MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
JULY 11, 2024
TEAMS VIRTUAL MEETING
1:30 P.M.

Meeting Called to Order by Chairman Rogers. Open Public Meeting Statement read into the record by Mr. Thorpe.

Pledge of Allegiance

ROLL CALL OF 2024 EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Present
EXECUTIVE	**COMMITTEE**	**MEMBERS**	
Thomas Nolan		Boro of Brielle	Present
Anthony Mercantante		Middletown	Present
Laurie Roth		Allentown	Present
Jonathan Capp		Marlboro Township	Present
Jeffry Bertrand		Wall Township	Present

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

James Gant		Boro of Sea Girt	Present
Donna Phelps		Boro of Oceanport	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services	Stephen A. Sacco Cate Kiernan	Absent Present
Attorney	Cleary Giacobbe Alfieri & Jacobs	James Cleary, Esq. Mitch Jacobs, Esq.	Present Present
Treasurer		Steven Mayer	Present
Claims Service	Qual-Lynx	Kathy Kissane	Present
Safety Director	JA Montgomery Consulting	Paul Shives	Absent
Fund Risk Management Consultants	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Thomas Merchel	Present Present
Auditor	Hulsart & Company	Rich Helenbrecht	Absent
Actuary	Actuarial Advantage	Kyle Mrotek	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent

ALSO PRESENT
Jason Thorpe, PERMA
Steven Krolian, PERMA
Barbara Ilaria, Manasquan
Paula Cavalier, Union Beach
Al Jardine, Neptune City
Anna Bongiorno, Avon by the Sea
Michael Muscillo, Highlands
Robert Ferragina, Atlantic Highlands
Justin Macko, Sea Girt
Lisa Gallo, QualCare
Matt Genna, JA Montgomery
Amy Pieroni, RMC
Dominick Cinelli, RMC
John Casagrande, Danskin Agency
Alison Kelly, Danskin Agency
Myra Tufaro, Lincoln Risk Management
Trevor Morris, Acrisure

APPROVAL OF MINUTES: May 9, 2024

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION:	Commissioner Nolan
SECOND:	Commissioner Bertrand
VOTE:	Unanimous

CORRESPONDENCE

None.

EXECUTIVE DIRECTOR:

Chairman Rogers advised that Mr. Sacco was unable to participate in the meeting. Chairman Rogers noted that that Ms. Kiernan will be handling the Executive Director duties in Mr. Sacco's absence.

2023 AUDIT FILING – Ms. Kiernan reported that PERMA filed the 2023 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. She added that the Synopsis of Audit was published in the Fund's official newspaper.

RFP PROCESS – Ms. Kiernan reported that the professional service contract for the Fund Attorney and the Defense Panel will expire December 31, 2024. She noted that authorization to proceed in the RFP process for the 2025 Fund year is being requested. Ms. Kiernan advised that the Fund will have to advertise, pursuant to N.J.S.A. 40A:11-1 et. Seq. for the positions of Fund Attorney and Defense Attorney(s).

MOTION TO RELEASE THE RFP FOR THE PROFESSIONAL SERVICES OF FUND ATTORNEY AND DEFENSE PANEL PURSUANT TO THE FAIR AND OPEN PROCESS OUTLINED IN N.J.S.A. 40A:11-1 ET. SEQ.

MOTION: Commissioner Nolan
SECOND: Commissioner Roth
ROLL CALL VOTE: Unanimous

AMENDMENT TO PUBLIC MEETING PROCEDURES – Ms. Kiernan advised that resolution #21-24 is being removed from the agenda as the reorganization meeting agenda will address this item.

RCF/EJIF REPORTS – Ms. Kiernan reported that the RCF and EJIF each met on June 10, 2024 at the Forsgate Country Club and referred to copies of Commissioner Nolan's reports for each meeting.

MEL REPORTS – Ms. Kiernan reported the MEL met on June 10, 2024 and also held a special meeting on May 14, 2024 at the Forsgate Country Club. She then referred to copies of Commissioner Nolan's reports for each meeting.

