MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
MARCH 13, 2025
ZOOM VIRTUAL MEETING
1:30 P.M.

In absence of Chairman Rogers, Meeting Called to Order by Executive Director Mr. Sacco. Open Public Meeting Statement read into the record by Mr. Thorpe.

Pledge of Allegiance

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Absent
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
James Gant		Boro of Sea Girt	Present

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Donna Phelps		Boro of Oceanport	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services	Stephen A. Sacco	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	Present
Fund Risk Management Consultants	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Thomas Merchel	Absent 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
Justin Macko, Sea Girt Borough
Alison Kelly, Danskin Agency
John Casagrande, Danskin Agency
Mike Brosnan JA Montgomery
Matt Genna, JA Montgomery
Amy Pieroni, RMC
Trevor Morris, RMC
Dominick Cinelli, RMC
Thomas Hudanish, RMC
Katherine Walters, CS&B
Michael Muscillo, Highlands Borough
Lisa Gallo, QualCare
Joe Razzano, RMC
Jack Keeler, Sea Bright Borough
Rachel Giolitto, Sea Bright Borough
Jason Gonter, West Long Branch Borough
Kimberly Humphrey, Keyport
Catherine LaPorta, Shrewsbury Twp.
Robert Bengivenga, Hazlet Twp.
Myra Tufaro, Lincoln Risk Management
Betsy Cross, ***Private Citizen; Wall Twp. Resident***

APPROVAL OF MINUTES: January 11, 2025

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION:	Commissioner Roth
SECOND:	Commissioner Capp
VOTE:	Unanimous

CORRESPONDENCE

None.

EXECUTIVE DIRECTOR:

HOPE FIRE COMPANY No. 1 – Mr. Sacco reported that the fund office received notice from the Hope Fire Company, who was an additional insured under Upper Freehold, requesting to cancel all of their coverages effective 1/1/2025. There is no action needed at this time. Mr. Sacco reported as a result of this cancelation, the budget was slightly adjusted and was confirmed with the actuary.

STANDING COMMITTEE APPOINTMENTS – Mr. Sacco stated enclosed in the agenda packet is the 2025 Standing Committee appointments. Mr. Sacco mentioned if any commissioner is interested in joining one of these committees to please reach out to Chairman Rogers.

RCF 2025 RORGANIZATION MEETING – Mr. Sacco reported the RCF held its Reorganization Meeting on Monday, January 6, 2025 and referred to a copy of Commissioner Nolan's report enclosed within the agenda.

E-JIF 2025 REORGANIZATION MEETING – Mr. Sacco reported that the E-JIF held its Reorganization meeting on January 6, 2025. He then referred to Commissioner Nolan's reports on the meetings.

MEL 2025 REORGANIZATION MEETING - Mr. Sacco reported the MEL also held its Reorganization Meeting on January 6, 2025 and referred to a copy of Commissioner Nolan's report enclosed within the agenda.

NJ CYBER JIF – Mr. Sacco reported that the Cyber JIF held its Reorganization on January 16, 2025, via Zoom. He then referred to a copy of Commissioner Gant's report on the meeting. Commissioner Gant reported an email was sent out in early February to a number of different towns based on the technology shared service survey regarding the technology errors and omissions liability to take another look at it in regards to limits of insurance retentions and premiums. Mr. Gant also wanted to inform everyone of the recent attempts of fraud going around asking employees to change direct deposit and banking numbers, he wanted to remind everyone to make sure your payroll and finance staff takes these requests directly through the employee and not through email.

EMPLOYMENT PRACTICE PROGRAM – Mr. Sacco reported during 2025 members will be asked to update their Personnel Manuals and complete training. We have already received a draft of the expected modification to the manual and are on target to distribute information to the membership in April.

2025 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR – Mr. Sacco reported that the 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd from 9:00 am to 12:00 pm. He advised that the seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2024/2025 ELECTED OFFICIALS SEMINAR –The MEL's Annual Elected Officials Seminar has now been uploaded into the MEL's Learning Management System. Directions to access the program and included withing the agenda packet.

PROTECTING OUR CHILDERN – Mr. Sacco reported enclosed in the agenda packet is an article written by David Grubb and Paul Shives concerning a recent $25 million dollar jury award resulting from a sexual abuse case. Mr. Sacco reported this is not one our JIF cases but to make everyone aware of the issues out there and to protect your community and employees. He stated we are starting to see more of these cases throughout the JIF system.

