

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
September 14, 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
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	Absent
Claims Service	Qual-Lynx	Kathy Kissane	Present
Managed Care	Qual-Lynx	Lisa Gallo	Present
Underwriting	Conner Strong & Buckelew	Ed Cooney	Present
Manager			
Safety Director	JA Montgomery	Paul Shives	Present
Risk Management	Conner Strong & Buckelew	Mike Avalone	Present
Consultants			

ALSO PRESENT

Corinne Hughes, Point Pleasant Bor.
Joanne Theiss, Qual-Lynx
Frank Pannucci, Pt. Pleasant/Bay Head
Maryanne Capasso, Lakehurst Bor.
Chris Vaz, Seaside Heights Bor
Diane Ambrosio, Ocean Twp.
Joseph Hrubash, Perma
Tracy Lopez, Perma

APPROVAL OF MINUTES: July 13, 2023

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE

None

TREASURER

In the absence of Fund Treasurer, Executive Director referred to the August and September bill list as distributed.

August 2023-Resolution #21-23

FUND YEAR	AMOUNT
2023	\$176,991.88
TOTAL	\$ 176,991.88

September 2023 – Resolution #22-23

FUND YEAR	AMOUNT
Closed Year	\$2,573.67
2023	\$178,520.69
TOTAL	\$181,094.36

MOTION TO APPROVE RESOLUTION #21-23 – AUGUST 2023 BILLS LIST AND RESOLUTION #22-23 SEPTEMBER BILL LIST

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

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

EXECUTIVE DIRECTOR

2024 Renewal/Budget Process

Executive Director said members and risk management consultants received an email with a link to renewal worksheets - to begin the 2024 underwriting renewal during the month of July; the completion date was August 31, 2023. The Risk Management Consultants and Perma are currently reviewing data within the online database for accuracy toward completion of the 2024 renewal process and to begin the 2024 budget process. The Finance Committee will need to schedule a preliminary 2024 Budget workshop with tentative dates of October 6th or 9th, 2023; we will reach out to the Committee for confirmation of same.

Executive Director advised of the financial impact the Fund has experienced as it relates to claims, laws enacted in Trenton and changes within the Department of Labor which have all been discussed at great lengths over the past few years. The MEL has reviewed their 2024 budget and estimates

an increase of approximately 17% which will affect member joint insurance funds; however their budget has not been introduced as of yet due to the completion of the full renewal process. The Ocean JIF increased their 2023 budget by 10.6%, 2024 is expected to be increased greater than 10%.

RCF, EJIF and MEL Meetings

Executive Director said the RCF, EJIF and the MEL are scheduled to meet on September 15, 2023 starting at 9:30 AM at the Forsgate Country Club in Monroe, NJ. Copies of the reports will be available in next month's agenda. Executive Director added that the EJIF will be introducing a 2024 budget increase of 1% and recommend the distribution of a \$2.5M dividend which will assist in the local JIF budgets.

Fund Defense Panel RFPs

Executive Director said the Fund QPA issued RFPs for the position of Fund Defense Panel. The return date for the proposals is September 28, 2023 at 10:00 AM via electronic platform at BidNet – www.bidnetdirect.com/oceancountyjif. The Fund will review the responses for formal recommendation will be made during the January reorganization meeting.

Cyber JIF

Executive Director said the Cyber JIF met on August 25, 2023 at 2:00pm. The Cyber Board addressed several items:

Contracts for Training/Phishing and External Scanning have been awarded to D2 Cybersecurity. We are in the process of scheduling webinars to kick off the process.

“Grandfathering” for those members that met prior risk control standards have been extended until July 1, 2024.

Compliance Requirements for Training/Phishing & External Scanning will be temporarily waived since training was not offered earlier in 2023.

A copy of the report from the meeting was reviewed as distributed.

Mr. Hrubash added the RFP process was extensive requiring two procurements which the first was rejected. The sub-committee did a great job on their review, and we are very excited about the award for training, phishing and external scanning. Ms. Lopez advised of the two scheduled webinars with D2Cybersecurity of which supervisory staff for all operations and communications and IT personnel responsible for network management should register and attend the September 20th or September 22nd webinars each taking place at 10:00 AM. Ms. Lopez advised of the email issued on September 12, 2023 outlining the available webinars.

Employment Practices Compliance Program

Executive Director reminded members every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Updated documents can be found on the MEL's webpage <https://njmel.org/insurance/public-officials/risk-management-program/>

- The flyer on the **Manager & Supervisors Training** which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live) was reviewed as distributed.
- The flyer on the online training course for “**non-supervisory employees**” and also available through the Mel Safety Institute (MSI Now) was reviewed as distributed.
- The flyer for the **Police Command Staff** “in person instructor-led classes” throughout the state was also reviewed as distributed.

Any member with questions concerning the EPL Compliance program is encouraged to reach out to the Fund office.