CYBER JIF – Ms. Kiernan reported the Cyber JIF met on May 16th and met again on June 20th. She noted that copies of Commissioner Gant's reports were enclosed in the agenda packet.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS) – Ms. Kiernan reported that 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 17th with an August 31st completion date. She noted the fund office will issue an email with those additional directions once the underwriting system link is sent. Ms. Kiernan advised that since the Monmouth JIF engaged Withum to conduct property appraisals for scheduled locations greater than $500,000, the appraised values will be uploaded in Origami.

2024 COVERAGE DOCUMENTS – Ms. Kiernan reported that the **f**und office is in the process of preparing coverage documents, which will be posted to Origami once finalized. She advised that members will be notified once the documents have been posted.

FINANCIALS – MS. Kiernan referred the Committee to the Claims Management Report as of May 31st enclosed within the agenda packet. She reported that the Monmouth JIF is performing better than what the actuary has projected and performing better than most JIFs in the MEL system.

TREASURER

Mr. Mayer referred to the June and July Bills Lists contained within the Agenda Packet.

FUND YEAR	**AMOUNT**
June Bills List	
Closed Years	$ 2,904.67
2023	$ 17,457.00
2024	$ 833,277.95
TOTAL	**$ 853,639.62**

FUND YEAR	**AMOUNT**
July Bills List	
2024	$ 1,760,525.65

TOTAL	**$ 1,760,525.65**

MOTION TO APPROVE RESOLUTION # 22-24 APPROVAL FOR PAYMENT OF JUNE 2024 BILL LIST AND RESOLUTION # 23-24 APPROVAL FOR PAYMENT OF JULY 2024 BILL LIST

MOTION: Commissioner Capp
SECOND: Commissioner Nolan
ROLL CALL VOTE: Unanimous

MANAGED CARE:

Ms. Gallo referred the Committee to her report enclosed within the agenda. She reported that for the month of June, there was a savings of $666,079 resulting in 84% savings. Ms. Gallo then referred to the Top 10 Claimants report enclosed in the agenda. She advised that the report was designed with the intent to focus on the types of injuries that accumulate the highest charges. Ms. Gallo reported that the top 10 claimants since January 1st represents 71% of the total charges for medical treatment.

CLAIMS SERVICE

Ms. Kissane reported that the Claims Committee met on July 8th to review the PARs and is recommending approval of the same. She then asked for a motion to approve the claims as recommended by the Claims Committee and the Fund Attorney's legal bills for the month.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE AND MR. CLEARY'S LEGAL BILLS IN THE AMOUNT OF $1,407.00.

WC
2023294999

GL/PRP/AL
2024332925

MOTION: Commissioner Roth
SECOND: Commissioner Capp
ROLL CALL VOTE: Unanimous

SAFETY DIRECTOR

Mr. Genna was present and reviewed the May & June activities and the July agenda. He referred to the list of Loss Control activities for the months of May & June and the meetings attended. Mr. Genna then referred to the MSI Now training offerings, MSI DVDs usage, MSI Bulletins issued for the month and the MSI Live webinar schedule.

Mr. Genna highlighted the Heat-Related Illness Best Practices and the Prevent Heat Illness at Work bulletins that were issued during the month of June. He reported that PEOSH has been focusing on heat illness prevention lately due to the recent hot and humid weather.

Safety Report Attached and Made Part of the Minutes

RISK MANAGEMENT CONSULTANT TEAM:

Mr. J. Casagrande reported the Cyber Risk Management Program's grandfathered period for compliance expired July 1, 2024. He advised that any member that has not filed under the new Cyber Risk Management Program is now out of compliance. Mr. J. Casagrande reported that under the new Cyber Risk Management Program the member retention has increased, and a co-insurance provision has been added. He noted that he is available to assist if any member or their IT staff or provider has questions.

