

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – MARCH 8, 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.

Chairwoman Rinaldi asked the board to join her in a moment of silence to honor and remember Trish Cooney, Underwriting Manager Ed Cooney’s wife, who unexpectedly passed last week.

Chairwoman Rinaldi asked for 2023 Roll Call.

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	Present
Stanhope	Brian McNeilly	Present

Andover	Patricia Bussow	Absent
Bloomington	Mike Sondermeyer	Present
Boonton Town	Neil Henry	Present
Boonton Township	Douglas Cabana	Present
Butler	Jim Lampmann	Present
Chatham Township	Ziad Shehady	Absent
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	Present
Hanover	Silvio Esposito	Present
Hawthorne	Eric Maurer	Present
Hopatcong	David Fanslau	Present
Kinnelon	James Freda	Absent

Lincoln Park	Perry Mayers	Absent
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	Absent
Ringwood	Scott Heck	Present
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Absent
South Orange Village	Julie Doran	Absent
Sparta	Grant Rome	Absent
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Absent
West Milford	William Senande	Absent
Wharton	Joseph Kovalcik	Absent

2022 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.)	Absent
Stanhope	Angelica Sabatini	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.)	Absent
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.)	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	Absent
Ringwood	Zachary Faiola (Alt.)	Absent
Riverdale	Lisa O'Neill (Alt.)	Absent
Rockaway Borough	Robert O'Connor (Alt.)	Absent
Sparta	Sharon Hoeland (Alt.)	Present
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.
Fred Semrau, Esq.

Safety Director

J.A. Montgomery Consulting
Brian Maitland
Michael Thompson
Ken Schulz

Liability Claims Service

Lenape Claims Management
Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx
Claudia Acosta

Managed Care

FMCO
Mary Bresadola

ALSO PRESENT:

Jonathan Testa, Dorsey & Semrau
Tammy Probst Smith, Dorsey & Semrau
Karen Waters, IMAC Insurance Company

P.J. Cassidy, RD Parisi
David Vozza, The Vozza Agency
Amy Pieroni, Acrisure
Lindsay Travali, Acrisure
Frank Covelli, P.I.A.
Don Sciolaro, P.I.A.
Dave Sgalia, Cupo Insurance
Randy May, Otterstedt Insurance Agency
Wayne Ring, Brown & Brown
Charlotte Wendall, Henry O'Baker
Ernest Reigstad, Skylands Risk Management
Sandy Cantwell, PERMA

APPROVAL OF MINUTES -

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 8, 2023:

Motion: Commissioner Stern
Second: Commissioner Sondermeyer
Vote: 18 Ayes, 0 Nays, 7 Abstains
(Commissioners Henry, Williams, Delaney, Zilberfarb, Fanslau,
Heck, Hoeland (Alt.))

CORRESPONDENCE – None

MONTHLY COMMITTEE REPORTS:

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

Finance Committee, Jason Gabloff, Chair – Commissioner Gabloff said the committee met virtually on Wednesday March 1st to review South Orange Village's request for a grant towards Police Accreditation. The Fund surplus exceeds the minimum and the committee recommends approval. Executive Director said the Fund office would begin the paperwork and include a resolution for approval in next month's agenda.

Safety Committee, Bill Huyler, Chair – Chairwomen Rinaldi said the committee met today and they approved the 2022 Safety Incentive Program (SIP) awards. 44 members participated in the SIP with 7 members achieving the top score of 100 and 10 members achieving a score of 90 and above. A total of \$21,750 was paid in awards. The Fund office will send out vouchers to the members to receive their cash awards.

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 March 7 at PERMA offices and via teleconference. The committee recommended approval of payment authority requests for 8 Workers' Compensation Claims totaling Payment Authority Requests of \$665,174.13, 7 Property Claims totaling of Payment Authority Requests of \$219,972.13 and 1 Liability Claim totaling Payment Authority Requests of \$19,767.94.

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 commissioners are welcome to attend and an RSVP is appreciated.

