

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – March 10, 2021
VIA TELECONFERENCE CALL
12:00 PM**

Meeting of Fund Commissioners was called to order by Chairman McNeilly, who read the Open Public Meeting Notice as follows: In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. sending sufficient notice to the Daily Record and The Star Ledger
- II. advance written notice of this meeting was filed with the Clerk/Administrator of each member municipality and,
- III. posting this notice on the Public Bulletin Board of all member municipalities

Chairman McNeilly reminded all that participants on the call will enter the meeting muted, and asked that participants unmute themselves only for roll call, voting, giving reports and when asking questions / comments to the board.

Chairman McNeilly asked for Roll Call.

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

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

ROLL CALL OF 2021 FUND COMMISSIONERS:

Andover	Patricia Bussow	Present
Bloomingtondale	Mike Sodermeier	Absent
Boonton Town	Neil Henry	Present
Boonton Township	Douglas Cabana	Present
Butler	Jim Lampmann	Present
Chatham Township	Robert Hoffmann	Absent
Chatham Borough	Stephen Williams	Present
Chester	Margaret Nordstrom	Present
Dover	John Schmidt	Present
Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Present
Frelinghuysen	Donna Zilberfarb	Absent
Hanover	Silvio Esposito	Absent
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	Bob Casey	Absent
Millburn	Jason Gabloff	Present
Montville	Victor Canning	Absent
Morris Plains	Rosanne Denman	Absent
Mount Olive	Claudia Tomasello	Present
Mountain Lakes	Mitchell Stern	Present
North Caldwell	Kevin O'Sullivan	Absent
Pompton Lakes	Kevin Boyle	Present
Randolph	Darren Maloney	Present
Ringwood	Scott Heck	Absent
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Present
Rockaway Township	Lisa Palmieri	Present
South Orange Village	Adam Loehner	Present
Sparta	William Close	Present
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Present
West Milford	William Senande	Absent

2021 FUND COMMISSIONER ALTERNATES:

Stanhope	Dana Mooney (Alt.)	Absent
Mount Arlington	Kayleen Knight (Alt.)	Absent
Denville	Steven Ward (Alt.)	Absent
Netcong	Elmer Still (Alt.)	Absent
Wharton	William Hamilton (Alt.)	Absent
East Hanover	Kenneth Huelbig (Alt.)	Present

Andover	Toni Grisaffi (Alt.)	Absent
Bloomington	Sherry Gallagher (Alt.)	Absent
Boonton Town	Cynthia Oravits (Alt.)	Absent
Butler	James Kozimor (Alt.)	Absent
Chatham Township	Debra King (Alt.)	Absent
Chatham Borough	Karen Fornaro (Alt.)	Absent
Chester	Denean Probosco (Alt.)	Absent
Dover	John Bennett (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent
Hanover	Mark Roddy (Alt.)	Absent
Hawthorne	Jennifer Scully (Alt.)	Absent
Kinnelon	Charlie Daniel	Absent
Lincoln Park	Dina Valente-Stoel (Alt.)	Absent
Mendham Borough	Jeff Cooper (Alt.)	Present

Millburn	Alex McDonald (Alt.)	Absent
Montville	June Hercek (Alt.)	Absent
Morris Plains	Michael Koroski (Alt.)	Present
Mount Olive	Andrew Tatarenko (Alt.)	Absent
Mountain Lakes	Monica Goscicki (Alt.)	Absent
North Caldwell	Tami Michelotti (Alt.)	Absent
Rockaway Borough	Kimberly Cuspilich (Alt.)	Present
Rockaway Township	Patricia Seger (Alt.)	Absent
Sparta	Michele Landtau (Alt.)	Present
Washington Twp	Roger Read (Alt.)	Present
West Caldwell	William Wallace (Alt.)	Absent
West Milford	Catherine Shanahan	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator

PERMA Risk Management Services

Cathleen Kiernan

Joseph Hrubash

Attorney/Litigation Management

Dorsey & Semrau, Esq.

Fred Semrau, Esq.

