said the 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice with the registration link was distributed via email on 3/2/2022. Please contact the Fund office if you are interested in attending the virtual seminars.

Police Accreditation Grant – Borough of Seaside Park

Executive Director said the Borough has submitted executed documentation requesting the police accreditation grant of \$20,000. The budget allows for this request which is on a first come first

serve basis with a balance of \$10,00 to assist any other member in achieving their accreditation status.

MOTION TO APPROVE THE REQUEST FOR RELEASE OF THE POLICE ACCREDITATION GRANT IN THE AMOUNT OF \$20,000 FOR THE BOROUGH OF SEASIDE PARK.

MOTION: Senator Singer
SECOND: Commissioner Laureigh
VOTE: Unanimous

2021/2022 Elected Officials Seminar

The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course are enclosed.

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 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at approximately 5% of the member's MEL assessment. Enclosed are the directions on how to access the course.

2022 Financial Disclosures

Executive Director said the Fund office has been notified to update the Roster Listing for each local Fund and advised JIF Commissioners as they should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice with filing instructions and anticipated deadline to file of April 30th.

Due Diligence Reports

Executive Director referred to the financial reports as distributed noting the inclusion of the December 31, 2021 financial fast track in duplication from the January meeting advising that the accounting services team within the fund office is currently concentrating on the year end audits. The January fast track will be available during the next scheduled meeting.

ATTORNEY

Fund Attorney had nothing to report at this time.

SAFETY DIRECTOR

Safety Director referred to the agenda report which outlined the January and February 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 increase activity associated with the MSI NOW and MSI DVDs.

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

UNDERWRITING MANAGER

Underwriting Manager referred to the agenda report outlining the cyber compliance status report and the listing of certificates of insurance previously issued. Underwriting Manager said any member in need of assistance with the cyber risk management program should reach out to him and his team as they are available for any questions members may have.

Executive Director referred to the cyber compliance listing advising that while it is not his intention to embarrass any member, he had been advised that the Ocean JIF is in last place with regards to compliance under this program. Following discussions with Risk Management Consultant, he and his team will be in touch with outstanding members to also assist in becoming compliant under this program. We would like to have members compliant with the program not only for safety measures but also avoid higher deductibles associated with a claim as a result.

Risk Management Consultant has advised that he is working with members in becoming compliant noting the challenges faced by some inclusive of IT Vendor turnover. After discussion surrounding deductibles and communications, Risk Management Consultant will be reaching out to non-compliant members with an emphasis on deductibles when a loss occurs as well as meeting the requirements of Tiers 1-3 and will keep the underwriting department informed.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT

Risk Management Consultant noted most of his report was addressed within the earlier discussions outlining cyber compliance and added with respects to the employment practices risk management program there is one member that remains out of compliance and just a couple with higher deductibles due to adverse loss experience.

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 to date are 1,291 with 98% network utilization. The total charges for the bills was \$1,781,830, once the Qual-Care contracted rates were applied, the bills were reduced to \$728,649 or 59%. Managed Care Provider outlined the Covid19 exposure report which indicates total a reduction from January (80) to February(33), resulting in the combined total of 113. The majority of the reports were negative results. Managed Care provided reminded members of their availability for any assistance with managed care needs.

Senator Singer advised of the new legislation introduced allowing medical marijuana to be used in workers compensation cases and outlined his concerns which may involve municipal positions wherein having marijuana in their systems is not allowed. Senator asked that Commissioner Laureigh bring this to the attention of the MEL as this will become an issue for municipal government.

OLD BUSINESS

None.

NEW BUSINESS

Executive Director advised the Board that Commissioner Joseph Kostecki is no longer with the Ocean JIF as he has taken a position at Hamilton Township. Executive Director said we would like to wish Commissioner Kostecki well as he was a great asset to the Fund, if anyone knows him personally, please reach out to him and wish him well.

MEETING OPENED TO PUBLIC FOR COMMENT

No Public Comments were made.

CLAIMS ADMINISTRATION

Claims Administrator said as previously announced, Gemma Armenia had retired in February after serving 27 years; the replacement hired for her position has chosen to move on to a new path therefore the position will be reposted, noting while the search resumes for the position the members may reach out to Assistant Supervisor Joanne Theiss or Robin McDonough, our most senior person for assistance. Claims Administrator advised there is a team of workers compensation managers available to assist should the need arise.

Claims Administrator said the Claims Committee of the Fund met on Monday March 7, 2022 to review a total of twenty-one (21) payment authorization requests with an amendment to one PAR. All questions were addressed during the meeting and supported by the Claims Committee. At this time a motion to approve the pars as reviewed and recommended by the claims committee was requested.

Claim #	Type
2022263298	WC
2021235681	WC
2022258142	WC
2020194305	WC
2022255002	WC
2019148294	WC
2022249343	Prop

Claim #	Type
2022250406	Prop
2019155278	GL
2019170483	GL
2022259722	Prop
2022253621	Prop
2020194048	AL
2020197134	GL

Claim #	Type
2021214031	GL
2022259740	Prop
2020206788	GL
2020180045	AL
2020197114	GL
2022259819	Prop
202261481	Prop

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS REVIEWED AND APPROVED BY THE CLAIMS COMMITTEE DURING THEIR MEETING OF MARCH 7, 2022.

MOTION:	Senator Singer
SECOND:	Commissioner Gross
VOTE:	Unanimous

Risk Management Consultant commented and commended the assistance from Lisa Gallo and Stephen McNamara on a very difficult case involving a police officer, taking place on a late Friday afternoon which involved a series of emails bring to conclusion very critical appointments for the officer. This was very meritorious to acknowledge being fully aware of the current staff shortages and wanted to publicly thank each of them for their efforts on that particular case and continuance of their efforts across the board.

Commissioner Von der Hayden also commended Lisa and Stephen for all their efforts as it was very much appreciated and was a great effort by all.

MOTION TO ADJOURN MEETING:

MOTION:	Senator Singer
SECOND:	Commissioner Laureigh
VOTE:	Unanimous

Meeting Adjourned at: 3:30 PM

NEXT MEETING: May 12, 2022 3:00 PM

- Secretary