

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
March 9, 2023  
Zoom Teleconference Call  
3:00 P.M.**

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

**ROLL CALL OF 2023 EXECUTIVE COMMITTEE:**

Diane Lapp, Township of Manchester	Absent
Charlene Carney, Vice Chair, Borough of Pine Beach	Absent
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:**

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

**ALSO PRESENT**

Corinne Hughes, Point Pleasant Bor.  
Jennifer Conicella, Perma  
Paul Shives, JA Montgomery  
Katie Walters, RMC  
Jennifer Davis, Perma  
Joanne Theiss, Qual-Lynx

Jaelyn Lindsey, RMC  
 Jamie Jubert, South Toms River  
 Jonathon Tavares, Conner Strong & Buckelew  
 Len Grilletto, Plumsted Twp.  
 Chris Vaz, Seaside Heights  
 Joseph Hrubash, Perma  
 Joseph Mirarchi, JA Montgomery  
 Mike Brosnan, JA Montgomery  
 Tracy Lopez, Perma

**APPROVAL OF MINUTES:** January 12, 2023

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

**MOTION:** Commissioner Singer  
**SECOND:** Commissioner Bennett  
**ROLL CALL VOTE:**

**CORRESPONDENCE**

None.

**TREASURER**

Fund Treasurer reviewed the bill lists for the months of February and March 2023 as distributed.

February 2023-Resolution #13-23

FUND YEAR	AMOUNT
2022	\$606.96
2021	\$1,263,096.13
<b>TOTAL</b>	<b>\$ 1,263,703.09</b>

**MOTION TO APPROVE RESOLUTION # 13-23 - FEBRUARY 2023 BILLS LIST**

**MOTION:** Senator Singer  
**SECOND:** Commissioner Bennett  
**VOTE:** Unanimous

March 2023 – Resolution #14-23

FUND YEAR	AMOUNT
<b>2023</b>	<b>\$171,279.34</b>
<b>TOTAL</b>	<b>\$171,279.34</b>

**MOTION TO APPROVE RESOLUTION # 14-23 - MARCH 2023 BILLS LIST**

**MOTION:** Commissioner Stocco  
**SECOND:** Senator Singer  
**ROLL CALL VOTE:** Unanimous

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

## EXECUTIVE DIRECTOR

### **2021-2023 Professional Contracts**

Executive Director said the Rules and Contracts Committee met on February 21, 2023 via Zoom to consider the extension of professional contracts for an additional two (2) year term as procured through the competitive contracting process under the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.2, for a period of up to five (5) years. It is the recommendation of the Committee to extend professional contracts for a two(2) year period with exception to Claims Service Provider and Managed Care Provider which will be for a one(1) year term. Enclosed is Resolution #15-23 for Board consideration.

**MOTION TO ADOPT RESOLUTION #15-23 AUTHORIZING THE EXTENSION OF AWARD OF FUND PROFESSIONALS THROUGH THE COMPETITIVE CONTRACTING PROCESS CC#2020-01 ALLOWING FOR TWO(2) YEAR TERMS AND ONE(1) YEAR TERMS AS OUTLINED EFFECTIVE JANUARY 1, 2024.**

<b>MOTION:</b>	Senator Singer
<b>SECOND:</b>	Commissioner Gross
<b>VOTE:</b>	Unanimous

### **Property Appraisals**

Executive Director said considering the issues with property insurers and the need for insurance to value, the MEL will be mandating that all JIFs look at procuring a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for owned properties valued at \$500,000 and above. The goal is for our membership to determine their own insurable values rather than the insurer, and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price. The property insurance companies were arbitrarily increasing certain location of values that they felt were less than 80% of value, by 3%, resulting in a 4-5% increase overall. Executive Director said the Fund performed a property appraisal within the last ten years; therefore the need for the Ocean JIF to procure services is not needed at this time however in 2024, we will need to budget for property appraisal services.

### **2023 MEL/RCF/EJIF March 24th Meeting & Retreat**

Executive Director said 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 24<sup>th</sup> at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. All are welcome to attend.

### **2023 MEL, Municipal Reinsurance Health Insurance Fund and NJ Counties Excess JIF Educational Seminar**

Executive Director said the 12<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday April 21<sup>st</sup> and Friday April 28<sup>th</sup> 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 service 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). Notice to members and risk management consultants will be distributed by the Fund office.

The latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine highlighting the educational seminar was reviewed as distributed.

