

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
JULY 14, 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	Absent
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	Absent
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	Absent
Safety Director	JA Montgomery	Paul Shives	Present
Risk Management Consultants	Conner Strong & Buckelew	Mike Avalone	Present

ALSO PRESENT

Joseph Mirarchi, J.A. Montgomery
 Destiny Reynolds, Eagleswood Twp
 Mike Brosnan, J.A. Montgomery
 Joseph Hrubash, Perma
 Sean Asay, Island Heights Bor.
 Meredith Storch, Conner Strong & Buckelew
 Jennifer Conicella, Perma
 Diane Ambrosio, Ocean Twp.
 Jonathon Tavares, Conner Strong & Buckelew

Maryanne Capasso, Lakehurst Bor.
Frank Pannucci, Point Pleasant Bor.

APPROVAL OF MINUTES: May 12, 2022

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Stocco
SECOND: Commissioner Gross
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 and encouraged members to

TREASURER

Fund Treasurer reviewed the banking reports for the months of April and May which outlined respective balances for each month and further noted that there are a few assessments that remain outstanding. Fund Treasurer also reviewed the bill lists for the months of June and July 2022 as distributed.

June 2022

FUND YEAR	AMOUNT
2021	\$15,064
2022	\$176,090.34
TOTAL	\$ 191,154.34

MOTION TO APPROVE RESOLUTION # 22-22 - JUNE 2022 BILLS LIST

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

July 2022

FUND YEAR	AMOUNT
Aggregate LFC	\$1,678,250.88
Closed Year	\$1,945,664.79
2022	\$1,986,434.43
TOTAL	\$5,610,350.10

MOTION TO APPROVE RESOLUTION # 23-22 - JULY 2022 BILLS LIST

MOTION: Commissioner Stocco
SECOND: Commissioner Gross
VOTE: Unanimous

EXECUTIVE DIRECTOR

Cyber JIF

Executive Director said as previously reported, the MEL had researched the idea of forming a Cyber JIF providing coverage and jointly purchase basic risk control services to help protect members from this exposure. Perma has formally filed with the New Jersey Departments of Banking and Insurance and Community Affairs to form the JIF of which the State has responded with some questions which is being addressed in the hopes the Cyber JIF will be able to launch beginning January 1st. We will keep the members informed once a response is received.

Auditor and Actuary Year-End Reports

Executive Director said the Audit Report as of December 31, 2021 has been filed with respective State agencies and the synopsis of audit was advertised accordingly.

Defense Panel RFP

Executive Director said as authorized by the Executive Committee, The Canning Group has been appointed as the Qualified Purchasing Agent for the Ocean JIF. Annually the Fund releases an RFP for the Defense Panel for which we request authorization of same for the 2023 Fund year.

MOTION TO AUTHORIZE THE QPA TO RELEASE THE RFP FOR THE DEFENSE PANEL POSITION OF THE FUND FOR FUND YEAR 2023 PURSUANT TO THE FAIR AND OPEN PROCESS OUTLINED IN N.J.S.A. 40A:11-1 ET. SEQ.

MOTION:	Commissioner Bergin
SECOND:	Commissioner Gross
VOTE:	Unanimous

RCF/EJIF/MEL Meetings

Executive Director said the RCF, EJIF, and MEL all held their meetings on June 2, 2022 at the Forsgate Country Club. Copies of Commissioner Laureigh's reports were reviewed as distributed.

2022 Coverage Documents

Executive Director said the fund office is currently in process of finalizing member policies which will be uploaded to the Fund's Risk Management Information System (Origami). An email will be issued to Fund Commissioners and Risk Management Consultants when the process is complete.

Risk Management Information/Operating System (RMIS)

Executive Director in preparation of formulating the 2023 budget, members and risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2023 underwriting renewal on or about July 18th with an August 31st completion date. The Underwriting Manager has prepared a memorandum outlining information needed for his marketing. We will issue an email with those additional directions once the underwriting system link it sent for which the Risk Management Consultant will assist members during this process.

2022 MEL, MR HIF & NJCE JIF Educational Seminar

Executive Director noted that the 11th annual seminar was conducted virtually on Friday, April 29th and Friday, May 6th; with attendance exceeding 260 for each session. The Fund office has submitted attendance to the respective agencies for continuing education credits.

Initially, the MEL/MRHIF/NJCE Educational Seminars had been approved for insurance producer credits – 2 general and 1 ethics - for each day. But – upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. Due to communication issue in their office, April 29th producer certificates have been issued for 2 credits, in error. Credits are updated within the online transcripts available to you.

