

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – JULY 12, 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	Absent
East Hanover	Joseph Tempesta	Present
Mountain Lakes	Mitchell Stern	Present
Rockaway Township	Lisa Palmieri	Absent
Stanhope	Brian McNeilly	Present

Andover	Patricia Bussow	Absent
Bloomingtondale	Mike Sondermeyer	Absent
Boonton Town	Neil Henry	Absent
Boonton Township	Douglas Cabana	Absent
Butler	Jim Lampmann	Present
Chatham Township	Ziad Shehady	Present
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	Absent
Long Hill	Randy Bahr	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	Absent
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	Charlie Daniel	Present
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	Chief Shawn Bennett (Alt.)	Absent
Rockaway Township	Patricia Seger (Alt.)	Present
Stanhope	Angelica Sabatini	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.)	Present
Chester	Dena Dziergoski (Alt.)	Absent
Denville	Jessica Falce (Alt.)	Absent
Dover	Reynaldo Julve (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent
Hanover	Michael Loock (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.)	Present
Mendham Township	Ross Johnson (Alt.)	Absent

Millburn	Jesse Moehlman (Alt.)	Absent
Montville	Nicholas Breiner (Alt.)	Absent
Morris Plains	Michael Koroski (Alt.)	Absent
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
Ken Schulz
Michael Thompson
John Schwartz

Liability Claims Service

Lenape Claims Management
Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx
Claudia Acosta

Managed Care

FMCO
Mary Bresadola

Treasurer

Grace Brennan

Payroll Auditor

Russo & Associates
Stacy Russo

ALSO PRESENT:

Renee Bays, Meeker / Risk Strategies
Jennifer Mates, Henry O'Baker
Don Sciolaro, PIA
Frank Covelli, PIA
Giovanni Mancini, Treadstone Risk Management

Wayne Dietz, Skylands Risk Management
Matthew McArow, Jr. Otterstedt Insurance Agency
Lindsay Travali, Acrisure
Dave Sgalia, Cupo Insurance
Wayne Ring, Brown & Brown
Sandra Cantwell, PERMA

APPROVAL OF MINUTES -

MOTION TO APPROVE OPEN MINUTES OF JUNE 14, 2023:

Motion: Commissioner Stern
Second: Commissioner Cozzarelli
Vote: 18 Ayes, 0 Nays, 5 Abstains
(Commissioners Palmieri, Shehady, Hercek, Daniel, Baltycki)

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 Monday July 10th and is recommending approval of payment authority requests for 10 Workers' Compensation Claims totaling Payment Authority Requests of \$747,013.37, 6 Property Claims totaling of Payment Authority Requests of \$132,149.83; 1 Liability Claims totaling Payment Authority Requests of \$48,523.00.

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

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/insurance/public-officials/risk-management-program/>. Manager & Supervisors Training, the training courses for "non-supervisory employees and Police Command staff training is scheduled, and members can register. The Morris Police Command staff training is scheduled for October 26th however the chiefs can attend any trainings offered around the state. Note that there is an issue with the website where old 2021 schedules are displayed if not using the top drop-down menu. Please check to make sure current data is showing as the provider works to fix the issue and call the fund office if having any trouble finding the current information.

Risk Management Information/Operating System (RMIS): Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25th with an August 31st completion date. The Fund office will issue an email with those additional directions once the underwriting system link is sent.

Executive Director noted the Morris JIF has engaged Asset Works to perform property appraisals for locations with a current scheduled value in excess of \$500,000.

2023 Membership Renewals – A list of the twelve (12) members scheduled to renew fund membership by January 1, 2024 is included in the agenda. Membership documents will be mailed to those members following the July meeting. Those members will have until October 1, 2023 to notify the JIF if they are considering not renewing with the JIF.

2023 Coverage Documents: Fund office is in the final stages of preparing coverage documents, and policies will be posted to Origami during July. Please remember to download the policies to your system.

Cyber JIF: Commissioner Brewer's report on the NJ Cyber Risk Management Fund June 22nd meeting is included in the agenda. June 19 and 20th is the deadline for RFPs for Training / Phishing vendor and External Scanning vendor.

2022 Audit Filing: PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspapers.

August Meeting Cancellation- Historically, the JIF has voted to cancel the August meeting, and to process any necessary claim payments and professional fees for the month. The Commissioners may want to discuss cancelling next month's regular meeting. Should the Commissioners wish to follow past procedures, Resolution 23-23 authorizing this action is included as part of the Consent Motion.

Due Diligence Reports: As mentioned previously, the Financial Fast Track will be issued quarterly to align with the actuarial reports. The May Loss Ratio shows a quiet month with exception of worker's compensation which had a sizable jump. The Loss Ratio and Lost days report measures the severity of claims. Lost Time Accident Frequency is very good with less than 2 employees per 100 having lost time and shows frequency of claims. As an example, Wharton shows 5 lost days claims which are already closed with a combined total less than \$20,000. Covid claims are backed out of these reports with exception of the Lost Days report, which we were not able to adjust. Therefore, total lost days in 2020 show much higher compared to 2021, as the days will include quarantine, etc. from Covid exposures (mostly for first responders).