### **Additional League Magazine Ad**

Executive Director also reviewed the latest in the series of “Power of Collaboration” ad that appeared in the League of Municipalities magazine in the January 2023 edition. The ad highlights the importance of high quality and easily accessible training, as well as the decline in lost time accident rates due to increased training participation.

### **2022/2023 Elected Officials Seminar**

Executive Director advised the MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course were reviewed as distributed.

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, 2023. 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 to access the online course as distributed to members via email.

Commissioner Laureigh advised that Lacey Township is hosting an in-person Elected Officials Training on April 12, 2023 at 6:00 PM. The training will take place in the Municipal Building.

### **2023 Financial Disclosures**

Executive Director said JIF Commissioners 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 with a deadline to file by April 30<sup>th</sup>.

### **Due Diligence Reports**

Executive Director referred to the financial reports as of December 31, 2022 which outlined a decrease in statutory surplus of \$957,608 for the month, \$3,050,402 for the year. As discussed with the Claims Committee on Monday, fund years 2018, 2019, 2021 and 2022 are large deficit years, the statutory surplus balance in closed years accounts is enough to extinguish those deficits and the Funds statutory surplus has resulted in \$2,3336,012 which is low for the Ocean JIF. Executive Director advised that the MEL is currently reconciling their year-end financials; the possibility of an additional assessment may be issued should their financials result in a deficit position which could affect the statutory surplus. As a reminder the Fund has had claim which pierced the self-insured retention of \$300,000 namely – 2018 (11), 2019 (7), 2020 (12) and, 2021(11). Executive Director suggested a meeting with board members to review claims and discuss strategies of the Fund once the final year-end numbers are provided.

In response to Senator Singer’s concerns relating to the review of claims, Executive Director agreed that an in-depth view of claims will be completed inclusive of surveillance, causality, legitimacy etc.

## **ATTORNEY**

Fund Attorney thanked the Executive Committee for the extending the firms contract for an additional two-year term and having the confidence in himself and his firm to continue providing legal services.

## **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 recent activity associated with the MSI NOW and MSI DVDs. Safety Director noted that there have been several trainings held via Zoom with a live trainer and also advised that there were 50 attendees for the CDL Entry Level Driver Training Resource and Information Session, an additional training is scheduled for which a bulletin will be distributed.

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

## **UNDERWRITING MANAGER**

Mr. Tavares referred to the listing of certificates of insurance issued for the months of January and February. Mr. Tavares advised that the typical cyber compliance report is not included in this month's agenda as their team is currently putting the finishing touches on the tracker for the new program in Origami. Mr. Tavares said as all are aware, with the addition of the Cyber JIF there is new cyber risk management framework, and new deductibles which is outlined on the MEL website; and the brief overview included in the agenda was reviewed. Mr. Tavares said there will be a grandfathering period into the new program until January 1, 2024 for those meeting Tier1 approval under the prior program however all members must meet the new Cyber JIF compliance status to be eligible for lower deductibles.

Mr. Tavares said his team will be rolling out a technology stack questionnaire within the next month or so out of Origami; this will act as a survey of what our members are using in terms of cyber programs, software versions etc., with this information, they will be able to aggregate the data and formulate recommendations on controls.

Lastly, Mr. Tavares noted he and Ed Cooney hosted the 2023 MEL Renewal webinar which outlined the hard insurance marketplace, some renewal results and outcomes, in obviously what is still an extremely challenging marketplace. Mr. Tavares said the webinar outlined some of their plans, heading into 2024. If members did not have a chance to attend the webinar, the recording is available on the MEL website – [www.njmel.org](http://www.njmel.org),

*List of Certificates made part of the Minutes.*

## **RISK MANAGEMENT CONSULTANT**

Ms. Walters introduced newly added team member, Ms. Jaclyn Lindsey, Account Manager.

Ms. Walters referred the agenda report and confirmed the Elected Officials Training scheduled for April 6, 2023 at 6 PM and will be held at the Lacey Township Municipal Building. Correspondence will be distributed for this scheduled training.

*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 933 with 97% network utilization. The total charges for the bills was \$1,113,288, once the Qual-Care contracted rates were applied, the bills were reduced to \$409,461 or 63% of savings. Managed Care Provider advised within the months of January and February there were large orthopedic surgeries and related hospital bills which they were able to reduce those costs down.

**OLD BUSINESS**

None.

**NEW BUSINESS**

Executive Director announced the promotion of Tracy Lopez, Account Manager of the Ocean JIF; Tracy has been with Perma for quite some time, the promotion is well deserved and we welcome congratulations for same. Tracy thanked everyone present.

**MEETING OPENED TO PUBLIC FOR COMMENT**

No Public Comments were made.

