

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – FEBRUARY 8, 2023
12:00 PM**

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

Chairwoman Rinaldi led the Commissioners in the Pledge of Allegiance and asked for 2023 Roll Call.

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	Present
Rockaway Township	Lisa Palmieri	Present

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

Millburn	Matthew Laracy	Absent
Montville	June Hercek	Present
Morris Plains	Rosanne Denman	Absent
Mount Olive	Claudia Quinn	Present
North Caldwell	Kevin O'Sullivan	Absent
Pompton Lakes	Paula Cozzarelli	Present
Randolph	Debbie Bonanno	Present
Ringwood	Scott Heck	Absent
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Absent
South Orange Village	Julie Doran	Present
Sparta	Grant Rome	Absent
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Present
West Milford	William Senande	Absent
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	Monica Goscicki (Alt.)	Absent
Rockaway Township	Patricia Seger (Alt.)	Absent

Andover	Toni Grisaffi (Alt.)	Absent
Boonton Town	Cynthia Oravits (Alt.)	Absent
Butler	James Kozimor (Alt.)	Absent
Chatham Township	Debra King (Alt.)	Absent
Chatham Borough	Karen Fornaro (Alt.)	Present
Chester	Dena Dziergoski (Alt.)	Absent
Denville	Jessica Falce (Alt.)	Absent
Dover	Reynaldo Julve (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent
Hanover	Michael Looock (Alt.)	Absent
Hawthorne	Jennifer Scully (Alt.)	Absent
Kinnelon	Charlie Daniel (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.)	Present
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
Ringwood	Zachary Faiola (Alt.)	Present
Riverdale	Lisa O'Neill (Alt.)	Absent
Rockaway Borough	Robert O'Connor (Alt.)	Absent
Sparta	Sharon Hoeland (Alt.)	Absent
Washington Twp	Roger Read (Alt.)	Present
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.
Sue Sharpe, Esq.

Underwriting Manager

Conner Strong & Buckelew

Safety Director

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

Treasurer

Grace Brennan

Liability Claims Service

Lenape Claims Management
Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx
Claudia Acosta

Managed Care

FMCO
Mary Bresadola

Auditor

Nisivoccia LLP

ALSO PRESENT:

Renee Bays, Meeker Sharkey & Hurley
Karen Waters, IMAC Insurance Company
Ernest Reigstad, Skylands Risk Management, Inc.
Dominic Cinelli, Brown & Brown
Wayne Ring, Brown & Brown

Charlotte Wendland, Henry O. Baker Insurance Group
Don Sciolaro, P.I.A.
David Sgalia, Cupo Insurance Agency
Randy May, Otterstedt Insurance Agency
Patrick Cassidy, RD Parisi
Giovanni Mancini, Treadstone Risk Management
Sandy Cantwell, PERMA

APPROVAL OF MINUTES -
January 11, 2023 Open minutes

MOTION TO APPROVE OPEN MINUTES OF JANUARY 11, 2023:

Motion: Commissioner Doran
Second: Commissioner Cozzarelli
Vote: 19 Ayes, 0 Nays, 8 Abstains
(Commissioners Blakeslee, Cabana, Gabloff, Quinn, Baltycki,
Fornaro (Alt.), Koroski (Alt), Read (Alt.))

CORRESPONDENCE – None

MONTHLY COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Jim Lampmann, Chair – No report.

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 – No report.

Claims Review Committee, Mitchell Stern, Chair – Commissioner Stern said the committee met on February 6. The committee recommended approval of payment authority requests for 12 Workers' Compensation Claims totaling Payment Authority Requests of \$666,269.54, 1 Property Claims totaling of Payment Authority Requests of \$48,750 and 4 Liability Claims totaling Payment Authority Requests of \$442,435.

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

2023 MEL/RCF/EJIF March 24th 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 on March 24th at the Princeton Marriott. 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 JIF fund commissioners are welcome to attend.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 21st and Friday April 28th from 9:00 am to 12:00 pm. The seminar is expected to qualify for Continuing Educational Credits

including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

The agenda included the latest in a series of Power of Collaboration advertisements, to be published in the March edition of the League of Municipalities magazine, which highlights the educational seminar.

2023/2024 Elected Officials Seminar: Fund Attorney and Executive Director are in the process of scheduling a webinar presentation of the Elected Officials Seminar for the Morris JIF governing body members, administrators & clerks in February or March. Course will also be available online through the MEL Safety Institute. Once uploaded, directions on how to access the course will be distributed.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 2023. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at approximately 5% of the member's MEL assessment.