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 9AM to 12PM. 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). A copy of the Seminar Flyer was included in the agenda and Fund commissioners and risk management consultants have already received an email containing the link to register.

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 during the month of March. Course is now available online through the MEL Safety Institute. Directions to access the on-line course were included in the agenda and were distributed via email to commissioners and risk management consultants.

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.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals. To date the full committee has met twice to meet the target start-up date of January 1, 2023. A memorandum was included in the agenda to outline their progress to date. Cyber claims continue to outpace the premium. The Cyber JIF will serve much like the Environmental JIF, providing resources and services to members to help them control exposure and manage claim events. Executive Director said the JIF is in the process of interviewing vendors to provide training services.

2023 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.

Executive Director said the presentation by John Schwartz, JA Montgomery, Law Enforcement and Risk Control Consultant, on his work with J.A. Montgomery's law enforcement unit is postponed, as Mr. Schwartz was not feeling well.

Due Diligence Reports: The accounting staff is focused on preparing the documents needed for the annual audit and therefore the January Fast Track will be included in next month's agenda. The Loss ratio analysis are at or below where the actuary would expect their development; although FY 2019 continues to be a difficult year. Claims continues to evaluate the delays in medical treatment and backlog that occurred as a result of COVID. Scheduling and staffing is also causing delays, and as a result, claimants are out on

workers' compensation longer. Accident frequency stands at zero which indicates there are no claims with 8 or more lost days of work, which triggers temporary disability payments. Note that claims incurred during January can still develop as the year progresses.

The POL/EPL carrier is now Lexington, which is part of AIG and for the most part the same coverage is in place. Updated EPL Program Compliance requirements will be announced shortly; expecting only a few changes in the personnel manual and the required training for supervisors and police will be posted as soon as dates are scheduled.

Executive Director's Report Made Part of Minutes.

TREASURER:

Chairwoman Rinaldi said Resolution 18-23 for March 2023 bills list was included for approval on the consent motion.

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

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF JANUARY 2022:

CLOSED	\$0
2019	\$38,428.94
2020	\$34,606.58
2021	\$139,600.61
2022	\$211,875.44
2023	\$23,288.20
TOTAL	\$447,799.77

Treasurer's Report Made Part of Minutes.

ATTORNEY'S REPORT:

Fund Attorney referenced the memo distributed last month suggesting insurance requirements to be added to contractor bids to help reduce general liability cases and encouraged members to share any feedback or information as they review and include in any upcoming contracts.

Fund Attorney gave an overview of the case of Mondello vs. Randolph. Last year during a high school ice hockey game a visiting team player fractured his elbow and subsequently brought suit against Randolph and the Board of Education claiming improper supervision. Bill Johnson was assigned as counsel and submitted certification to the plaintiff's attorney that Township has no association with the high school or hockey team and requested dismissal, which was ignored. The Claims Committee authorized the funds to then file a motion and the case was dismissed by the judge. Although there are many strict guidelines for the process, the Fund proceeded in filing a frivolous claim for reimbursement of fees. The Fund was awarded full reimbursement of fees for a total of \$6,000. This is the third successful frivolous suit for the Fund in the last year.

Fund Attorney said Tammy Probst Smith from his office was in attendance today and he thanked her for all her work she does to support him and the Morris JIF.

UNDERWRITING MANAGER:

Underwriting Account Manager said on behalf of the Ed Cooney and the Underwriting team, the outpouring of support and prayers have been appreciated on the loss of Trish.

Underwriting Account Manager said the Cyber report is being reworked and is not in the agenda this month. Based on a member's completed 2022 compliance, some members have been 'grandfathered' in the revised 2023 cyber compliance as everyone works to achieve the Minimum or Advanced level and reduce their deductible.

As this past year was the most difficult market seen, the Underwriting team presented a webinar on January 19th to outline the challenges and changes for 2023 excess carriers and the planning for 2024. This webinar can be viewed on the MEL website on the Cyber page.

