

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – DECEMBER 13, 2023
HANOVER MUNICIPAL BUILDING
12:00 PM**

Meeting of Fund Commissioners was called to order by Chairwoman Rinaldi.

Chairwoman Rinaldi 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

Chairwoman Rinaldi led the board in the Pledge of Allegiance.

ROLL CALL OF 2023 FUND COMMISSIONERS:

Mount Arlington	Carolyn Rinaldi	Present
Pequannock	Adam Brewer	Present
Netcong	Ralph Blakeslee	Present
East Hanover	Joseph Tempesta	Present
Mountain Lakes	Mitchell Stern	Absent
Rockaway Township	Lisa Palmieri	Absent
Stanhope	Brian McNeilly	Present

Andover	Patricia Bussow	Absent
Bloomingtondale	Mike Sondermeyer	Present
Boonton Town	Neil Henry	Present
Boonton Township	Douglas Cabana	Present
Butler	Jim Lampmann	Present
Chatham Township	Ziad Shehady	Present
Chatham Borough	Stephen Williams	Present
Chester	Margaret Nordstrom	Present
Denville	Steven Ward	Present
Dover	Jonathan Delaney	Present
Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Absent
Frelinghuysen	Donna Zilberfarb	Absent
Hanover	Silvio Esposito	Absent
Hawthorne	Eric Maurer	Present
Hopatcong	David Fanslau	Absent
Kinnelon	James Freda	Absent
Lincoln Park	Perry Mayers	Absent
Long Hill	Randy Bahr	Absent
Madison	James Burnet	Present
Mendham Borough	Joyce Bushman	Absent

Mendham Township	Jason Gabloff	Absent
Millburn	Matthew Laracy	Absent
Montville	June Hercek	Absent
Morris Plains	Rosanne Denman	Absent
Mount Olive	Claudia Tomasello-Quinn	Present
North Caldwell	Glenn Domenick	Absent
Pompton Lakes	Michael Carelli	Absent
Randolph	Debbie Bonanno	Present
Ringwood	Scott Heck	Absent
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Absent
South Orange Village	Julie Doran	Present
Sparta	James Zepp	Present
Washington Twp	Charlie Daniel	Present
West Caldwell	Nikole Baltycki	Present
West Milford	William Senande	Present
Wharton	Joseph Kovalcik	Absent

2023 FUND COMMISSIONER ALTERNATES:

Mount Arlington	Lauren Schaeffner (Alt.)	Absent
Netcong	Elmer Still (Alt.)	Absent
East Hanover	Kenneth Huelbig (Alt.)	Absent
Mountain Lakes	Shawn Bennett (Alt.)	Absent
Rockaway Township	Paula Cozarelli (Alt.)	Present
Stanhope	Angelica Sabatini (Alt.)	Absent

Andover	Toni Grisaffi (Alt.)	Absent
Bloomington	Aimee Greenspan (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	Dena Dziergoski (Alt.)	Absent
Denville	Jessica Falce (Alt.)	Absent
Dover	Reynaldo Julve (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent
Hanover	Michael Look (Alt.)	Absent
Hawthorne	Jennifer Scully (Alt.)	Absent
Lincoln Park	Dina Valente-Stoel (Alt.)	Absent
Long Hill	Colette Armenti (Alt.)	Absent
Madison	Chrissy Mahler (Alt.)	Absent
Mendham Borough	Eric Mesias (Alt.)	Absent