Committee List: Enclosed in the agenda is a list of the Standing Committees for 2023 as appointed by Chairwoman Rinaldi. Please contact Chairwomen Rinaldi if you'd like to volunteer.

Power of Collaboration: Included is an ad that appeared in the January 2023 edition of the League Magazine. The ad, one in a series of advertisements to appear in the magazine, highlights the importance of high quality and easily accessible training, as well as the decline in lost time accident rates due to increased training participation. Safety training and support for safety efforts are the cornerstone of the Joint Insurance Fund.

D2 Cybersecurity-Status Report: Included is the monthly status report from the cyber security provider which recaps member participation and training to date. Our contract with D2 will expire at the end of June. The Cyber JIF is conducting interviews later this month for training vendors.

Due Diligence Reports: Reports are included in the agenda. Statutory surplus at the end of December 2022 stands at \$9.8 million, down 1.6 million from December 2021. However, a 1.8 million investment loss is shown in 2022 which is an unrealized gain on investments, and not an actual incumbered loss. The JIF is required to report unrealized gains but as investments mature, we should see that reverse – it is not actually a loss since the Fund's hold until maturity. Without that amount, the statutory surplus would be essentially the same as year-end. Claims from 2019 and on continue to develop and one reason may be delayed medical treatment during Covid and then continued delays resulting from shortages in provider staff. There has been greater difficulty in the ability to schedule timely doctor appointments. Loss ratio analysis are at or below where the actuary would expect their development. Yearend Accident frequency stands at .97, meaning less than one out of 100 employees has had a lost time claim.

The POL/EPL shows members compliance and coverage in-place for this year. In the April timeframe there will be notification on any updates for member personnel manuals and training requirements for Supervisors and Police Chiefs. Requirements will need to be met by the end of this year to retain current deductibles.

South Orange has expressed interest in going through the Police Accreditation program. The JIF policy is to provide a grant for this program as long as surplus is above \$4 million, which it is. The Finance Committee will schedule a meeting to discuss and provide a recommendation.

Executive Director’s Report Made Part of Minutes.

TREASURER:

Resolution 17-23 for February 2023 bills list was included for approval on the consent motion.

February 2023	
2022	\$12,049.02
2023	\$1,423,511.67
Total	\$1,435,560.69

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF DECEMBER 2022:

CLOSED	\$0
2018	\$8,082.91
2019	\$351,064.30
2020	\$114,320.96
2021	\$67,111.81
2022	\$279,374.60
TOTAL	\$819,954.58

Treasurer’s Report Made Part of Minutes.

ATTORNEY’S REPORT:

Ms. Sharpe said the Fund Attorney included in the agenda a memo outlining insurance requirements each municipality should consider including in their contracts with contractors performing services for the member. There have been instances where the gap in coverage has led to members being named as a defendant in personal injury and damage complaints.

UNDERWRITING MANAGER:

Executive Director said the Underwriting Manager is already looking at ways they can consider restructuring the property program for 2024.

The enclosed Cyber report shows the current compliance tier and deductible for all members which will carry over for 2023 while members work to meet the new standards. The Underwriting Manager is working on schedule a demonstration tabletop response to a cyber incident.

CERTIFICATES OF INSURANCE: Monthly insurance certificates report included.

Underwriting manager's report and Certificates made part of minutes

SAFETY DIRECTOR: Risk Control Consultant gave an overview of the safety report and said OSHA 300A Logs are required to be posted from Feb 1st through April 30th. The MSI Safety Expo will be on March 22, 2023, at the Morris County Public Training Academy.

Safety Director's Report Made Part of Minutes.

MANAGED CARE: Managed Care representative gave an overview of the case load and program savings.

Managed Care Provider's Report Made Part of Minutes

CLAIMS ADMINISTRATOR:

Claims Administrator said Qual-Lynx had changes in their organization and provided an updated contact list of the Account Service Team in the agenda.

Executive Session: Executive Director confirmed that the claims information had been sent to the board and there were no questions or concerns received and Executive Session is not needed.