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. The Morris Safety Expo to be held on March 22nd is open for registration. May 1st is the anticipated rollout date for the new learning management system and their will be training offered in April.

Executive Director introduced Paul Shives, Vice President, Safety Services at JA Montgomery. Mr. Shives continues to significantly strengthen our safety program, which is a cornerstone of the JIF.

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

Executive Session: Executive Director confirmed that the claims information had been sent confidentially to the board and there were no questions or concerns that need to be reviewed in Executive Session.

MOTION TO APPROVE RESOLUTION 18-23 MARCH 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 Stern
Second:	Commissioner Cozzarelli
Roll call Vote:	Unanimous

OLD BUSINESS:

None.

NEW BUSINESS:

None.

PUBLIC COMMENT:

None.

MOTION TO ADJOURN:

Moved:	Commissioner Williams
Second:	Commissioner Brewer
Vote:	Unanimous

Meeting Adjourned: 12:41 PM
Sandy Cantwell, Assisting Secretary
For Adam Brewer, Secretary

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 18-23

Corrected MARCH 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>
002778			
002778	WHITE TORNADO SERVICES LLC	ANNUAL CLEANI HANOVER COURTROOM 12/22	575.00
			575.00
002779			
002779	PEQUANNOCK TOWNSHIP	2022 SEMINAR CREDITS	1,500.00
			1,500.00
		Total Payments 2022	2,075.00

FUND YEAR

2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002766			
002766	LENAPE CLAIMS MANAGEMENT, INC.	VOID AND REISSUE	-21,845.65
			-21,845.65
002780			
002780	DORSEY& SEMRAU	LITIGATION MGMT 03/23	17,481.75
			17,481.75
002781			
002781	QUAL-LYNX	TPA SERVICES 03/23	25,333.67
			25,333.67
002782			
002782	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 03/23	18,803.23
002782	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 03/23	1,346.11
			20,149.34
002783			
002783	LENAPE CLAIMS MANAGEMENT, INC.	TPA FEE 03/23	21,845.65
002783	LENAPE CLAIMS MANAGEMENT, INC.	TPA 02/23	21,845.65
			43,691.30
002784			
002784	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/23	105.56
002784	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 03/23	31,167.29
			31,272.85
002785			
002785	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE 03/23	3,884.35

			3,884.35
002786			
002786	DORSEY & SEMRAU	ATTORNEY FEE 03/23	2,210.85
			2,210.85
002787			
002787	GRACE BRENNAN	TREASURER FEE 03/23	2,279.47
			2,279.47
002788			
002788	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 3 OF 12	1,084.00
			1,084.00
002789			
002789	VITALE'S DELI	LUNCH HANOVER MUNICIPAL 02/08/23	851.90
			851.90
002790			
002790	NEWTECH SERVICES INC.	WEBSITE MAINT/ DIS RECOVERY 03/23	175.00
			175.00
002791			
002791	NJ ADVANCE MEDIA	ACCT 1000909712 AD 01/26/23	73.71
			73.71
002792			
002792	ACCESS	DEPT 417 CUST 224 STORE/1/31/23 FOR FEB	240.57
			240.57
002793			
002793	HENRY O. BAKER INC.	RMC FEE 1ST INSTALL ROCKAWAY 03/23	7,999.00
			7,999.00
002794			
002794	WEST MILFORD TOWNSHIP	RMC 1ST INSTALL WEST MILFORD 03/23	29,624.00
			29,624.00
002795			
002795	MOUNTAIN LAKES BOROUGH	RMC FEE 1ST INSTALL MT LAKES 03/23	6,759.00
			6,759.00
002796			
002796	BROWN & BROWN METRO, LLC	RMC 1ST INS INSTALL S ORANGE VILL 03/23	29,730.00
			29,730.00
		Total Payments FY 2023	200,995.11
		TOTAL PAYMENTS ALL FUND YEARS	\$ 203,070.11

Carolyn Rinaldi
Chairperson

Attest:

Adam Brewer, Secretary

Dated: March 8, 2023

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

Grace Brennan, Treasurer