

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
September 10, 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	Absent
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

Eric Sorchik, Plumsted Borough
Jennifer Goldstein, Medlogix
Joe Mirarchi, J.A. Montgomery
Mike Bronson, J.A. Montgomery
Joseph Hrubash, Perma
Robyn Wycoff, Perma
Tracy Lopez, Perma

APPROVAL OF MINUTES:

July 9, 2020

MOTION TO APPROVE THE OPEN MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE:

MEL Crisis Webinar – 9/15/20

Executive Director referred to the flyer provided to the MEL and titled “Facing & Embracing Crisis for your Municipality” available to all MEL members taking place on September 15, 2020; CEU credits can be earned for attendance.

Power of Collaboration Advertisement

Executive Director referred to the next Power of Collaboration advertisement which will appear in the next League of Municipalities magazine.

TREASURER:

Fund Treasurer reviewed the August and September bill lists as distributed for final review and approval.

August 2020 - Resolution #27-20

FUND YEAR	AMOUNT
Closed Year	\$26,652.79
2019	\$360.00
2020	\$326,181
TOTAL	\$353,193.79

MOTION TO APPROVE RESOLUTION # 27-20 - AUGUST 2020 BILLS LIST

MOTION: Commissioner Gross
SECOND: Commissioner Kostecki
VOTE: Unanimous

September 2020 – Resolution 28-20

FUND YEAR	AMOUNT
2020	\$164,720.60
TOTAL	\$164,720.60

MOTION TO APPROVE RESOLUTION # 28-20 - SEPTEMBER 2020 BILLS LIST

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

EXECUTIVE DIRECTOR

2021 Renewal/Budget Process

Executive Director said the renewal process is currently underway, the deadline to complete all underwriting data will be September 15, 2020; all scheduled within the database must be completed by that date. Executive Director said a budget workshop will be scheduled with the Chairperson and the Finance Committee in early October to review the 2021 budget and assessments.

Residual Claims Fund (RCF) Meeting

Commissioner Laureigh's report of the September meeting was reviewed as distributed.

Environmental JIF (E-JIF) Meeting

Commissioner Laureigh's report of the September 2, 2020 meeting was reviewed as distributed. Mr. Avalone outlined the portion of the report wherein a recovery of \$979,606 was made from the excess carrier from the 2006 Fund year; receiving this recovery will strengthen the overall financial position of the EJIF and aid the Fund on increasing the 2020 dividend. The Fund professionals should be recognized for their efforts in this recovery.

MEL Meeting

Commissioner Laureigh's report of the September 2, 2020 meeting was reviewed as distributed.

E-Procurement

Executive Director said the Evaluation Committee is currently reviewing the proposals received on August 27th and will score them accordingly. The results of the scoring will be shared with the Executive Committee once completed. In addition, a bill repricing exercise for those vendors (4) that have responded to the position of Managed Care Vendor was issued to each respondent to test their respective networks, once they are completed, the results will be shared with the Evaluation Committee.

2020 Coverage Documents

Executive Director said the Fund office has uploaded member policies to the Fund's Risk Management Information System (Origami) and have notified members and Risk Management Consultant that access is available.

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 posted to the MEL's webpage njmel.org, all members were sent an email announcing the revisions. The deadline for members to update their EPL Compliance Program is June 1, 2021.

DUE DILIGENCE REPORTS

Executive Director reviewed the Financial Fast Track as of July 31, 2020 noting that the Fund's statutory surplus position stands at an increase of \$77,800 resulting in a total statutory surplus of \$10,108,068. Executive Director noted the deficit in the 2018 year of \$3,105,155 however, at the beginning of the year this report outlined a \$3.3M deficit, currently improved by \$287,000. The claims reports indicate that we are on track, at this time last year the Fund evidenced 30%; this year the reports 28%; the Fund may have yet another profitable year.

ATTORNEY

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

SAFETY DIRECTOR

Safety Director referred to the agenda report which outlined loss control and law enforcement surveys completed during the months of July and August, the listing of safety director bulletins and notices issued and also reminded members of the streaming service MSINow which has become very successful. This program has launched successfully and the increase in registrations confirm the interest in attendance. Commissioner Laureigh added that the online training is very much appreciated noting the increase in online attendance and the fact that members do not have to travel to take the courses.

