

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES MEETING – March 13, 2019  
HANOVER TOWNSHIP MUNICIPAL BUILDING  
12:00 PM**

Meeting of Fund Commissioners called to order by Chairman Guarino. Open Public Meeting Notice read into records. Chairman Guarino led Commissioners in the Pledge of Allegiance.

**ROLL CALL OF 2019 EXECUTIVE COMMITTEE:**

Denville	Michael Guarino	Present
Stanhope	Brian McNeilly	Present
Netcong	Ralph Blakeslee	Present
Wharton	Jon Rheinhardt	Present
Mount Arlington	Carolyn Rinaldi	Present
East Hanover	Joseph Tempesta	Present
Pequannock	Adam Brewer	Present

**ROLL CALL OF 2019 FUND COMMISSIONERS:**

Andover	Diana Francisco	Present
Bloomingtondale	Jon Dunleavy	Present
Boonton Town	Neil Henry	Present
Boonton Township	Barbara Shepard	Absent
Butler	Jim Lampmann	Absent
Chatham	Robert Hoffmann	Present
Chatham Borough	Stephen Williams	Absent
Chester	Marvin Joss	Absent
Dover	Donald Travisano	Absent
Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Present
Frelinghuysen	Donna Zilberfarb	Present
Hanover	Silvio Esposito	Present
Hawthorne	Eric Maurer	Present
Hopatcong	Ronald Tappan	Absent
Kinnelon	James Frieda	Absent
Lincoln Park	Perry Mayers	Present
Long Hill	Nancy Malool	Absent
Madison	James Burnet	Absent
Mendham Borough	Joyce Bushman	Absent
Mendham Township	Karen Fornaro	Absent
Millburn	Jason Gabloff	Absent
Montville	Victor Canning	Absent
Morris Plains	June Uhrin	Absent
Mount Olive	Claudia Tomasello	Present
Mountain Lakes	Mitchell Stern	Present

North Caldwell	Frank Zichelli	Absent
Pompton Lakes	Kevin Boyle	Absent
Randolph	Darren Maloney	Present
Ringwood	Scott Heck	Absent
Rockaway Borough	Sheila Seifert	Present
Rockaway Twp.	Lisa Palmieri	Present
South Orange Village	Adam Loehner	Absent
Sparta	Bill Close	Absent
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Present
West Milford	Catherine Shanahan	Present

**2019 FUND COMMISSIONER ALTERNATES:**

Denville	Steven Ward	Absent
Stanhope	Dana Mooney	Absent
Wharton	Gabrielle Evangelista	Absent
Mount Arlington	Kayleen Pickering	Absent
East Hanover	Kenneth Huelbig	Absent
Pequannock	Holly Lyon	Absent
Andover	Maryann Frodella	Absent
Bloomingtondale	Sherry Gallagher	Absent
Boonton Town	Cynthia Oravits	Absent
Butler	James Kozimor	Absent
Chatham	Debra King	Absent
Chatham Borough	Tim Day	Present
Chester	Denean Probosco	Absent
Dover	Kelly Toohey	Absent
Florham Park	Cindy Phillips	Absent
Hanover	Mark Roddy	Absent
Hawthorne	Jennifer Scully	Absent
Lincoln Park	Dina Valente-Stoel	Absent
Mendham Borough	Jeff Cooper	Present
Mendham Township	Debra Bonanno	Absent
Millburn	Alex McDonald	Absent
Montville	June Hercek	Absent
Morris Plains	Jason Kohn	Present
Mount Olive	Andrew Tatarenko	Absent
Mountain Lakes	Valerie Egan	Absent
North Caldwell	Tami Michelotti	Absent
Rockaway Borough	Patricia Reiche	Absent
Rockaway Twp.	Patricia Seger	Absent
Sparta	Michele Landtau	Present
Washington Twp	Roger Read	Present
West Caldwell	William Wallace	Absent
West Milford	Antoinette Battaglia	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator

PERMA Risk Management Services

**Cathleen Kiernan**

Attorney/Litigation Management

Dorsey & Semrau, Esq.

**Fred Semrau, Esq.**

Underwriting Manager

Conner Strong & Buckelew

Safety Director

J.A. Montgomery Risk Control

**Brian Maitland**

**Matt Genna**

**Mike Palis**

Treasurer

Liability Claims Service

D&H Alternative Risk Solutions, Inc.