POL/EPL report is included in the agenda. Members can go to the MEL webpage for guidance on what needs to be updated in their personnel manuals. The deadline to complete the checklist is November 1st to give the Fund office time to complete follow ups. This is a claims-made policy so if the deadline is missed, it's still very important to reach compliance as soon as possible. Compliance will maintain the low deductibles with the carrier.

Executive Director's Report Made Part of Minutes.

PRESENTATION. John Schwartz from J.A. Montgomery was asked to give a presentation on the Law Enforcement services provided to the JIF. Mr. Schwartz gave an overview of the Law Enforcement (LE) program from inception in 2017 to the current structure, which includes four LE Consultants on staff. He commended the Morris JIF for being generous in assisting member police departments to work towards becoming accredited. Mr. Schwartz reviewed the programs they offer including Below 100, Career

Survivor for Front Line Supervisors, and training for newer 1-5 year officers. In response to ‘Use of Force’, in 2021 JAM began offering topical classes focused on current issues and now also offer live webinars. Command Staff training is offered every two years in conjunction with the POL/EPL compliance program. LE Consultants contact and meet with police chiefs across the state to understand their concerns and update them on areas of potential claims. The LE Consultants engagement and connection with police departments has grown substantially as they are seen as offering valuable services, information and resources to this very specialized department.

Executive Director said a substantial number of claims come from the police departments and before the Law Enforcement Consultant program was established, it was very difficult for the safety consultants to engage the police department and implement risk control.

Members please note crossing guard training is being scheduled for the end of August.

TREASURER:

Treasurer said Resolution 26-23 for July 2023 bills list was included for approval on the consent motion.

July 2023	
2022	\$1,450.00
2023	\$2,148,428.00
Total	\$2,149,878.00

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF MAY 2023:

CLOSED	\$0
2019	\$34,845.40
2020	\$30,688.80
2021	\$34,082.50
2022	\$99,164.63
2023	\$399,600.24
TOTAL	\$598,381.57

Treasurer’s Report Made Part of Minutes.

ATTORNEY’S REPORT:

Fund Attorney said the familiarity the LE Consultants are building the police departments is highly beneficial for all.

The outside carrier for POL and Land use is new to the JIFs this year, and as they are becoming more familiar with the JIFs, it may be taking longer to get a response. Please don’t hesitate to reach out to his office or the Fund office if you feel a response is taking too long.

Fund Attorney gave an overview of the arbitration process, which has been in place for about 20 years. The Fund Attorney displayed the form used by the arbitrators and a reviewed a case. Typically a decision is made at the time of arbitration and either party has the right to appeal. If there is an appeal, it must be filed within 30 days, with almost no exceptions allowed. If no appeal is filed, then arbitration

serves as final judgement. The process often provides an independent benchmark of the worth of the case.

UNDERWRITING MANAGER

Executive Director encouraged members to work towards Cyber compliance with Basic or Advanced Standards for the 2024 program. Any member that met the minimum standards in place in 2022 will be grandfathered in as “compliant” but that is only through the end of 2023.

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. School crossing guards resources should be updated by the first week of August.

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

Motion to Approve Claim Authority Payments as presented, Executive Director’s Report; Resolution 26-23 Approving July 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 Silvo
Second: Commissioner Stern
Roll call Vote: Unanimous

OLD BUSINESS:

None.

NEW BUSINESS:

Chairwomen Rinaldi said this is Commissioner Pat Seger’s last meeting with the JIF and she wanted to recognize and congratulate Pat on her retirement.

PUBLIC COMMENT:

None.

MOTION TO ADJOURN:

Moved: Commissioner Baltycki
Second: Commissioner Stern
Vote: Unanimous

Meeting Adjourned: 12:40 PM
Sandy Cantwell, Assisting Secretary
For Adam Brewer, Secretary

RESOLUTION 25-23
RESOLUTION OF THE MORRIS COUNTY MUNICIPAL JOINT
INSURANCE FUND AUTHORIZING THE CONTINUANCE OF
CONTRACTUAL AND CLAIM PAYMENTS
UNTIL THE SEPTEMBER 13, 2023 MEETING

WHEREAS, the Morris JIF has, in recent years, canceled its regular meeting schedule for the month of August; and

WHEREAS, by way of this resolution, the August 9, 2023, meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of July and August, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the September 13, 2023 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Morris JIF.

WHEREAS, the Morris County Municipal Joint Insurance Fund has a Claims Review Committee that meets on a monthly basis and makes its recommendations to the Board of Fund Commissioners for payment of claims; and

WHEREAS, the Claims Review Committee has set forth a schedule for its meetings and has advertised that schedule in accordance with the Open Public Meetings Act,

BE IT RESOLVED, by the Commissioners of the Morris County Municipal Joint Insurance Fund as follows:

The regular scheduled meeting for August 9, 2023, is hereby cancelled.