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

UNDERWRITING MANAGER

Underwriting Manager said with respects to the Cyber Compliance Program, as reported in prior years, there seems to be a greater threat within Police Departments, as members increase their internal training within their municipalities we recommend that police departments are included within that training as some departments may have a separate computer systems and internet providers. Underwriting Manager reminded members that the revised Cyber Risk Management Program will be released this fall and will affect the Tier 1 and Tier 2 requirements.

Underwriting Manager said that every renewal process includes underwriting for the Statutory Position Bonds, renewal notices have been issued to members and risk management consultants for the upcoming deadline.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT

Mr. Avalone thanked all members for completing the exposure data in preparation of the 2021 budget of the Fund; there are currently four members that have not submitted the payroll information, as advised, they should be completed by the deadline of September 15, 2020. Mr Avalone also advised and concurred with the Underwriting Manager, that individuals must complete the renewal application for statutory positions; this is not an automatic transfer of coverage for replacements, coverage must be underwritten individually when new hires are added.

Mr. Avalone also reminded members that with any new acquisition of property or increases in value, addition/deletions of vehicles etc. should all be reported in a timely fashion as to not jeopardize coverage.

Mr. Avalone thanked Qual-Lynx for the recently released fillable version of the Accident Investigation Report form, which is required to be completed a municipality for all workers compensation claims. A copy of the fillable form has been emailed to all members and should be shared all Claims Coordinators.

Mr. Avalone referred to the Employment Practices Liability Program and advised that he will be working with his staff and members to keep track of the updates and training for each respective group ahead of the June 1, 2021 deadline. Training for Attorneys will also be provided and once confirmed, the information will be shared.

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 noting the updated information for both July and August. The total provider billed amount through July, 2020 was \$535,776.14 inclusive of an in-patient hospital charge from Atlantic Regional Medical Center for over \$244,000 for a total reprice of \$268,424.81 resulting in a total savings of \$267,350.33 or 49.90%. The total provider billed amount through August was \$663,888.11 repriced for \$292,303.48 for a reduction of \$270,584.63 or 40.76%.

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, evidenced in the total number of bills from July to August.

OLD BUSINESS

None.

NEW BUSINESS

None

PUBLIC COMMENT

Mr. Avalone said that he spoke with the now retired Mr. Joseph Gilsenen and he sends his regards to everyone.

EXECUTIVE SESSION

No.

Claims Administrator said there were 16 PARs reviewed by the Claims Committee on September 8, 2020 and 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:

2021209823	WC	001256602	GL
2020195660	WC	2021211162	Prop
2019169677	WC	001264212	GL
2020204579	WC	2021209427	Prop
2021208839	WC	2020208538	Prop
2020208147	WC	2018115407	GL
20201962828	WC		
MLT- 2020196930	WC		
2020204215	WC		
2019172517	WC		

MOTION: Commissioner Gross
SECOND: Commissioner Rodgers
VOTE: Unanimous

MOTION TO ADJOURN MEETING:

MOTION:
SECOND:
VOTE:

Commissioner Gross
Commissioner Rodgers
Unanimous

Meeting Adjourned at: 3:20 PM

NEXT MEETING: October 8, 2020 / 3:00 PM

- Secretary

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

Resolution No. 27-20

AUGUST 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>
001901			
001901	MEL RESIDUAL CLAIMS FUND	JIF ACTIVITY 1/19 - 7/20 - NET OF REFUND	26,652.79
			26,652.79
		Total Payments FY Closed	26,652.79