Mendham Township	Ross Johnson (Alt.)	Absent
Millburn	Jesse Moehlman (Alt.)	Absent
Montville	Nicholas Breiner (Alt.)	Absent
Morris Plains	Michael Koroski (Alt.)	Present
Mount Olive	Andrew Tatarenko (Alt.)	Absent
North Caldwell	Tami Michelotti (Alt.)	Absent
Randolph	Greg Poff (Alt.)	Absent
Ringwood	Zachary Faiola (Alt.)	Present
Riverdale	Lisa O'Neill (Alt.)	Absent
Rockaway Borough	Robert O'Connor (Alt.)	Absent
South Orange Village	Lauren Maluchnik (Alt.)	Absent
Sparta	Michele Landtau (Alt.)	Present
Washington Twp	Roger Read (Alt.)	Absent
West Caldwell	William Wallace (Alt.)	Absent
West Milford	Catherine Shanahan (Alt.)	Absent
Wharton	Bill Hamilton (Alt.)	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator

PERMA Risk Management Services
Cathleen Kiernan

Attorney/Litigation Management

Dorsey & Semrau, Esq.
Fred Semrau, Esq.

Safety Director

J.A. Montgomery Consulting
Brian Maitland
John Schwartz
Mike Thompson

Liability Claims Service

Lenape Claims Management
Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx
Claudia Acosta

Managed Care

FMCO
Marie Lambe

ALSO PRESENT:

Renee Bays, Risk Strategies
Wayne Dietz, Skylands Risk Management
Jennifer Matos, Henry O'Baker
Patrick Cassidy, Robert Parisi Associates
Frank Covelli, PIA
Giovanni Mancini, Treadstone Risk Management
Joseph Gentile, Otterstedt Insurance Agency
Amy Pieroni, Acrisure
Lindsay Klein, Acrisure
Dave Sgalia, Cupo Insurance

Wayne Ring, Brown & Brown
Steve Sacco, PERMA
Sandra Cantwell, PERMA

APPROVAL OF MINUTES -

MOTION TO APPROVE OPEN MINUTES OF November 21, 2023:

Motion: Commissioner Sondermeyer
Second: Commissioner Williams
Vote: 18 Ayes, 0 Nays, 7 Abstains
(Commissioners Blakeslee, Tempesta, Henry, Shehady, Nordstrom,
Burnet, Senande)

CORRESPONDENCE – None

Nominating Committee Appointments. Chairwomen Rinaldi said the following Commissioners have been added to the Nominating Committee: Ralph Blakeslee, Mitchell Stern, Lisa Palmieri and Brian McNeilly.

MONTHLY COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Jim Lampmann, Chair – Commissioner Lampmann said there would be discussion in Executive Session.

Finance Committee, Jason Gabloff, Chair – No Report.

Safety Committee, Bill Huyler, Chair – No report.

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

Legal Review Committee, Adam Brewer, Chair – Commissioner Brewer said the committee met with the Executive Director and Fund Attorney on December 8th and reviewed progress of litigation and the performance of the attorneys on the panel. The Committee's recommendations for the 2024 Defense Panel will be submitted at the Reorganization meeting in January. Commissioner Brewer thanked the committee members and the Executive Director and Fund Attorney for their attention and monitoring.

Claims Review Committee, Mitchell Stern, Chair – Chairwomen Rinaldi said the committee met on December 11th to review the PARs and recommends approval for 7 Workers' Compensation Claims totaling Payment Authority Requests of \$532,358.90, 6 Property Claims totaling of Payment Authority Requests of \$181,021.66, and 2 Liability Claim totaling Payment Authority Requests of \$212,000.00.

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

2024 Assessment Billings – At last month's meeting, the 2024 assessments by member were certified. Assessment bills are being emailed to commissioners and risk managers in addition to being mailed certified mail. In recognition of the 9.67% increase, we are enclosing the attached correspondence that outlines the various issues impacting member municipalities and insurance costs. Executive Director said she received confirmation today that the POL/EPL coverage came in at 7%, which is lower than the budgeted 9%. This premium is distributed amongst the JIFs according to loss experience. Any budgeted monies not needed for coverage will be added to loss fund contingency or expenses, essentially adding to surplus.

RCF- The Residual Claims Fund has scheduled its 2024 Reorganization meeting for Monday, January

8, 2024 at 10:30 am. at the Forsgate Country Club, Jamesburg, NJ. The Fund should decide its representative and alternate to the Residual Claims Fund for the 2024 Fund Year.