The Treasurer is authorized to make payment for all contracted services for August and September as same are usually paid for notwithstanding that there will not be a meeting in August to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the Morris JIF will confirm their actions at the September 13, 2023 meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Morris JIF before that action is taken by the professional.

The Claims Review Committee is hereby authorized the approve payment authority requests submitted by the Fund's Claims Administrators at the Committee's duly scheduled and advertised August 7th meeting.

The foregoing resolution was duly adopted by the Morris County Municipal Joint Insurance Fund at a public meeting held on July 12, 2023.

Morris County Municipal Joint Insurance Fund

By:
Carolyn Rinaldi, Chairwoman

Attest:
Adam Brewer, Secretary

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 26-23

July 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>
002905			
002905	EAST HANOVER TOWNSHIP	2022 SAFETY INCENTIVE AWARD	100.00
			100.00
002906			
002906	HOPATCONG BOROUGH	2022 SAFETY INCENTIVE AWARD	500.00
			500.00
002907			
002907	BOONTON TOWN	2022 SAFETY INCENTIVE AWARD	100.00
			100.00
002908			
002908	RINGWOOD BOROUGH	2022 SAFETY INCENTIVE AWARD	750.00
			750.00
		Total Payments FY 2022	1,450.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002909			
002909	MUNICIPAL EXCESS LIABILITY JIF	FPB 3RD QTR 2023	5,550.25
			5,550.25
002910			
002910	FIRST MANAGED CARE OPTION	MANAGED CARE FEE 07/23	25,957.93
			25,957.93
002911			
002911	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 3RD QTR 2023	574,008.00
002911	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2023	1,041,636.25
			1,615,644.25
002912			
002912	NJ MUNICIPAL ENVIRONMENTAL	EJIF 2ND INSTALL 2023	249,774.00
			249,774.00
002913			
002913	DORSEY& SEMRAU	LITIGATION MGMT 07/23	17,481.75
			17,481.75
002914			
002914	QUAL-LYNX	TPA SERVICES 07/23	25,333.67
			25,333.67
002915			
002915	VALLEY MEDICAL GROUP	DOT TEST- TWSP OF WEST MILFORD 5/23	68.00
			68.00
002916			
002916	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 07/23	18,803.23
002916	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 07/23	1,346.11
			20,149.34
002917			
002917	LENAPE CLAIMS MANAGEMENT, INC.	TPA FEE 07/23	21,845.65
			21,845.65

002918			
002918	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 07/23	31,167.29
			31,167.29
002919			
002919	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE 07/23	3,884.35
			3,884.35
002920			
002920	DORSEY & SEMRAU	ATTORNEY FEE 07/23	2,210.85
			2,210.85
002921			
002921	GRACE BRENNAN	TREASURER FEE 7/23	2,279.47
			2,279.47
002922			
002922	MUNICIPAL EXCESS LIABILITY JIF	MSI Q3 2023	28,874.50
			28,874.50
002923			
002923	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 07/23	1,084.00
			1,084.00
002924			
002924	RUSSO & ASSOCIATES LLC	FUND REVIEW- WC 2023	11,022.00
			11,022.00
002925			
002925	NEWTECH SERVICES INC.	WEBSITE MAINT/ DIS RECOVERY 07/23	175.00
002925	NEWTECH SERVICES INC.	WEBSITE UPGRADES 06/23	1,479.00
			1,654.00
002926			
002926	ACCESS	DEPT 417 INV 10261368 5/31/23 FOR JUNE	128.70
			128.70
002927			
002927	WEST MILFORD TOWNSHIP	RMC 2ND INSTALL 2023 W. MILFORD TWP.	29,624.00
			29,624.00
002928			
002928	THE VOZZA AGENCY	RMC 2ND INSTALL 2023 NETCONG	3,930.00
002928	THE VOZZA AGENCY	RMC 2ND HALF 2023 BLOOMINGDALE	10,067.00
			13,997.00
002929			
002929	RINGWOOD BOROUGH	RMC- 1ST HALF 2023 BOR. OF RINGWOOD	15,899.00
			15,899.00
002930			
002930	TOWNSHIP OF LONG HILL	RMC FEE 2ND HALF 2023- TWP LONG HILL	12,895.00
			12,895.00
002931			
002931	GJEM INSURANCE AGENCY	RMC 2ND HALF 2023 BOR. POMPTON LKS	11,903.00
			11,903.00
		Total Payments FY 2023	2,148,428.00
		TOTAL PAYMENTS ALL FUND YEARS	\$ 2,149,878.00

Carolyn Rinaldi, Chairperson

Attest: Adam Brewer, Secretary

Dated: July 12, 2023

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

Grace Brennan, Treasurer