Underwriting Manager

Conner Strong & Buckelew

Safety Director

J.A. Montgomery Consulting

Brian Maitland

Matt Genna

Treasurer

Grace Brennan

Liability Claims Service

Lenape Claims Management

Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx

Claudia Acosta

Caty Lambe

Managed Care

FMCO

Mary Bresadola

Auditor

Nisivoccia LLP

Bud Jones

ALSO PRESENT:

Shelini Parikh, Millburn

Dominick Cinelli, Brown & Brown

Dave Sgalia, Cupo Insurance Agency

Lindsay Travali, Acrisure

Karen Waters, IMAC Insurance Company

Matthew Struck, Treadstone Risk Management

P.J. Cassidy, RD Parisi Associates
David Vozza, The Vozza Agency
Jennifer Matos, Henry O. Baker Insurance Group
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Jaine Testa, PERMA
Sandy Cantwell, PERMA

APPROVAL OF MINUTES -
February 10, 2021 Open Minutes

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 10, 2021:

Motion: Commissioner Stern
Second: Commissioner Guarino
Vote: 23 Ayes, 7 Abstains
(Commissioners Bussow, Cabana, Gabloff, Boyle, Koroski (Alt.), Read
(Alt.) and Shanahan (Alt.))

CORRESPONDENCE – none.

MONTHLY COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Michael Guarino, Vice-Chair, Denville – No report.

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

Safety Committee, Carolyn Rinaldi, Chair, Mount Arlington Borough – Commissioner Rinaldi said a meeting was held this morning and the Safety Incentive Awards were reviewed and will be distributed. Also the upcoming webinar on the new model Employee Handbook will include additional information not covered in the first webinar. Executive Director said the two additional topics of impact of legalization of marijuana on employment matters and Covid vaccines in the workforce will also be discussed.

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

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

Claims Review Committee, Mitchell Stern, Chair, Mountain Lakes Borough – The committee met on Monday March 8th via conference call and recommended approval of payment authority requests for 8 Workers' Compensation Claims totaling Payment Authority Requests of \$542,851.34, 1 Lien Compromise totaling: \$100,288.71, 3 Property Claims totaling of Payment Authority Requests of \$48,764.86 and 3 Liability Claims totaling Payment Authority Requests of \$330,860.00.

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

2021 MEL/RCF/EJIF March 26th Meeting & Retreat: 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 from 10:00 AM to 12:00 PM and will be conducted virtually. 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 members are encouraged to attend. Please visit the MEL webpage – njmel.org - just prior to the meeting for the information on how to participate virtually.

2021-2022 Insurance Crisis and Accidental Disability Pensions: Attached are two memorandums prepared by David Grubb, MEL Executive Director, concerning emerging issues that will increase insurance costs. The first memo outlines the expected rise in costs for workers' compensation, liability and property insurance due to the hard market but also significantly because of legislative and regulatory actions. The second memo discusses assigning the offset to either a pension fund or workers' comp insurance for indemnity when an employee is totaled disabled or partially disabled. The MEL is attempting to discuss a compromise for the situations where an employee is partially disabled and can still be gainfully employed. The MEL has begun working with various professionals in an effort to control the impact. Members should be aware that they may be asked to support our position by contacting their legislators.

Cannabis Legalization: As a result of the recent adoption of the cannabis legislation in New Jersey, a number of critical issues and questions have, and will continue to, arise. The MEL Fund Attorney is finalizing a bulletin with a list of issues which each respective member should address and confer with its legal counsel.

MEL, MR HIF & NJCE Educational Seminar: The 10th annual seminar will be conducted virtually on 2 half day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that have been engaged by MEL member JIFs and MR HIF member HIFs. The seminar agenda was included in the agenda; this will also be the topic of the MEL's "Power of Collaboration" Ad in the League of Municipalities magazine. A Zoom Invite with registration instructions will be emailed to members shortly.

Cyber Task Force: The MEL's Cyber Task Force has been working on modifications to the MEL's Cyber Risk Management Program; final program was released on March 8th and a communication on the program will be sent out soon.

D2 Cybersecurity – Status Report – The monthly status report from the cyber security provider is in the agenda and recaps member participation and training to date on the third version of training.

2020/2021 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed in today's agenda is another copy of the directions to take the course. There had been an issue with adobe flash confirming completion of a course; this issue was resolved but contact the office if you have any concerns.