Beach Haven Sewerage Authority / Beach Haven Borough

Executive Director advised that Beach Haven Sewerage Authority has dissolved and has turned over its assets to the Borough in addition to one employee becoming a department of the Borough. The requested change has generated an additional assessment which will be billed to the member upon Board approval. As such, a request for Board approval was presented.

MOTION TO AUTHORIZE THE APPROVAL OF THE BOROUGH OF BEACH HAVEN’S ACCEPTANCE OF THE BEACH HAVEN SEWERAGE AUTHORITY DUE TO THEIR DISSOLUTION OF THE ENTITY EFFECTIVE AUGUST 15, 2023.

MOTION:	Senator Singer
SECOND:	Commissioner Gross
VOTE:	Unanimous

Power of Collaboration

Executive Director referred to the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges. The ad also discusses the purchase of over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

2023 Coverage Documents

Executive Director said the fund office has uploaded member policies to Origami, the Fund’s Risk Management Information System. Fund Commissioners and Risk Management Consultants received an email announcing that documents were posted.

2023 Membership Renewals

Executive Director advised The Borough of Seaside Park is the one member scheduled to renew Fund membership by January 1, 2024; renewal documents were provided to the Borough.

Due Diligence Reports

Executive Director referred to the second quarter financial fast track which outlines an increase in statutory surplus of \$238,735 for the month, a decrease of \$95,864 for the year resulting in a total statutory balance of (\$141,291). Deficit fund years 2020, 2021 and 2022 will continue to be monitored as they develop. Executive Director also referred to the loss ratio report which indicates that the loss ratio is approximately seven points lower when compared to this time last year which is a positive decrease however we must keep in mind of the current deficit. Once the year closes, we can consider what directive the fund will consider.

ATTORNEY

No report at this time.

SAFETY DIRECTOR

Safety Director referred to the agenda report which outlined the July and August 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

Underwriting Manager encouraged fund commissioners, risk management consultants and fund professional to attend the scheduled 2024 Underwriting Renewal webinar scheduled for September 18, 2023 at 10:00 AM which will cover the current state of the market and anticipated program changes along with some strategies which will deliver the best results for the entire MEL program for the 2024 renewal.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT

Risk Management Consultant referred to the RMC report that was distributed and reviewed its contents with an emphasis on Cyber compliance, the Employment Practices/Public Officials Liability Program compliance and risk management services/contacts.

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 through the month of August was 3,591 with 96% network utilization. The total charges for the bills were \$5,030,294, once the Qual-Care contracted rates were applied, the bills were reduced to \$1,817,011 delivering a savings of \$3,213,283 or 64% of savings.

Managed Care Provider referred to the details 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. Managed Care Provider noted the digital reporting system will assist in streamlining claims process and further reviewed the Member User Account Setup for completion; once received by all members, accounts will be set up

accordingly with a projected use date by the end of the year. A fillable form will be sent for members convenience.

CLAIMS ADMINISTRATION

Claims Administrator said the Claims Committee of the Fund met on Monday August 7, 2023 reviewing a total of nineteen(19) PARS and again on September 11, 2023 reviewing a total of twenty-three(23) PARS. Claims Administrator requested a motion to approve the PARS as reviewed and recommended by the Claims Committee ratifying August PARS and approving the August and September PARS.

August 2023

Claim #	Type
202307378	WC
2023302239	WC
2023306003	WC
2024308598	WC
2023307572	WC
2023306484	WC
2023304906	WC

Claim #	Type
2023304258	WC
2022253266	WC
2023304315	WC
2023302842	WC
2023288441	WC
2020197134	GL
2020206788	GL

Claim #	Type
2023285398	Prop
2024308424	Prop
2023287892	Prop
2023302491	Prop
2024309797	Prop

September 2023

Claim #	Type
2021215673	WC
2023291064	WC
2024308236	WC
2023305533	WC
2022244372	WC
2023306257	WC
2022274634	WC
2022264788	WC

Claim #	Type
2023291307	WC
2022272317	WC
2023307251	WC
2023295598	WC
2021241597	WC
2023283467	Prop
2020180045	AL
2024308660	Prop

Claim #	Type
2024308389	Prop
2024308713	Prop
2024308419	Prop
2024308864	Prop
2024310902	Prop
2022248329	Prop
2024309960	Prop

MOTION TO APPROVE THE PARS AS REVIEWED AND RECOMMENDED BY THE CLAIMS COMMITTEE RATIFYING AUGUST PARS AND APPROVING BOTH THE AUGUST AND SEPTEMBER PARS.

MOTION: Commissioner Gross
SECOND: Commissioner Stocco
VOTE: Unanimous

In response to Madam Chair, Executive Director confirmed that the PARS will be sent to the Board prior to the Executive Committee meeting and advised they are confidential.