**Theresa Loudis**

Workers Compensation  
Claim Service

Qual-Lynx

**Caty Lambe**

Managed Care

FMCO

**Mary Bresadola**

**Allyson Cronk**

Auditor

Nisivoccia LLP

**ALSO PRESENT:**

Matthew Struck, Treadstone Risk Management

Ernest Reigstad, Skylands Risk Management, Inc.

Karen Waters, IMAC Insurance Agency, LLC

Wayne F. Deitz, Skylands Risk Management, Inc.

Patty Esposito, Marsh USA

David Sgalia, Cupo Insurance Agency

Mark Todisco, The Chadler Group

David Vozza, The Vozza Agency

Sharon Cooper, Public Entity Advocates

Debra King, Chatham Township

Craig Josephsen, David M. Hundertmark Agency, Inc.

Frank Covelli, P.I.A.

Sandy Cantwell, PERMA

**APPROVAL OF MINUTES -**

February 13, 2019 Open & Closed minutes:

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 9, 2019**

Motion: Commissioner Day

Second: Commissioner Dunleavy

Vote: 26 Ayes, 0 Nays, 2 Abstains

(Commissioners Baltycki, Shanahan)

**CORRESPONDENCE** – None.

**MONTHLY COMMITTEE REPORTS:**

**Membership, Marketing & Coverage Committee, John Dunleavy, Chair, Bloomingdale Borough** - Members were issued notices in March providing the cost for them to participate in the Shared Aggregate Limits. To date, ten members have already elected to purchase. Executive Director confirmed that the carrier will not make coverage retroactive for the year, and the coverage begins upon date request is received.

**Finance Committee, Jon Rheinhardt, Chair, Wharton Borough** – No report.

**Safety Committee, Carolyn Rinaldi, Chair, Mount Arlington Borough** – The committee met just prior to board meeting. Committee Chairperson Rinaldi said the Committee agreed to issue awards through a voucher process rather than Grainger Gift Certificates since members were having difficulty finding items to purchase and credit balances were building up. Members will be contacted announcing awards and asked to complete a voucher. Any existing balances at Grainger will be honored.

**Contracts and Rules Committee, Ralph Blakeslee, Chair, Netcong Borough** – No report.

**Legal Review Committee, William Close, Chair, Sparta Township** — No report.

**Claims Review Committee, Brian McNeilly, Chair, Stanhope Borough** – The committee met on March 11<sup>th</sup> at PERMA’s office, in Parsippany and recommended approval of payment authority requests for 7 Workers’ Compensation Claims totaling Payment Authority Requests of \$773,818.12, 2 Property Claims totaling Payment Authority Requests of \$25,990.35, 7 Liability Claims totaling Payment Authority Requests of \$606,851.65 and 1 Abandon Subrogation totaling \$1,004.62.

**EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:**

**2019 MEL/RCF/EJIF March 29th Meeting & Retreat:** Executive Director reviewed details for the MEL / RCF / EJIF meeting and retreat. Activity reports will be given by the RCF and EJIF. This year the invitation is extended to the Executive Committee members and sub-committee chairs to encourage awareness and involvement at the MEL level, and JIFs can share information about their projects. Commissioner Rheinhardt said last year he learned about the D2 Cyber security from this retreat when another JIF shared their involvement with D2.

**2019 MEL & MR HIF Educational Seminar:** Executive Director reminded everyone about the MEL & MR HIF Educational Seminar. Participants will receive 5 continuing credits for the day. Details are outlined in the agenda.

**Online Elected Officials Training Course:** Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected official completing the course by May 1st. Instructor-led session locations and dates are posted on the MEL website at njmel.org. This course is now available online; instructions are enclosed. The course covers ways to prevent employment practices lawsuits.

**Cyber Task Force:** Next MEL Cyber task force meeting is scheduled for April 1<sup>st</sup>. Executive Director said the Task Force developed a Minimum Standards Risk Management Program; review of compliance is not as great as had been expected. There has been discussion on tying the level of deductible to compliance, much like the POL/EPL program. In response to Commissioner

Rheinhardt, Executive Director will provide a list of statistics from D2 security for next month. Opening an attachment from an email remains the most common and effective way for a cyber-attack to occur, so awareness and training of employees is extremely important in prevention of an attack.