Executive Director's office has already issued the approved CEU/TCHs for municipal personnel and provided attendance records.

Due Diligence Reports

Executive Director referred to the May financial reports as distributed reviewing the fast track which outlines the continued deficits in fund years 2018 and 2021, noting that the 2021 fund year's deficit is mostly due to Covid 19 claims. Executive Director said there is an increase in the statutory surplus of \$58,078 resulting in a statutory surplus of \$3.3M.

Mr. Hrubash added that during the MEL meeting the Board agreed to enter into a contract with the Chertoff Group, cyber security experts. They will be working with Underwriting Manager, Ed Cooney and his team as well as the cyber risk control subcommittee for the Cyber JIF to review our minimum standards and the protections members currently have in order to assist in securing coverage for the 2023 fund year.

ATTORNEY

Fund Attorney had nothing to report at this time.

SAFETY DIRECTOR

Safety Director referred to the agenda report which outlined the May and June activities, inclusive of loss control and law enforcement surveys completed by Mr. Bronson, followed by the listing of safety director bulletins and messages previously distributed, emphasizing bulletins relating to summer activities such as spray parks, lifeguard operations, AEDs lighting strikes etc. Safety Director also reviewed the 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, the listing of certificates of insurance previously issued and a bulletin from the MEL Cyber Task Force addressing active threats and vulnerabilities.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT

Risk Management Consultant was pleased to announce that Katherine Walters has become a first time Mom to a baby girl on July 13, 2022; mom and daughter are doing very well and his office will soldier on while Katie enjoys these first months of becoming a new mom.

Risk Management Consultant referred to the agenda report reviewing recent services provided to members with a concentration on summer activities which members provide to their communities. Risk Management Consultant said the 2023 underwriting process was started prior to the release of the renewal link from Origami as we must collect all data relative to payroll exposures, buildings, vehicles etc. allowing enough time for members to respond and then our office enter submitted details meeting the respective deadline of member data. As a reminder, Risk Management Consultant emphasized timely reporting to avoid jeopardizing coverage, for example – Island Heights is building a new fire department and fire house of which we would need to be involved for securing builders risk coverage or make sure that its properly placed with the general contractor.

coverage is properly placed with the contract. Lastly, Risk Management Consultant reviewed the current cyber compliance report and proper reporting claims procedure with XL data breach hotline should a member encounter a cyber claim.

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

MANAGED CARE

Managed Care Provider referred to the reports as of June 2022 which outlined the total number of bills received for the month of 375 with 98% network utilization. The total charges for the bills was \$764,635, once the Qual-Care contracted rates were applied, the bills were reduced to \$324,636 for a total savings of \$439,999 or 58%.

OLD BUSINESS

None.

NEW BUSINESS

None.

PUBLIC COMMENT

No Public Comments were made.

Need for an Executive Session

No

CLAIMS ADMINISTRATION

Claims Administrator said the Claims Committee of the Fund met on Monday July 11, 2022 to review a total of fifteen (15) payment authorization requests with an amendment to one PAR. At this time, a motion to approve the pars as reviewed and recommended by the claims committee with the one amendment was requested.

Claim #	Type
2022264166	WC
2020194075	WC
2020187470	WC
2022242895	WC
2020180156	GL

Claim #	Type
2019151203	AL
2020190930	GL
2020181780	GL
2019119127	GL
2020181993	GL

Claim #	Type
2020182447	GL
2020197114	GL
2021209283	GL

Claim #	Type
2017089537	AL
2020188740	AL

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS REVIEWED
AND APPROVED BY THE CLAIMS COMMITTEE WITH THE AMENDMENT TO
ONE PAR DURING THEIR MEETING OF JULY 11, 2022.**

MOTION: Commission Stocco
SECOND: Commissioner Bergin
VOTE: Unanimous

MOTION TO ADJOURN MEETING:

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

Meeting Adjourned at: 3:17 PM

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 22-22

JUNE 2022

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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002254			
002254	HOLMAN, FRENIA, ALLISON, PC	EXPENSE FOR 2021 AUDIT CONFIRMATIONS	64.00
002254	HOLMAN, FRENIA, ALLISON, PC	PROGRESS BILLING 2021 AUDIT	15,000.00
			15,064.00
		Total Payments FY 2021	15,064.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002255			
002255	QUAL-LYNX	TPA 6/22	63,490.17
002255	QUAL-LYNX	PERFORMANCE BOND 2022	1,045.00
002255	QUAL-LYNX	OUTSIDE ADJ 6/22	6,180.75
			70,715.92
002256			
002256	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 6/22	11,380.14
002256	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 6/22	2,500.00
			13,880.14
002257			
002257	PERMA	POSTAGE 4/22	26.44
002257	PERMA	EXEC DIRECTOR 6/22	27,037.91
002257	PERMA	LOSS FUND MGT 6/22	2,506.91
			29,571.26
002258			
002258	QualCare Inc	MANAGED CARE 6/22	25,988.75
			25,988.75
002259			
002259	THE ACTUARIAL ADVANTAGE	ACTUARY 6/22	4,168.30
			4,168.30
002260			
002260	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MGT 5/22	18,791.00
002260	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY 5/22	3,898.92
			22,689.92
002261			
002261	JULIE TARRANT	TREASURER 6/22	3,226.50
			3,226.50
002262			
002262	HARVEY CEDARS BOROUGH	POLICE ACCRED. GRANT 2022	3,333.00
			3,333.00
002263			
002263	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 6/22	1,063.00
			1,063.00
002264			
002264	EXECU-TECH, INC.	WEBSITE 6/22	200.00
			200.00
002265			
002265	THE CANNING GROUP LLC	QPA 5/22	583.33
002265	THE CANNING GROUP LLC	QPA 4/22	583.33
			1,166.66
002266			
002266	ACCESS	ARC SERVICE & STORAGE 4.30.2022	9.13
002266	ACCESS	ARC SERVICE & STORAGE 4.30.2022	77.76
			86.89
		Total Payments FY 2022	176,090.34
		TOTAL PAYMENTS ALL FUND YEARS	\$ 191,154.34

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 23-22

JULY 2022

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 AGGREGATE LFC

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002267			
002267	MUNICIPAL EXCESS LIABILITY JIF	FY 2016-2021 RETRO PREMIUM CANCELLATION	1,683,620.45
002267	MUNICIPAL EXCESS LIABILITY JIF	2020 SURPLUS TRIGGER CORRECTION	-5,369.57
			1,678,250.88
		Total Payments FY AGGREGATE LFC	1,678,250.88

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002268			
002268	MEL RESIDUAL CLAIMS FUND	CLOSE OUT FY 2017 TO RCF	1,877,205.37
002268	MEL RESIDUAL CLAIMS FUND	SUPPLEMENTAL ASSESSMENT FY 2007	68,459.42
			1,945,664.79
		Total Payments FY CLOSED	1,945,664.79

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002269			
002269	MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2022	5,337.75
			5,337.75
002270			
002270	MUNICIPAL EXCESS LIABILITY JIF	MEL PROP Q3 2022	322,901.25
002270	MUNICIPAL EXCESS LIABILITY JIF	MEL Q3 2022	1,046,868.48
			1,369,769.73
002271			
002271	N.J. MUNICIPAL ENVIRONMENTAL	EJIF SECOND INSTALL 2022	233,158.00
			233,158.00
002272			
002272	QUAL-LYNX	TPA 7/22	63,490.17
002272	QUAL-LYNX	OUTSIDE ADJ 7/22	6,180.75
			69,670.92
002273			
002273	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 7/22	11,380.14
002273	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 7/22	2,500.00
			13,880.14
002274			
002274	PERMA	POSTAGE 5/22	107.74
002274	PERMA	ED 7/22	27,037.91
002274	PERMA	LOSS FUND MGT 7/22	2,506.91
			29,652.56
002275			
002275	QualCare Inc	MANAGED CARE 7/22	25,988.75
			25,988.75
002276			
002276	THE ACTUARIAL ADVANTAGE	ACTUARY 7/22	4,168.30
			4,168.30
002277			
002277	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MGT 6/22	26,732.00
002277	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 6/22	3,898.92
			30,630.92
002278			
002278	JULIE TARRANT	TREASURER 7/22	3,226.50
			3,226.50
002279			
002279	MUNICIPAL EXCESS LIABILITY JIF	MSI Q3 2022	27,777.50
			27,777.50
002280			

002280	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 7/22	1,063.00
			1,063.00
002281			
002281	EXECU-TECH, INC.	WEBSITE 7/22	200.00
			200.00
002282			
002282	THE CANNING GROUP LLC	QPA 6/22	583.33
			583.33
002283			
002283	ACCESS	ARC SERVICE&STORAGE 5.31.22	9.40
002283	ACCESS	ARC SERVICE&STORAGE 5.31.22	79.38
			88.78
002284			
002284	CONNER STRONG & BUCKELEW	RMC 3RD INSTALL 2022	171,238.25
			171,238.25
		Total Payments FY 2022	1,986,434.43
		TOTAL PAYMENTS ALL FUND YEARS	\$ 5,610,350.10