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001902			
001902	HOLMAN, FRENIA, ALLISON, PC	FINAL AUDIT BILL LESS 6.20 PAYMENT	360.00
			360.00
		Total Payments FY 2019	360.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001903			
001903	QUAL-LYNX	OUTSIDE ADJUSTER 8/20	5,940.74
001903	QUAL-LYNX	CLAIM ADJUSTING SERVICES 8/20	61,024.73
			66,965.47
001904			
001904	J.A. MONTGOMERY RISK CONTROL	POL RISK MNGMNT SERVICES 8/20	2,500.00
001904	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 8/20	10,938.25
			13,438.25
001905			
001905	PERMA	POSTAGE 7/20	2.40
001905	PERMA	POSTAGE 6/20	15.50
001905	PERMA	EXEC DIRECTOR 8/20	25,988.00
001905	PERMA	LOSS FUND MNGMNT 8/20	2,409.58
			28,415.48
001906			
001906	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 8/20	4,006.33
			4,006.33
001907			
001907	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MGT 7/20	14,378.00
001907	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 7/20	3,747.58
			18,125.58
001908			
001908	MEDLOGIX	MANAGED CARE FEE 8/20	24,489.75
			24,489.75
001909			
001909	JULIE TARRANT	TREASURER FEE 8/20	3,101.25
			3,101.25

001910			
001910	ASBURY PARK PRESS	ACCT#ASB-028930 - AD - 7.20	79.10
001910	ASBURY PARK PRESS	ACCT#ASB-028930 - AD - 7.20	73.70
001910	ASBURY PARK PRESS	ACCT#ASB-028930 - AD - 7.20	109.70
001910	ASBURY PARK PRESS	ACCT#ASB-028930 - AD - 7.20	41.30
			303.80
001911			
001911	ALLSTATE INFORMATION MANAGEMNT	ARC & STOR - 8/20	79.50
			79.50
001912			
001912	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 8/20	1,021.00
			1,021.00
001913			
001913	EXECU-TECH, INC.	WEBSITE FEE 8/20	200.00
			200.00
001914			
001914	THE CANNING GROUP LLC	QPA SERVICES 6/20	650.00
			650.00
001915			
001915	CONNER STRONG & BUCKELEW	RMC - 3RD QTR 2020	165,384.59
			165,384.59
		Total Payments FY 2020	326,181.00
		TOTAL PAYMENTS ALL FUND YEARS	\$353,193.79

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. 28-20

SEPTEMBER 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>
001916			
001916	TOMS RIVER TOWNSHIP	POLICE REACCRED 8/20	7,500.00
			7,500.00
001917			
001917	QUAL-LYNX	OUTSIDE ADJUSTER 9/20	5,940.74
001917	QUAL-LYNX	CLAIM ADJ SERVICES 9/20	61,024.73
			66,965.47
001918			
001918	J.A. MONTGOMERY RISK CONTROL	POLICE RISK MANAGEMENT 9/20	2,500.00
001918	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 9/20	10,938.25
			13,438.25
001919			
001919	PERMA	POSTAGE 8/20	7.00
001919	PERMA	EXEC DIRECTOR 9/20	25,988.00
001919	PERMA	LOSS FUND MNGMNT 9/20	2,409.58
			28,404.58
001920			
001920	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 9/20	4,006.33
			4,006.33
001921			
001921	CITTA, HOLZAPFEL & ZABARSKY PC	PROFESSIONAL SERVICES 8/20	10,969.00
001921	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 8/20	3,747.58
			14,716.58
001922			
001922	MEDLOGIX	MANAGED CARE FEE 9/20	24,489.75
			24,489.75
001923			
001923	JULIE TARRANT	TREASURER FEE 9/20	3,101.25
			3,101.25
001924			
001924	ASBURY PARK PRESS	ACCT: ASB-028930 - AD - 8.5.20	41.30
			41.30
001925			
001925	ALLSTATE INFORMATION MANAGEMNT	ACCT# 411 - ARC & STOR - 7.31.20	79.50
			79.50
001926			
001926	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 9/20	1,021.00
			1,021.00
001927			
001927	EXECU-TECH, INC.	WEB HOSTING & MONTHLY FEE 9/20	200.00
			200.00
001928			
001928	THE CANNING GROUP LLC	QPA SERVICES - 8/20	650.00
			650.00
001929			
001929	CONNER STRONG & BUCKELEW	RETIREMENT GIFT - REIMBURSEMENT	106.59
			106.59
		Total Payments FY 2020	164,720.60
		TOTAL PAYMENTS ALL FUND YEARS	\$164,720.60

Chairperson

Attest: _____

Dated: _____

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

Treasurer