**New Jersey Sustainable Energy Meeting (NJSEM):** Information on the New Jersey Sustainable Energy Joint Meeting is included in the agenda. NJSEM is a DCA approved Joint Meeting of NJ public entities with the desire to control energy costs and reduce greenhouse gases. Formed in 2009, the NJSEM was established by members of the MEL to procure electric and gas as a large buying group. NJSEM has saved the tax payers of its 200+ governmental entities approx. 34.5 million in gas and electric costs.

NJSEM is free to join for any NJ governmental entity; Towns, Counties, MUA, Housing Authorities, Libraries, parking authorities, BOE, etc. Membership given the opportunity to ‘opt-out’ of any auction. Enclosed are flyers with NJSEM savings as compared to PSE&G and Elizabethtown Gas Company.

**League Magazine:** Enclosed is the latest in the series of “Power of Collaboration” to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the Bergen and South Bergen JIFs collaboration with the County of Bergen to finance a mobile driving simulator for training emergency services personnel.

**Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. The fund office has been asked by the Division of Local Government Services to update the 2019 Fund Commissioner roster and members should expect a notice to be issued shortly.

**Inclement Weather Procedure** – In the event of inclement weather and a meeting needs to be postponed or canceled, a notice will be posted on the website and the outgoing phone message.

**Due Diligence Reports:** January Fast Track will be included in next month’s agenda allowing Perma’s financial department to concentrate on preparing documents for Auditor. Fixed Income report shows payments and reserves for all years are at or below actuarial targets. 2014 no longer appears on the report as this year’s claims has been transferred to the Residual Claims Fund (RCF). Lost Time Accident Frequency shows one claim for the month of January. The POL / EPL Compliance report shows that all but one member have updated their employment practices program; they are working towards compliance. South Orange will enjoy a lower deductible for the first six months, allowing them time to complete the program. In the Risk Management Agreements contract status report, note the Risk Managers cannot be paid without a copy of their contract. The fund office is starting the process of issuing addendums for new contracts for the vendors that have expiring contracts this year.

**Date Change for April Meeting:** Due to a schedule conflict, a recommendation is made to move the April meeting to April 3<sup>rd</sup> and advertise the change.

**MOTION TO APPROVE RESCHEDULING THE APRIL MEETING TO APRIL 3, 2019**

Motion: Commissioner Stern  
Second: Commissioner Blakeslee  
Vote: 28 Ayes, 0 Nays, 0 Abstains

**New MEL EPL Helpline:** A new Employment Practices Helpline has been implemented through QBE. This service is similar to the previous hotline, but will offer assistance with New Jersey attorneys who are also associated with the JIFs. As with the previous hotline, each member should appoint two individuals to use the helpline.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

The following March 2019 bills list was included for approval on the consent motion as Resolution 11-19.

<b>March 2019</b>	
<b>2019</b>	\$1,409,413.62
<b>Total</b>	\$1,409,413.62

**CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF FEBRUARY 2019:**

<b>CLOSED</b>	\$0.00
<b>2015</b>	62,696.41
<b>2016</b>	\$120,423.66
<b>2017</b>	\$51,773.12
<b>2018</b>	\$639,012.96
<b>2019</b>	\$4,883.23
<b>TOTAL</b>	\$878,789.38

Treasurer’s Report Made Part of Minutes.

**ATTORNEY:**

No report, but would like to report during Executive session to give an attorney’s update on workers compensation.

**UNDERWRITING MANAGER:**

Certificates Report is included in the monthly agenda. Note an error in their reporting system caused towns from other JIFs to be included.

Underwriting manager’s report made part of minutes

**SAFETY DIRECTOR:**

Safety Director’s Report Made Part of Minutes.

**MANAGED CARE:**

Managed Care Provider’s Report Made Part of Minutes

**MOTION FOR EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES: PERSONNEL- SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Blakeslee

Second: Commissioner Day  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Blakeslee  
Second: Commissioner Day  
Vote: Unanimous

**MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS, EXCLUDING CLAIM# 061524-01, AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR'S REPORT, RESOLUTION 11-19 APPROVING THE MARCH BILL LISTS, TREASURER'S REPORTS, ATTORNEY'S REPORTS, UNDERWRITING MANAGER'S REPORTS, SAFETY DIRECTOR'S REPORTS, AND MANAGED CARE PROVIDER'S REPORTS**

Moved: Commissioner Brewer  
Second: Commissioner Day  
Roll call Vote: Unanimous

**OLD BUSINESS:**

None

**NEW BUSINESS:**

None.