In response to the Executive Director, the Executive Committee prefers to continue to meet via Zoom due to the convenience of travel.

OLD BUSINESS

None.

NEW BUSINESS

None

MEETING OPENED TO PUBLIC FOR COMMENT

No public comments were made.

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Laureigh
SECOND:	Senator Singer
VOTE:	Unanimous

Meeting Adjourned at: 3:22 PM

NEXT MEETING: October 12, 2023 3:00 PM

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 21-23

AUGUST 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>
002441			
002441	QUAL-LYNX	CLAIM ADJ. SERVICES 08/23	64,760.00
002441	QUAL-LYNX	OUTSIDE ADJUSTER 8/23	6,304.33
002441	QUAL-LYNX	WORKERS COMP-MCCI FEES 06/23	59.40
002441	QUAL-LYNX	WC - ADMIN FEES 08/23	26,508.50
			97,632.23
002442			
002442	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 8/23	11,607.75
002442	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 8/23	2,500.00
			14,107.75
002443			
002443	PERMA	POSTAGE 06/23	53.62
002443	PERMA	EXECUTIVE DIRECTOR FEE 08/23	27,579.00
002443	PERMA	LOSS FUND MGMT 08/23	2,557.00
			30,189.62
002444			
002444	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 08/23	4,251.58
			4,251.58
002445			
002445	CITTA, HOLZAPFEL & ZABARSKY	LITIGATION MGMT. 6/8/23-7/28/23	20,883.17
002445	CITTA, HOLZAPFEL & ZABARSKY	ATTORNEY FEE THROUGH 7/28/23	3,976.91
			24,860.08
002446			
002446	JULIE N. TARRANT	TREASURER FEE 08/23	3,291.00
			3,291.00
002447			
002447	ASBURY PARK PRESS	ACCT ASB 028930 AD 7/5/23- AUDIT	101.88
			101.88
002448			
002448	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 8/23 8 OF 12	1,084.00
			1,084.00
002449			
002449	EXECU-TECH, INC.	WEBSITE DEVELOPMENT MGR 08/23	200.00
			200.00
002450			
002450	THE CANNING GROUP LLC	QPA SERVICES 7/23	583.33
002450	THE CANNING GROUP LLC	QPA SERVICE 6/23	583.33
			1,166.66
002451			
002451	ACCESS	DEPT 411 INV 10312814 6/30/23 FOR JULY	107.08
			107.08
		Total Payments FY 2023	176,991.88
		TOTAL PAYMENTS ALL FUND YEARS	176,991.88

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

Resolution No. 22-23

SEPTEMBER 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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002452			
002452	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	JIF ACTIVITY-NET OF FUNDS- 7/16/20-6/30/	2,573.67
			2,573.67
		Total Payments FY CLOSED	2,573.67

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002453			
002453	QUAL-LYNX	CLAIM ADJ. SERVICES 9/23	64,760.00
002453	QUAL-LYNX	OUTSIDE ADJUSTER 9/23	6,304.34
002453	QUAL-LYNX	WORKERS COMP-MCCI FEES 07/23	59.40
002453	QUAL-LYNX	WC MANAGED CARE 9/23	26,508.50
			97,632.24
002454			
002454	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 9/23	11,607.75
002454	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 9/23	2,500.00
			14,107.75
002455			
002455	PERMA	POSTAGE 07/23	0.63
002455	PERMA	EXECUTIVE DIRECTOR FEE 09/23	27,579.00
002455	PERMA	LOSS FUND MGMT 09/23	2,557.00
			30,136.63
002456			
002456	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 09/23	4,251.58
			4,251.58
002457			
002457	CITTA, HOLZAPFEL & ZABARSKY	ATTORNEY FEE 08/23	3,976.91
002457	CITTA, HOLZAPFEL & ZABARSKY	LITIGATION MGMT. 7/13/23-8/30/23	23,092.50
			27,069.41
002458			
002458	JULIE N. TARRANT	TREASURER FEE 09/23	3,291.00
			3,291.00
002459			
002459	ASBURY PARK PRESS	ACCT ASB 028930 AD 8/14/23 - ATTORNEY	23.76
			23.76
002460			
002460	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 9/23	1,084.00
			1,084.00
002461			
002461	NJ ADVANCED MEDIA	ACCT 1000984409 AD- 8/14/23 RFP# 23-01	33.91
			33.91
002462			
002462	EXECU-TECH, INC.	WEBSITE DEVELOPMENT MGR 09/23	200.00
			200.00
002463			
002463	THE CANNING GROUP LLC	QPA SERVICES 8/23	583.33
			583.33
002464			
002464	ACCESS	DEPT 411 INV 10382756 7/31/23 FOR AUG	107.08
			107.08
		Total Payments FY 2023	178,520.69
		TOTAL PAYMENTS ALL FUND YEARS	181,094.36