MOTION TO APPROVE RESOLUTION 17-23 FEBRUARY BILLS LIST, CLAIM AUTHORITY PAYMENTS AS SUBMITTED, EXECUTIVE DIRECTOR'S REPORT, TREASURER'S REPORTS, ATTORNEY'S REPORTS, UNDERWRITING MANAGER'S REPORTS - MONTHLY CERTIFICATES, SAFETY DIRECTOR'S REPORTS, AND MANAGED CARE PROVIDER'S REPORTS

Moved: Commissioner Esposito
Second: Commissioner Stern
Roll call Vote: Unanimous

OLD BUSINESS:

None

NEW BUSINESS:

In response to Commissioner Cozzarelli, Executive Director said there is a 5% premium savings to auto, general liability claims fund and premiums when a town's police department is accredited. The JIF has seen a reduction in in some types of police claims since more members have become accredited.

PUBLIC COMMENT:

None

MOTION TO ADJOURN:

Moved: Commissioner Brewer
Second: Commissioner Balticky
Vote: Unanimous

Meeting Adjourned: 12:27 PM
Sandy Cantwell, Assisting Secretary
For Adam Brewer, Secretary

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 17-23

FEBRUARY 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

2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002756			
002756	VALLEY MEDICAL GROUP	DOT TESTING TRAINING & MRO Q4 2022	11,031.70
			11,031.70
002757			
002757	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILINGS	27.50
			27.50
002758			
002758	VITALE'S DELI	FOOD FOR MEETING ON 12/14/22	595.45
			595.45
002759			
002759	MGL PRINTING SOLUTIONS	500 CHECKS PRINTED 10/10/22	287.00
			287.00
002760			
002760	ACCESS	ACCT #417 ARC/STORE CUST224 12/31/22	107.37
			107.37
		Total Payments FY 2022	12,049.02

FUND YEAR

2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002761			
002761	FIRST MANAGED CARE OPTION	MANAGED CARE 2/23	25,957.93
002761	FIRST MANAGED CARE OPTION	MANAGED CARE 1/22	25,957.93
			51,915.86
002762			
002762	APEX INSURANCE AGENCY, LLC	POL/EPL AND LAND USE 1ST INSTALL 2023	1,163,401.00
			1,163,401.00
002763			
002763	FRED SEMRAU, ESQ.	LITIGATION MGMT 02/23	17,481.75
			17,481.75
002764			
002764	QUAL-LYNX	TPA 02/23	25,333.67
			25,333.67
002765			
002765	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 02/23	18,803.23
002765	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 02/23	1,346.11
			20,149.34

002766			
002766	LENAPE CLAIMS MANAGEMENT, INC.	TPA 02/23	21,845.65
			21,845.65
002767			
002767	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 02/23	31,167.29
			31,167.29
002768			
002768	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE 02/23	3,884.35
			3,884.35
002769			
002769	FRED SEMRAU, ESQ.	ATTORNEY FEES 02/23	2,210.85
			2,210.85
002770			
002770	GRACE BRENNAN	TREASURER FEE 02/23	2,279.47
			2,279.47
002771			
002771	IMAC INSURANCE AGENCY	W CALDWELL RMC 1ST INSTALL 2023	14,255.00
002771	IMAC INSURANCE AGENCY	LINCOLN PARK RMC 1ST INSTALL 2023	13,631.00
002771	IMAC INSURANCE AGENCY	EAST HANOVER RMC 1ST INSTALL 2023	19,584.00
002771	IMAC INSURANCE AGENCY	FLORHAM PARK RMC 1ST INSTALL 2023	17,532.00
			65,002.00
002772			
002772	DAILY RECORD	AD 1/25/23 MEETING DATES	68.54
			68.54
002773			
002773	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 2 OF 12 02/23	1,084.00
			1,084.00
002774			
002774	VITALE'S DELI	LUNCH MEETING 01/11/23	851.90
			851.90
002775			
002775	NEWTECH SERVICES INC.	WEBSITE MAINT/ DIS RECOVERY 02/23	175.00
			175.00
002776			
002776	THE VOZZA AGENCY	NETCONG RMC 1ST INSTALL 2023	3,930.00
002776	THE VOZZA AGENCY	BLOOMINGDALE RMC 1ST INSTALL 2023	10,067.00
			13,997.00
002777			
002777	LISA A PFENNINGER INSURANCE AGENCY, LLC	CHESTER RMC FEE 1ST INSTALL 2023	2,664.00
			2,664.00
		Total Payments FY	1,423,511.67
		TOTAL PAYMENTS ALL FUND YEARS	\$1,435,560.69

Carolyn Rinaldi, Chairperson

Attest:

Adam Brewer, Secretary Dated: February 8, 2023

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

Grace Brennan, Treasurer