**CLAIMS ADMINISTRATION**

Claims Administrator referred to the updated Qual-Lynx Service Team listing advising that there is now a full team within their Liability Department. Claims Administrator requested updated listing be disseminated to all personnel responsible for the reporting/handling of claims within their municipality.

Claims Administrator said the Claims Committee of the Fund met on Monday March 6, 2023 and reviewed a total of thirteen(13) payment authorization requests. Claims Administrator requested a motion to approve the pars as reviewed and recommended by the Claims Committee.

Claim #	Type
2020195660	WC
2022253295	WC
2023284290	WC
2023285245	WC
2021211680	WC
2023294446	WC
2020194958	WC

Claim #	Type
2020191958	GL
2020181993	GL
2021222551	GL
2019174796	GL
2023296898	Prop
2023285398	Prop

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS REVIEWED AND APPROVED BY THE CLAIMS COMMITTEE DURING THEIR MEETING OF MARCH 6, 2023.**

<b>MOTION:</b>	Commissioner Bergin
<b>SECOND:</b>	Senator Singer
<b>VOTE:</b>	Unanimous

**MOTION TO ADJOURN MEETING:**

<b>MOTION:</b>	Senator Singer
<b>SECOND:</b>	Commissioner Gross
<b>VOTE:</b>	Unanimous

Meeting Adjourned at: 3:22 PM

NEXT MEETING: May 11, 2023 3:00 PM

# OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 13-23

FEBRUARY 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>
002363			
002363	PERMA	POSTAGE 12/22	592.01
002363	PERMA	AATRIX 1099 FILING 2022	14.95
			<b>606.96</b>
		<b>Total Payments FY 2022</b>	<b>606.96</b>

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002364			
002364	APEX INSURANCE AGENCY, LLC	POL/EPL AND LAND USE 1ST INSTALL 2023	989,658.00
			<b>989,658.00</b>
002365			
002365	QUAL-LYNX	CLAIM ADJ SERVICE 01/23	64,760.00
002365	QUAL-LYNX	OUTSIDE ADJUSTER 02/23	6,304.33
002365	QUAL-LYNX	CLAIM ADJ. SERVICE 02/23	64,760.00
002365	QUAL-LYNX	WC MANAGED CARE 01/23	26,508.50
002365	QUAL-LYNX	WC MANAGED CARE 02/23	26,508.50
002365	QUAL-LYNX	OUTSIDE ADJUSTER 01/23	6,304.33
			<b>195,145.66</b>
002366			
002366	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 02/23	11,607.75
002366	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 02/23	2,500.00
			<b>14,107.75</b>
002367			
002367	PERMA	LOSS FUND MGT 02/23	2,557.00
002367	PERMA	EXECUTIVE DIRECTOR FEE 02/23	27,579.00
			<b>30,136.00</b>
002368			
002368	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONS. FEE 02/23	4,251.58
002368	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONS. FEE 01/23	4,251.58
			<b>8,503.16</b>
002369			
002369	CITTA, HOLZAPFEL & ZABARSKY	LITIGATION MGT. 01/23	17,106.35
002369	CITTA, HOLZAPFEL & ZABARSKY	ATTORNEY FEE 01/23	3,976.61
			<b>21,082.96</b>
002370			
002370	JULIE N. TARRANT	TREASURER FEE 02/23	3,291.00
			<b>3,291.00</b>
002371			
002371	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 02/23	1,084.00
			<b>1,084.00</b>
002372			
002372	ACCESS	CUST 224 DEPT 411 STORE 12/22 FOR JAN	87.60
			<b>87.60</b>
		<b>Total Payments FY 2023</b>	<b>1,263,096.13</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,263,703.09</b>



# OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 14-23

MARCH 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 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002373			
002373	QUAL-LYNX	CLAIM ADJ. SERVICE 03/23	64,760.00
002373	QUAL-LYNX	WC MANAGED CARE 03/23	26,508.50
002373	QUAL-LYNX	OUTSIDE ADJUSTER 03/23	6,304.33
			<b>97,572.83</b>
002374			
002374	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 03/23	11,607.75
002374	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 03/23	2,500.00
			<b>14,107.75</b>
002375			
002375	PERMA	POSTAGE 01/23	123.22
002375	PERMA	EXECUTIVE DIRECTOR FEE 03/23	27,579.00
002375	PERMA	LOSS FUND MGT 03/23	2,557.00
			<b>30,259.22</b>
002376			
002376	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONS. FEE 03/23	4,251.58
			<b>4,251.58</b>
002377			
002377	CITTA, HOLZAPFEL & ZABARSKY	LITIGATION MGT.1/4/23-2/27/23	16,002.50
002377	CITTA, HOLZAPFEL & ZABARSKY	ATTORNEY FEE 02/23/23	3,976.91
			<b>19,979.41</b>
002378			
002378	JULIE N. TARRANT	TREASURER FEE 03/23	3,291.00
			<b>3,291.00</b>
002379			
002379	ASBURY PARK PRESS	AD PUBLIC NOTICE 01/28/23	70.64
			<b>70.64</b>
002380			
002380	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 03/23	1,084.00
			<b>1,084.00</b>
002381			
002381	THE CANNING GROUP LLC	QPA SERVICES 1/1/23-1/31/23	583.33
			<b>583.33</b>
002382			
002382	ACCESS	CUST 224 DEPT 411 STORE 1/31/22 FOR FEB	79.58
			<b>79.58</b>
		<b>Total Payments FY 2023</b>	<b>171,279.34</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>171,279.34</b>

**RESOLUTION #15-23**  
**OF THE OCEAN COUNTY JOINT INSURANCE FUND JOINT INSURANCE FUND**  
**AUTHORIZING THE EXTENSION OF AWARD OF FUND PROFESSIONALS**  
**THROUGH THE COMPETITIVE CONTRACTING PROCESS CC# 2020-01**

**WHEREAS**, the Ocean County Municipal Joint Insurance Fund (FUND) has a desire to appoint an Treasurer, Auditor, Executive Director, Claims Service Organization, Actuary, Managed Care Provider, Underwriting Manager, Safety Director/ Right to Know Provider, Fund Risk Management Consultant and Fund Attorney, and

**WHEREAS** such services were procured through the competitive contracting process under the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.2, for a period of up to five (5) years; and

**WHEREAS**, the Fund received Competitive Contract proposals, CC# 2020-01 on August 27, 2020, 11:00 A.M.; and

**WHEREAS**, the Fund awarded managerial consultant and fund professional services for the positions of Treasurer, Auditor, Executive Director, Claims Service Organization, Actuary, Managed Care Provider, Underwriting Manager, Safety Director/ Right to know Provider, Fund Risk Management Consultant and Fund Attorney for an initial period of three (3) years through Resolution #34-20; and

**WHEREAS** the New Jersey Local Publics Contract Law at N.J.S.A 40A:11-4.2 allows for a contract award of up to five (5) years under the competitive contract process; and

**WHEREAS**, it is the desire of the Fund to extend the contract as authorized for an additional two (2) years, from January 1, 2024, through December 31, 2025 with exception of Claims Service Organization and Managed Care Provider which will be extended for an additional one (1) year term from January 1, 2024 – December 31, 2024.

**WHEREAS**, the fees for the extended contracts will be promulgated by the 2024 and 2025 budget process and confirmed by resolution at the January Reorganization meetings of the Fund and

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

- I. **PERMA Risk Management Services as Administrator**, Stephen Sacco is hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as Executive Director, Joseph P. Hrubash and David Grubb as Deputy Executive Directors and as agents for process of service.
- II. **The Actuarial Advantage** is hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as the FUND's Actuary.
- III. **Steven A. Zabarsky, Esq. of Citta, Holzapfel, & Zabarsky** is hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as Fund Attorney.
- IV. **Qual-Lynx** is hereby extended for an additional one (1) year term consistent with N.J.S.A. 40A:11-4.2 as the Claims Service Organization for the FUND to adjust all claims for current and prior Fund Years.

- V. **Ms. Julie Tarrant** is hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as Fund Treasurer.
- VI. **Holman, Frenia and Allison Company** is hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as Fund Auditor.
- VII. **Conner Strong and Buckelew** are hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as Fund Risk Management Consultant for a two (2) year extension for the FUND.
- VIII. **Conner Strong and Buckelew** is hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as Underwriting Manager for a two (2) year extension for the FUND.
- IX. **Qual-Lynx** is hereby extended for an additional one (1) year term consistent with N.J.S.A. 40A:11-4.2 as the Managed Care Provider for Workers Compensation Claims.
- X. **J.A. Montgomery Consulting** is hereby extended for an additional two (2) year term consistent with N.J.S.A. 40A:11-4.2 as to provide Loss Control Services and Right-to-Know (RTK) Services to the FUND.

I hereby certify the above to be a true copy of a resolution passed by the Ocean County Municipal Joint Insurance Fund at a duly convened meeting held on March 9, 2023.