Motion to elect Brian McNeilly as the Morris County Municipal Joint Insurance Fund's 2024 representative and Adam Brewer as the alternate to the Residual Claims Joint Insurance Fund.

Motion: Commissioner Blakeslee
Second: Commissioner Williams
Vote: Unanimous

EJIF - The EJIF will reorganize on Monday, January 8, 2024, at 10:50 am at the Forsgate Country Club. The Fund should elect its representatives to the EJIF.

Motion to elect Brian McNeilly as the Morris County Municipal Joint Insurance Fund's 2024 representative and Adam Brewer as the alternate to the New Jersey Environmental Joint Insurance Fund.

Motion: Commissioner Blakeslee
Second: Commissioner Williams
Vote: Unanimous

MEL - The MEL Board of Fund Commissioners conducted its public hearing on the 2024 budget on November 15th, 2023 at the Sheraton Hotel in Atlantic City. Commissioner Brewer's report on the meeting, including the adopted budget is enclosed in the agenda. Executive Director said at that meeting Dave Grubb announced that he would be stepping down as Co-Executive Director for the MEL and that Joe Hrubash, who has been serving as Co-Executive Director, will assume the role of Executive Director. Mr. Grubb will continue as the Executive Director for the Bergen JIF and still be involved in the daily activities in the office.

The 2024 Reorganization meeting for the MEL is scheduled for Monday, January 8, 2024 at 11:15 am at the Forsgate Country Club located in Jamesburg, NJ. The Fund should elect its representative and alternate to the Municipal Excess Liability Joint Insurance Fund for the 2024 Fund Year.

Motion to elect Adam Brewer as the Morris County Municipal Joint Insurance Fund's 2024 representative and Brian McNeilly as the alternate to the Municipal Excess Liability Joint Insurance Fund.

Motion: Commissioner Blakeslee
Second: Commissioner Williams
Vote: Unanimous

Employment Practices Compliance Program – Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Information was issued in May announcing that the updated documents can be found on the MEL's webpage <https://njmel.org/employment-practices-risk-control-program/>. Members that have not submitted their checklists should contact the fund office for any assistance. As this is a claims-made policy, members should work to submit their checklist even if the deadline has passed. Fund Attorney said they will be calling members that still need to submit their checklist. Executive Director said the changes to the manuals this year were not many, and JA Montgomery has reached out to all the police chiefs to ensure they receive training.

Cyber JIF: The New Jersey Cyber Risk Management Fund conducted its public hearing on the 2024 budget on November 20th via Zoom. Commissioner Brewer’s report on the meeting – with adopted budget is enclosed in the agenda.

Members have received an email from D2 outlining the process to upload emails and IP addresses so they can launch training and external scanning. Members were asked to provide a point of contact for emails and IP addresses. D2 has been reaching out to members that have not provided the necessary information yet and Perma will begin to follow up as well. Please let the Fund office know if your town is using another training / phishing solution.

Starting November 7th, the Cyber JIF launched a “Members Only” section of their website. Members wishing to view secure documents will now be required to have a username and password. Fund Commissioners and Risk Managers received an email from WordPress with instructions on setting up the login credentials. PERMA also notified commissioners via email.

The Fund should elect its representative and alternate to the NJ Cyber Risk Management Fund for the 2024 Fund Year.

Motion to elect Adam Brewer as the Morris County Municipal Joint Insurance Fund's 2024 representative and Brian McNeilly as the alternate to the New Jersey Cyber Risk Management Fund.

Motion: Commissioner Blakeslee
Second: Commissioner Williams
Vote: 25 Ayes

Banking Practices and Cyber Security Framework: In response to increased wire fraud activity and whitewashing of checks, the Municipal Excess Liability Joint Insurance Fund has developed a memo on “Best Banking Practices – Wire Transfers, Automatic Clearing House (ACH) and Check Issuance”. A copy of the email sent to members last week distributing the Best Practices along with a copy of the revised Cyber Security Framework is included in the agenda. Implementing these processes is on the Basic Level of the Cyber Compliance checklist.