Commissioner Capp asked if there was a cyber compliance report similar to the POL/EPL compliance report within the agenda. Ms. Kiernan advised that there is a Cyber Compliance Report that used to be included in the agenda however the Cyber JIF asked that it be removed to avoid potential bad actors knowing which members are not in compliance. Mr. Thorpe advised that he will send Commissioner Capp a copy of the report following the meeting.

OLD BUSINESS

None.

NEW BUSINESS

None.

MOTION TO OPEN PUBLIC COMMENTS

MOTION:	Commissioner Roth
SECOND:	Commissioner Capp
VOTE:	Unanimous

PUBLIC COMMENT

None.

MOTION TO CLOSE PUBLIC COMMENTS

MOTION:	Commissioner Nolan
SECOND:	Commissioner Roth
VOTE:	Unanimous

CLOSING COMMENTS

Chairman Rogers noted that the next JIF meeting is scheduled for September 12th and will be held in-person at the Wall Township Municipal Building.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Capp
SECOND:	Commissioner Roth
VOTE:	Unanimous

Meeting Adjourned at: 1:52 P.M.

NEXT MEETING: September 2024
Wall Township
1:30 P.M.

RESOLUTION NO: 21-24

MONMOUTH MUNICIPAL JOINT INSURANCE FUND
(hereafter the "FUND")

AMENDING ESTABLISHED PUBLIC MEETING PROCEDURES

WHEREAS, the FUND adopted Resolution 6-24 at the Fund's reorganization meeting January 11, 2024 to establish meeting procedures for Fund Year 2024, and

WHEREAS, the FUND Executive Committee received a recommendation to amend the public comment procedures; and

WHEREAS, the FUND Executive Committee accepts recommendation;

NOW, THEREFORE BE IT RESOLVED BY the FUND Executive Committee hereby agrees to amend Resolution 6-24 – Establishing Meeting Procedures by replacing Section III in its entirety with :

III. During the Public Comment section of the FUND Executive Committee meetings, comments shall be limited to one person to address the Chairperson for a maximum of five minutes".

ADOPTED this day 11th day of July, 2024;

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 22-24 **JUNE 2024**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Monmouth 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 CLOSED

Vendor Name	Comment	Invoice Amount
MUNICIPAL EXCESS LIABILITY RCF	REFUND- DEP ERROR 02/26/24	66.67
MUNICIPAL EXCESS LIABILITY RCF	CK 76531 VOID AFTER FY 2018	2,838.00
		2,904.67
	Total Payments FY CLOSED	**2,904.67**

FUND YEAR 2023

Vendor Name	Comment	Invoice Amount
ROBERT A. HULSART & CO.	AUDIT FOR Y/E 2023	17,457.00
		17,457.00
	Total Payments FY 2023	**17,457.00**

FUND YEAR 2024

Vendor Name	Comment	Invoice Amount
NJ Cyber Risk Management Fund	CYBER- 2ND INSTALL 2024 06/24	224,521.00
		224,521.00
N.J. MUNICIPAL ENVIRONMENTAL	EJIF-2ND INSTALL 2024	189,124.50
		189,124.50
QUAL-LYNX	OUTSIDE ADJUSTER 06/24	7,259.00
QUAL-LYNX	CLAIM ADJ SERVICES 06/24	51,006.00
		58,265.00
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 06/24	14,622.00
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 06/24	2,550.00
		17,172.00
QUALCARE, INC.	WC ACCESS/UM-06/24 INV 70591	18,665.67
QUALCARE, INC.	WC-MCCI INV 70577 0424	1,326.00
		19,991.67
PERMA	POSTAGE 05/24	43.03
PERMA	ADMINISTRATION FEE 06/24	35,131.25
PERMA	LOSS FUND MGMT 06/24	3,104.08
		38,278.36
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 06/24	4,014.41
		4,014.41
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE INV 134403 THRU 5/22/24	10,324.67
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 5/22/24 INV 134403	1,835.33
		12,160.00
STEPHEN MAYER	TREASURER FEE 06/24	1,867.67
		1,867.67
MUNICIPAL EXCESS LIABILITY JIF	MEL PROP 473 REFUND-DEP ERROR 04/24	58,009.00
		58,009.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 06/24	40,480.50
		40,480.50
CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 06/24	1,105.00
		1,105.00
GANNETT NEW YORK NJ LOCALIQ	A# 1120891 INV 6369189-10105574 4/26/24	42.04
GANNETT NEW YORK NJ LOCALIQ	A# 1120891 INV 6369189-10018458 4/3/24	44.68