Model Personnel Manual: Matt Giacobbe and Fred Semrau are holding a 2nd webinar to provide members with an overview of the revised Model Personnel Manual and Employee Handbook. Webinar will be held on March 12, 2021 at 10:00 am. Included in the agenda is a memorandum with "Frequently Asked Questions". A recording of the first seminar has been posted to the MEL webpage. Model documents can be found at: <https://njmel.org/insurance/public-officials/risk-management-program/>

2021 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Due Diligence Reports: The January Financial Fast Track is delayed to allow the accounting team to prepare year-end closing and audit reports. Expected Loss Ratio shows our claims development at or below the actuarial projections. Claims Exception report shows 64 claims for the month of January. The Loss Time Accident Frequency stands approximately the same as last year at this time, which is .17. February had a lot of snow so we can expect to see those claims reflected in next month's report. EPL/POL report shows the current deductibles. Another training requirement to maintain limits is the Police Command staff. In order to hold this training in-person, a location is being researched that can accommodate social distancing. The deadline has been extended to November 1st. Regulatory filings are listed and professional contracts and addendums are currently being distributed.

Executive Director's Report Made Part Of Minutes.

TREASURER:

Treasurer said Resolution 18-21 for 2021 March bills list, Resolution 19-21 for 2021 Supplemental March bills list and claims transfers are submitted for approval in the consent motion.

March 2021	
2021	\$234,111.59
Total	\$234,111.59

March 2021 Supplemental	
2021	\$27,554.00
Total	\$27,554.00

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF JANUARY 2021:

CLOSED	\$0
2017	\$76,582.25
2018	\$56,715.88
2019	\$38,928.24
2020	\$271,196.04
2021	\$1,512.07
TOTAL	\$444,934.48

Treasurer's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney said a confidential email was sent concerning functional capacity evaluations (FCEs). The Legal Review committee wanted to build a collection of 'take aways' that could be useful in preventing a repeat of such claims. Attorneys Eric Harrison and Brett Pullman were asked to compile a list of suggestions. Members may want to share this list with their Labor Council or municipal attorney.

Executive Director said the memo highlights the importance of having a detailed job description, and reminded the members of the Workers Comp Tool box developed two years ago that guides employers in giving specific descriptions in areas such as physical requirements. Members can contact her to obtain a copy of the Toolbox guidelines. Fund Attorney said this is an important pro-active measure to take before an incident occurs. Executive Director said members need to use FCEs but learn to manage them, so an employee is not released back into the workforce when they are not ready and are at a higher risk of reinjuring themselves.

Fund Attorney said the MEL, MR HIF & NJCE Educational seminar is well worth attending, and is much easier to do so as it is virtual this year. Also the MEL Retreat is a great opportunity to learn about how the MEL system works and how to participate or use it as a resource.

UNDERWRITING MANAGER:

CERTIFICATES OF INSURANCE: Report on Certificates issued and Cyber report submitted for information.

Underwriting Manager's Report Made Part of Minutes

SAFETY DIRECTOR:

Safety Director said that MSI Live April classes are listed online and May will be added soon. Nine (9) more sessions were added for 'Protecting Our Children' seminar, which is a requirement for EPL / POL compliance. If you took the class in 2020 you do not need to retake the class. The last scheduled class is September 21st, and the last night class is April 27th at 6:00 PM.

Safety Director said as they have a new website and there is a lot of new content including the catalog and the cyber risk management program. Therefore JAM will be hosting an MSI Overview on March 31st at 10:00 AM virtually via Zoom. An invitation will be forthcoming and can be forwarded to anyone that should attend.

Executive Director said that part of the EPL/POL compliance program is a higher suggestion for background checks. This week the MEL has released an RFQ to qualify a list of vendors and will post them on the MEL website, much like what is done for the vendors offering Emergency Restoration services. It will most likely take a month or so to get a qualified list posted.

Safety Director's Report Made Part of Minutes.

MANAGED CARE:

After the Managed Care Provider reviewed their report, the Executive Director referenced the column totals for the 'Usual and Customary' billing vs. our re-priced billing, a difference of \$67 million over all years. This highlights the concern mentioned in the first memo discussing the impact of the legislative bill.

Managed Care Provider's Report Made Part of Minutes

MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR'S REPORT; RESOLUTION 18-21 APPROVING MARCH BILLS LIST; RESOLUTION 19-21 APPROVING MARCH SUPPLEMENTAL BILLS LIST; TREASURER'S REPORTS; ATTORNEY'S REPORTS; UNDERWRITING MANAGER'S REPORTS; MONTHLY CERTIFICATES; SAFETY DIRECTOR'S REPORTS; AND MANAGED CARE PROVIDER'S REPORTS

Moved: Commissioner Tempesta
Second: Commissioner Stern

Fund Attorney said the claims authority payments were presented by the claims committee and their chair, and there were no questions submitted by the board or the public.