Risk Management Information/Operating System (RMIS): The Origami database has now been reopened. Members can resume making changes to underwriting data.

2023/2024 Elected Officials Seminar: This year’s elected officials training program focused on *Local Government Risk Management*. Two sessions were held at the League of Municipalities. Credits will be applied to members’ assessments once the Fund office receives the attendance records. Course is in the process of being added to the MEL Safety Institute, directions will be distributed shortly.

2024 Membership Renewals – All expiring members have submitted membership renewal documents.

January Reorganization Meeting - The Fund’s 2024 Reorganization meeting is scheduled for Wednesday, January 10, 2024 at 12 p.m. at the Hanover Municipal Building. All Fund Commissioners are encouraged to attend so that the Fund will achieve a quorum.

Due Diligence Reports: The Financial Fast Track as of September 30, 2023 is included in the agenda. This reports is generated quarterly.

Loss Ratio report shows the Fund is keeping at or below the actuarial target with exception of 2019, which will be transferred to the RCF at the end of this year. The deficit of \$1.1 million will be covered from the Closed Years surplus.

The Lost Time Accident Frequency report does not show severity so when a member shows many claims, they may be minor. The Lost Days report will give a better indication of severe claims as it shows how many days an employee is out of work. A reminder that to maintain a lower POL / EPL deductible, each member must update their program as discussed. The difference in deductible and copay is significant.

Executive Director’s Report Made Part of Minutes.

TREASURER:

Chairwoman said Resolution 31-23 for December 2023 bills list is included for approval on the consent motion.

December 2023	
2023	\$1,789,559.83
Total	\$1,789,559.83

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF OCTOBER 2023:

CLOSED	1,094.67
2019	204,806.16
2020	105,634.13
2021	48,365.72
2022	59,226.70
2023	383,318.35
TOTAL	802,345.73

Treasurer’s Report Made Part of Minutes.

ATTORNEY’S REPORT:

Fund Attorney said there are a number of cases filed for summary judgment for first quarter next year and they are optimistic to receive that ruling. There has been a real emphasis on Worker’s compensation cases as they continue to see those costs increase and he is grateful for the work done with the Claims Administrators.

Fund Attorney said he wanted to thank Chairwomen Rinaldi for her commitment and leadership for the past two years with the Fund.

UNDERWRITING MANAGER

Executive Director said Underwriting Manager is working very diligently to fill the layers of coverage for the new year. Note the Cyber Compliance report shows the level each member has achieved.

CERTIFICATES OF INSURANCE: Monthly insurance certificates report included.

Underwriting manager’s report and Certificates made part of minutes.

SAFETY DIRECTOR: Safety Director gave an overview of the safety report and the various trainings being used and available to members. MSI Live is posting classes through February. The app is ready for Apple devices; please uninstall and reinstall the app. Notice will be emailed to all members.

Safety Director's Report Made Part of Minutes.

MANAGED CARE: Managed Care Provider gave an overview of the month's savings.

Managed Care Provider's Report Made Part of Minutes

Chairwoman Rinaldi asked for a motion for Executive Session to discuss specified information:

Motion: Commissioner Blakeslee
Second: Commissioner Williams
Vote: Unanimous

Fund Attorney asked that anyone that is not a Fund Commissioner please excuse themselves for Executive Session; Commissioner Bonanno also excused herself from the room.