2025 FINANCIAL DISCLOSURES – Mr. Sacco reported that Fund Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. He said the fund office has been asked by the Division of Local Government Services to update the 2025 Fund Commissioner roster and expect a notice to be issued shortly.

FINANCIALS – Mr. Sacco referred the Committee to the year-end Financial Fast Track enclosed within the agenda. He reported that as of December 31st, the Fund had an increase of $422,784 in the 4th Quarter and are up $620,603 for the year. The Fund's statutory surplus stands at $11.7 million and is in excellent financial shape.

Mr. Sacco referred to the claims loss ratio report located within the agenda packet. He stated most of the claims are coming from the workers compensation and property lines but, we are doing well in all other lines.

TREASURER

Mr. Mayer referred to the February and March Bills Lists contained within the Agenda Packet.

FUND YEAR	AMOUNT
February Bills List	
2024	$ 65,527.14
2025	$ 1,315,972.20
TOTAL	**$ 1,381,499.34**

FUND YEAR	AMOUNT
March Bills List	
2025	$ 339,038.49
TOTAL	**$ 339,038.49**

MOTION TO APPROVE RESOLUTION # 15-25 APPROVAL FOR PAYMENT OF FEBRUARY 2025 BILL LIST AND RESOLUTION # 16-25 APPROVAL FOR PAYMENT OF MARCH 2025 BILL LIST

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

MANAGED CARE:

Ms. Gallo referred the Committee to her report enclosed within the agenda. She reported that for the months of January and February, there was a savings of $1,139,835 resulting in 75% savings. Ms. Gallo then referred to the Top 10 Claimants report enclosed in the agenda. She advised that since we are only in April the total charges are $178,358 delivering a savings of 47% and those claimants equal 12% of the total charges. Ms. Gallo referred to the provider specialty by charges report and the out of network utilization is minimal.

Lastly, Ms. Gallo reminded the Committee that Qual-Lynx's digital online reporting is available. She advised that if anyone needs assistance with the program, they can contact herself or Ms. Kissane.

CLAIMS SERVICE

Ms. Kissane reported that the Claims Committee met on March 10th 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 $2,224.50.

WC
2025351573
2025355489
2024336246-MLT
2024336243-MLT
2025354156

GL/PRP/AL
2022248362
2023280892
2025351959
2025342299
2024334974
2025352503

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

SAFETY DIRECTOR

Mr. Genna referred to the list of surveys conducted over the past two months. He reported the MEL Safety Expo sessions are starting next week and on May 30th there is one scheduled in Monmouth County at the Wall Township Municipal Building, attendance is strongly encouraged by all employees.

Mr. Genna reported MSI live classes are continuing to be scheduled, and the registration is available online. He reminded everyone that the group attendance sign in sheets can now be submitted online via SurveyMonkey.

Safety Report Attached and Made Part of the Minutes

RISK MANAGEMENT CONSULTANT TEAM:

None.

OLD BUSINESS

None.

NEW BUSINESS

None.

PUBLIC COMMENT

Prior to entering the Public Comment Section Mr. Jacobs, Esq. read the public comment statement into the record. Ms. Betsy Cross indicated that she would like to make a public comment. Ms. Cross mentioned her difficulties in joining a past virtual meeting via remote video access: leading her to call in to this meeting. Ms. Cross expressed her concerns with the Wall Township Administration and stated she called the Monmouth County Prosecutor's Office but could not confirm any information. Ms. Cross expresses difficulties when she tried to join the last Monmouth JIF Meeting. She states she is not in favor of Joint Insurance Funds and feels towns should purchase insurance on their own.

MOTION TO CLOSE PUBLIC COMMENT

MOTION:	Commissioner Gant
SECOND:	Commissioner Capp
VOTE:	Unanimous

CLOSING COMMENTS

None.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Gant
SECOND:	Commissioner Capp
VOTE:	Unanimous

Meeting Adjourned at: 1:53 P.M.

NEXT MEETING: May 2025
Middletown Township
1:30 P.M.