**PUBLIC COMMENT:**

None

**MOTION TO ADJOURN:**

Moved: Commissioner Dunleavy  
Second: Commissioner Brewer  
Vote: Unanimous

Meeting Adjourned: 12:30 PM  
Sandy Cantwell, Assisting Secretary  
For Brian McNeilly, Secretary  
Date prepared: March 14, 2019

# MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 11-19

MARCH 2019

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Morris 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**  
**2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001673			
001673	MUNICIPAL EXCESS LIABILITY JIF	FPB - Q2 2019	4,912.00
			<b>4,912.00</b>
001674			
001674	FIRST MCO	MANAGED CARE SERVICES 3/19	22,551.16
001674	FIRST MCO	MANAGED CARE SERVICES - ADJ FOR 1/19	656.83
001674	FIRST MCO	MANAGED CARE SERVICES 2/19	22,551.16
			<b>45,759.15</b>
001675			
001675	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - Q2 2019	336,676.00
001675	MUNICIPAL EXCESS LIABILITY JIF	MEL - Q2 2019	808,705.00
			<b>1,145,381.00</b>
001676			
001676	FRED SEMRAU ESQ.	LITIGATION MANAGEMENT 3/19	16,007.50
001676	FRED SEMRAU ESQ.	CREDIT: ADJ. FROM 2018 - 1ST PAYMENT	-2,693.13
			<b>13,314.37</b>
001677			
001677	QUAL-LYNX	CLAIM ADJUSTING SERVICES 3/19	23,179.93
			<b>23,179.93</b>
001678			
001678	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/19	18,284.86
			<b>18,284.86</b>
001679			
001679	LENAPE CLAIMS MANAGEMENT INC.	CLAIMS FEES W/ EXPENSES 3/19	20,009.52
			<b>20,009.52</b>
001680			
001680	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/19	9.00
001680	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 3/19	28,564.65
001680	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/19	205.61
			<b>28,779.26</b>
001681			
001681	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 3/19	2,440.97
			<b>2,440.97</b>
001682			
001682	GRACE BRENNAN	TREASURER FEE 3/19	2,105.88
			<b>2,105.88</b>
001683			



001683	THE RODGERS GROUP, LLC	POL ACCRED MAIN PROG 1/4	3,000.00
			<b>3,000.00</b>
001684			
001684	IMAC INSURANCE AGENCY	RMC FEE 1ST 2019 - WEST CALDWELL TWP	13,334.00
001684	IMAC INSURANCE AGENCY	RMC FEE 1ST 2019 - LINCOLN PARK	11,956.00
001684	IMAC INSURANCE AGENCY	RMC FEE 1ST 2019 - DOVER TWP	22,609.00
001684	IMAC INSURANCE AGENCY	RMC FEE 1ST 2019 - EAST HANOVER	16,625.00
			<b>64,524.00</b>
001685			
001685	MUNICIPAL EXCESS LIABILITY JIF	MSI - Q2 2019	10,374.00
			<b>10,374.00</b>
001686			
001686	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/19	1,001.00
			<b>1,001.00</b>
001687			
001687	ALLSTATE INFORMATION MANAGEMNT	ACCT#417 - ARC & STOR - 1.31.19	81.08
			<b>81.08</b>
001688			
001688	VITALES DELI	MEETING EXPENSE 1.9.19	729.60
			<b>729.60</b>
001689			
001689	NEWTECH SERVICES INC.	WEB MAINT/HOST - 3/19	75.00
			<b>75.00</b>
001690			
001690	MOUNT ARLINGTON	RMC FEE 1ST 2019 INSTALL - MOUNT ARLINGT	5,863.00
			<b>5,863.00</b>
001691			
001691	LONG HILL TOWNSHIP	RMC FEE 1ST 2019 INSTALL - LONG HILL TWP	11,261.00
			<b>11,261.00</b>
001692			
001692	MENDHAM TOWNSHIP	RMC FEE 1ST 2019 INSTALL - MENDHAM TWP	8,338.00
			<b>8,338.00</b>
		<b>Total Payments FY 2019</b>	<b>1,409,413.62</b>

**TOTAL PAYMENTS ALL FUND YEARS \$1,409,413.62**