Motion to Return to Open Session to discuss specified information:

Motion: Commissioner Blakeslee
Second: Commissioner Cozzerelli
Vote: Unanimous

Motion to Approve Claim Authority Payments as presented, Executive Director's Report; Resolution 31-23 Approving December Bills List; Treasurer's Reports; Attorney's Reports; Underwriting Manager's Reports; Monthly Certificates; Safety Director's Reports; Managed Care Provider's Reports and Approval to Offer the Application for Membership to Allamuchy, Subject to a Loss Control Inspection:

Moved: Commissioner Blakeslee
Second: Commissioner Williams
Roll call Vote: Unanimous

OLD BUSINESS:

None.

NEW BUSINESS:

None.

PUBLIC COMMENT:

None.

Chairwomen Rinaldi thanked the Board for their support over the past year, the Fund Attorney for his kind words, and especially thanked the Fund professionals for their dedication to making the Fund what it is.

MOTION TO ADJOURN:

Moved: Commissioner Blakeslee
Second: Commissioner Williams
Vote: Unanimous

Meeting Adjourned: 12:34 PM
Sandy Cantwell, Assisting Secretary
For Adam Brewer, Secretary

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 31-23

December 2023

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 2023

<u>Check</u> <u>Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003011			
003011	MUNICIPAL EXCESS LIABILITY JIF	FPB 4TH QTR 2023	5,550.25
			5,550.25
003012			
003012	FIRST MANAGED CARE OPTION	MANAGED CARE FEE 12/23	25,957.93
			25,957.93
003013			
003013	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 4TH QTR 2023	574,008.00
003013	MUNICIPAL EXCESS LIABILITY JIF	MEL 4TH QTR 2023	1,021,175.12
			1,595,183.12
003014			
003014	DORSEY& SEMRAU	LITIGATION MGMT 12/23	17,481.75
			17,481.75
003015			
003015	QUAL-LYNX	CLAIM ADJ SERVICES 12/23	25,333.66
			25,333.66
003016			
003016	J.A. MONTGOMERY RISK CONTROL	FOOD FOR POLICE CHIEF TRAINING 10/26/23	359.65
003016	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 12/23	1,346.11
003016	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 12/23	18,803.23
			20,508.99
003017			
003017	LENAPE CLAIMS MANAGEMENT, INC.	TPA FEE- CLAIMS ADJUSTOR 12/23	21,845.65
			21,845.65
003018			
003018	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/23	76.35
003018	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 12/23	31,167.29
			31,243.64
003019			
003019	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE 12/23	3,884.31
			3,884.31
003020			
003020	DORSEY & SEMRAU	ATTORNEY FEE 12/23	2,210.85
			2,210.85
003021			
003021	GRACE BRENNAN	TREASURER 12/23	2,279.47
			2,279.47
003022			
003022	MUNICIPAL EXCESS LIABILITY JIF	MSI Q4 2023	7,218.63
			7,218.63

003023			
003023	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 12/23	1,075.00
			1,075.00
003024			
003024	FRELINGHUYSEN TOWNSHIP	RMC FEES 2023	2,363.00
			2,363.00
003025			
003025	GANNETT NEW YORK-NJ LOCALIQ	ACCT 1120507 INV 0006037963 11/5/23	44.36
			44.36
003026			
003026	VITALE'S DELI	MEETING- HANOVER MUNICIPAL 11/21/23	870.15
			870.15
003027			
003027	NEWTECH SERVICES INC.	WEBSITE MAINT/ DIS RECOVERY 12/23	175.00
			175.00
003028			
003028	NJ ADVANCE MEDIA	ACCT 1000909712 11/06/23 10786567	19.78
			19.78
003029			
003029	ACCESS	DEPT 417 INV 10543129 10/31/23 FOR NOV	129.29
			129.29
003030			
003030	BOONTON TOWN	RMC FEES 2023	26,185.00
			26,185.00
		Total Payments FY 2023	1,789,559.83
		TOTAL PAYMENTS ALL FUND YEARS	\$1,789,559.83

Chairperson:

Carolyn Rinaldi

Attest: Adam Brewer, Secretary Dated: December 13,2023

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

Grace Brennan, Treasurer