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 15-25 **FEBRUARY 2025**

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
PERMA	POSTAGE 12/24	102.15
PERMA	2024 AATRIX 1099 FILING	17.99
		120.14
WITHUM SMITH + BROWN, PC	2024 PROPERTY APPRAISAL 02/25	65,407.00
		65,407.00
	Total Payments FY 2024	**65,527.14**

FUND YEAR 2025

Vendor Name	Comment	Invoice Amount
APEX INSURANCE AGENCY ,LLC	POL EPL 2025 PREMIUM 1ST INSTALL 02/25	955,781.50
		955,781.50
QUAL-LYNX	OUTSIDE ADJUSTER 02/25	7,404.17
QUAL-LYNX	OUTSIDE ADJUSTER 01/25	7,404.17
QUAL-LYNX	CLAIM ADJ SERVICES 01/25	52,026.08
QUAL-LYNX	CLAIM ADJ. SERVICES 02/25	52,026.08
		118,860.50
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 02/25	14,914.42
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 01/25	14,914.42
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 01/25	2,550.00
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 02/25	2,550.00
		34,928.84
QUALCARE, INC.	WC ACCESS/UM-01/25	19,039.00
QUALCARE, INC.	WC ACCESS/UM FOR 02/25	19,039.00
		38,078.00
PERMA	POSTAGE 01/25	33.86
PERMA	ADMINISTRATION FEES 02/25	35,833.92
PERMA	LOSS FUND MGMT FEE 02/25	3,166.17
		39,033.95
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 02/25	4,094.66
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 01/25	4,094.66
		8,189.32
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE THRU 1/31/25 INV 143484	9,615.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 1/25 INV 143484	1,872.00
		11,487.00
STEPHEN MAYER	TREASURER FEE 02/25	1,905.00
STEPHEN MAYER	TREASURER FEE 01/25	1,905.00
		3,810.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 02/25	40,745.83
DANSKIN INSURANCE AGENCY, INC.	FUND RISK MANAGER 2025	21,517.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 01/25	40,745.83
		103,008.66
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 02/25	1,127.08
		1,127.08
EXECU-TECH, INC.	WEBSITE MAINTENANCE 02/25	200.00
EXECU-TECH, INC.	WEBSITE MAINTENANCE 01/25	200.00

		400.00
THE CANNING GROUP LLC	QPA 02/25	583.33
THE CANNING GROUP LLC	QPA 01/25	583.33
		1,166.66
ACCESS	INV 11313095 DEPT 410 12/31/24 FOR JAN	100.69
		100.69
	Total Payments FY 2025	**1,315,972.20**
	TOTAL PAYMENTS ALL FUND YEARS	**1,381,499.34**

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 16-25 **MARCH 2025**

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 2025

Vendor Name	Comment	Invoice Amount
QUAL-LYNX	OUTSIDE ADJUSTER 03/25	7,404.17
QUAL-LYNX	CLAIM ADJ. SERVICES 03/25	52,026.08
		59,430.25
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 03/25	14,914.42
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 03/25	2,550.00
		17,464.42
QUALCARE, INC.	WC ACCESS/UM-03/25	19,039.00
		19,039.00
PERMA	POSTAGE 02/25	64.52
PERMA	ADMINISTRATION FEES 03/25	35,833.92
PERMA	LOSS FUND MGMT FEE 03/25	3,166.16
		39,064.60
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 03/25	4,094.66
		4,094.66
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE THRU 2/25 INV 144642	9,027.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 2/25 INV 144642	1,872.00
		10,899.00
STEPHEN MAYER	TREASURER FEE 03/25	1,905.00
		1,905.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 03/25	40,745.83
		40,745.83
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 03/25	1,127.08
		1,127.08
GANNETT NEW YORK NJ LOCALIQ	A # 1120891 AD- ORDER # 11013803 2/7/25	64.04
		64.04
EXECU-TECH, INC.	WEBSITE MAINTENANCE 03/25	200.00
		200.00
THE CANNING GROUP LLC	QPA 03/25	583.33
		583.33
ACCESS	INV 11368536 DEPT 410 01/31/25	88.81
		88.81
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL 2025 BOR. SHREWSBURY	9,084.00
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL 2025 BOR SEA BRIGHT	6,842.00
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL 2025- W. LONG BRANCH	10,690.17
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL BOR. BRADLEY BEACH	14,100.76
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL 2025 -FREEHOLD	40,769.50
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL 2025 NEPTUNE CITY	8,525.00
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL 2025- TWP MANALAPAN	19,074.54
		109,085.97
CBIZ INSURANCE SERVICES, INC	RMC- 1ST INSTALL 2025 TWP MILLSTONE	6,543.00
		6,543.00
FOUNDATION RISK PARTNERS, CORP	RMC- 1ST INSTALL 2025- RED BANK	28,703.50
		28,703.50
	Total Payments FY 2025	**339,038.49**
	TOTAL PAYMENTS ALL FUND YEARS	**339,038.49**