GANNETT NEW YORK NJ LOCALIQ	A# 1120891 INV 5369189-10081547 4/19/24	41.60
		128.32
EXECU-TECH, INC.	WEBSITE MAINTENANCE 06/24	200.00
		200.00
ACCESS	INV 10864940 DEPT 410 4/30/24	80.52
		80.52
BROWN & BROWN METRO, LLC	RMC- 2ND INSTAL 2024- SHREWSBURY	8,927.00
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL- 2024 -SEA BRIGHT	6,714.00
BROWN & BROWN METRO, LLC	RMC- 2ND INSTLL 2024 TWP FREEHOLD	40,027.00
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2024 NEPTUNE CITY	8,367.00
		64,035.00
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2024- MATAWAN	15,385.50
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2024- MARLBORO	36,939.50
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2024- EATONTOWN	22,711.50
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2024 HAZLET	25,847.50
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2024 LAKE COMO	2,961.00
		103,845.00
	Total Payments FY 2024	**833,277.95**
	TOTAL PAYMENTS ALL FUND YEARS	**853,639.62**

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 23-24 **JULY 2024**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Monmouth 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 2024

Vendor Name	Comment	Invoice Amount
MUNICIPAL EXCESS LIABILITY JIF	FPB - Q3 2024	4,036.25
		4,036.25
MUNICIPAL EXCESS LIABILITY JIF	PROPERTY- 3RD QTR 2024	606,369.75
MUNICIPAL EXCESS LIABILITY JIF	MEL- 3RD QTR 2024	880,839.50
		1,487,209.25
QUAL-LYNX	OUTSIDE ADJUSTER 07/24	7,259.00
QUAL-LYNX	CLAIM ADJ SERVICES 07/24	51,006.00
		58,265.00
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 07/24	14,622.00
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 07/24	2,550.00
		17,172.00
QUALCARE, INC.	WC-MCCI INV 70732 05/24	120.20
QUALCARE, INC.	WC ACCESS/UM-07/24 INV 5308234	18,665.67
		18,785.87
PERMA	POSTAGE 06/24	24.01
PERMA	ADMINISTRATION FEE 07/24	35,131.25
PERMA	LOSS FUND MGMT 07/24	3,104.08
		38,259.34
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 07/24	4,014.41
		4,014.41
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 6/24/24 INV 135506	1,835.33
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE INV 135506- THRU 6/24/24	10,573.92
		12,409.25
STEPHEN MAYER	TREASURER FEE 07/24	1,867.67
		1,867.67
MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2024	21,006.50
		21,006.50
BOWMAN & COMPANY, LLP	2023 PAYROLL AUDIT/ 2025 WC PREM. 6/24	10,000.00
		10,000.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 07/24	40,480.50
		40,480.50
CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 07/24	1,105.00
		1,105.00
GANNETT NEW YORK NJ LOCALIQ	A 1120891 INV 6433389- 10183722 5/17/24	137.38
		137.38
EXECU-TECH, INC.	WEBSITE MAINTENANCE 07/24	200.00
		200.00
ACCESS	INV 10928957 DEPT 410 5/31/24	206.23
		206.23
BROWN & BROWN METRO, LLC	RMC-2ND INSTALL 2024 TWP. MANALAPAN	18,689.00
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2024 BRADLEY BCH	13,851.00
		32,540.00

CBIZ INSURANCE SERVICES, INC	RMC FEE TWP OF MILLSTONE -2024	12,831.00
		12,831.00
	Total Payments FY 2024	**1,760,525.65**
	TOTAL PAYMENTS ALL FUND YEARS	**1,760,525.65**