Roll call Vote: Unanimous

OLD BUSINESS:

None.

NEW BUSINESS:

None.

PUBLIC COMMENT:

None. Executive Director said there were no communications from the public indicating there would be public comment.

MOTION TO ADJOURN:

Moved: Commissioner Schmidt

Second: Commissioner Stern

Vote: Unanimous

Meeting Adjourned 12:34 PM
Sandy Cantwell, Assisting Secretary
For Carolyn Rinaldi, Secretary

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 18-21

March 2021

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 2021

002197			
002197	FIRST MCO	MANAGED CARE 3/21	24,949.95 24,949.95
002198			
002198	FRED SEMRAU ESQ.	LITIGATION MGMT 3/21	16,802.91 16,802.91
002199			
002199	QUAL-LYNX	TPA 3/21	24,349.94 24,349.94
002200			
002200	J.A. MONTGOMERY RISK CONTROL	SD 3/21	17,897.18
002200	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 3/21	1,281.25 19,178.43
002201			
002201	LENAPE CLAIMS MANAGEMENT INC.	TPA 3/21	20,997.36 20,997.36
002202			
002202	PERMA RISK MANAGEMENT SERVICES	POSTAGE JAN & FEB 2021	116.21
002202	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 3/21	29,957.00 30,073.21
002203			
002203	THE ACTUARIAL ADVANTAGE	ACTUARY 3/21	3,597.53 3,597.53
002204			
002204	FRED SEMRAU, ESQUIRE	ATTORNEY 3/21	2,125.00 2,125.00
002205			
002205	GRACE BRENNAN	TREASURER 3/21	2,190.92 2,190.92
002206			
002206	IMAC INSURANCE AGENCY	WEST CALDWELL RMC 1ST INSTALL 2021	13,213.00
002206	IMAC INSURANCE AGENCY	LINCOLN PK RMC 1ST 2021	12,227.00
002206	IMAC INSURANCE AGENCY	E HANOVER RMC 1ST 2021	17,592.00
002206	IMAC INSURANCE AGENCY	FLORHAM PK RMC 1ST 2021	15,474.00 58,506.00
002207			
002207	DAILY RECORD	AD 2.5.2021	76.28 76.28
002208			
002208	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 3/21	1,042.00 1,042.00
002209			
002209	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 1/21	157.46 157.46

002210			
002210	NEWTECH SERVICES INC.	WEBSITE 3/21	218.75
			218.75
002211			
002211	NJ ADVANCE MEDIA	AD 2.13.2021	54.74
002211	NJ ADVANCE MEDIA	AD 2.6.2021	138.46
002211	NJ ADVANCE MEDIA	AD 2.13.2021	35.65
			228.85
002212			
002212	RIVERDALE BOROUGH	RIVERDALE RMC 1ST 2021	6,327.00
			6,327.00
002213			
002213	THE VOZZA AGENCY	NETCONG RMC 1ST 2021	3,474.00
002213	THE VOZZA AGENCY	BLOOMINGDALE RMC 1ST 2021	8,905.00
			12,379.00
002214			
002214	MENDHAM TOWNSHIP	RMC 3/21	8,557.00
			8,557.00
002215			
002215	LISA A PFENNINGER INSURANCE AGENCY, LLC	CHESTER 1ST 2021	2,354.00
			2,354.00
		Total Payments FY 2021	\$234,111.59
		TOTAL PAYMENTS ALL FUND YEARS	\$234,111.59

Brian McNeilly
Chairperson

Attest:
Carolyn Rinaldi

Dated: March 10,2021

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

Grace Brennan
Treasurer

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL BILLS LIST**

Resolution No. 19-21

MARCH 2021

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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002216			
002216	WEST MILFORD TOWNSHIP	RMC FIRST INSTALL 2021	27,554.00
			27,554.00
		Total Payments FY 2021	27,554.00
		TOTAL PAYMENTS ALL FUND YEARS	\$ 27,554.00

Brian McNeilly, Chairperson

Attest: Carolyn Rinaldi, Secretary

Grace Brennan, Treasurer

Dated: March 10, 2021

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