MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
JULY 10, 2025
ZOOM 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 2025 EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Absent
EXECUTIVE	**COMMITTEE**	**MEMBERS**	
Thomas Nolan		Boro of Brielle	Absent
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	Present

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.	Absent Absent
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	Present Present
Auditor	Hulsart & Company	Rich Hellenbrecht	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
Cindy Villagran, RMC
Dominick Cinelli, RMC
Joe Razzano, RMC
Joseph Hrubash, PERMA
Jason Gonter, West Long Branch
Rachel Giolitto, Sea Bright
Salvatore Alfieri, CGA&J Law
Matthew Doherty, Bradley Beach
Robert Bengivenga, Hazlet
Mike Muscillo, Highlands
Robert Ferragina, Atlantic Highlands
Anna Bongiorno, Avon by the Sea
Mark Regan, Shrewsbury
John Tobia, Wall

APPROVAL OF MINUTES: May 8, 2025

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION:	Commissioner Phelps
SECOND:	Commissioner Roth
VOTE:	Unanimous

CORRESPONDENCE

None.

EXECUTIVE DIRECTOR:

2024 AUDIT FILING – Mr. Sacco reported PERMA filed the 2024 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 newspaper.

RFP PROCESS – Mr. Sacco reported professional service contract for the Fund Attorney and the Defense Panel will expire December 31, 2025. He states we are requesting authorization to proceed in the RFP process for the 2026 Fund year. 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 PROCES OUTLINED IN N.J.S.A. 40A:11-1 ET SEQ.

MOTION:	Commissioner Phelps
SECOND:	Commissioner Gant
VOTE:	Unanimous

PURCHASING THRESHOLD – Mr. Sacco reported the QPA has notified the Fund that the state has increased its minimum bid and quote thresholds. Hearing no further questions or comments, Mr. Sacco asked for a motion to adopt Resolution #22-25 adopting the change.

MOTION TO ADOPT RESOLUTION #22-25 INCREASING THE BID THRESHOLD

MOTION:	Commissioner Phelps
SECOND:	Commissioner Capp
VOTE:	Unanimous

MEL, E-JIF, & RCF REPORTS – Mr. Sacco reported the MEL, E-JIF and RCF each met on June 9, 2025 at the Forsgate Country Club, Monroe Township, NJ. Commissioner Nolan's report of each meeting is enclosed in the agenda packet.

MEL BYLAW AMENDMENT – Mr. Sacco reported the MEL conducted a public hearing June 9, 2025 on proposed bylaw amendments, which were introduced at their March 21, 2025 meeting. Notices on the public hearing were distributed to all MEL affiliated local joint insurance funds in April. Enclosed in the agenda packet is the MEL notice on the bylaws including a resolution to approve the amendment. Hearing no further questions or comments, Mr. Sacco asked for a motion to adopt resolution #23-25.

MOTION TO ADOPT RESOLUTION #23-25 APPROVING THE REVISED BYLAWS OF THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

MOTION:	Commissioner Gant
SECOND:	Commissioner Roth
VOTE:	Unanimous

STORMWATER MANAGEMENT – Mr. Sacco stated as distributed on May 9, 2025 via email, enclosed in the agenda packet is a copy of the memorandum from Joseph Hrubash (MEL Executive Director) and Frederick Semrau, Esq. (Fund Attorney) announcing a program supported by the MEL's excess carriers assisting members with a Flood Risk Control Program.

JUNE ARTICLES – Mr. Sacco reported enclosed in the agenda packet are June articles published in the League of Municipalities magazine which address a long-range plans for drainage issues within the State in addition to the MEL article outlining model policies to members at no additional cost ranging from personnel, safety, environmental risk management, fire and police accreditation.

EMPLOYMENT PRACTICES COMPLIANCE PROGRAM – Mr. Sacco reported every two years, the MEL asks its members to update their Employment Practices Compliance Program – consisting of personnel manual, employment manual and training programs. He states additional managers/supervisors training dates have been added; a copy of MSI announcement is enclosed within the agenda packet.

NJ CYBER JIF – Mr. Sacco reported that the Cyber JIF met on May 15th and June 12th. A copy of commissioner Gant's reports are enclosed within the agenda packet.

D2 CYBERSECURITY – Mr. Thorpe reported D2 has issued an email requesting members to update their "Whitelisting" for their simulated phishing campaigns.

D2 Cybersecurity is requesting an update to the existing IP address utilized for "phishing exercises". As a result, in order to receive phishing emails, members are being asked to redo whitelisting by removing the old IP address and adding the new IP address. Enclosed in the agenda packet is a copy of the email issued to members from D2 Cybersecurity.

PROPERTY APPRAISALS – Mr. Thorpe reported the property appraiser (WithumSmith) will be appraising 20% of the members each year & trend the balance (for scheduled locations of $500k or more). The fund office will email respective members advising them to expect a call from WithumSmith) once the member listing is determined. In response to Chairman Rogers question when these will take place, Mr. Thorpe answered, given the difficulty in scheduling during the summer months for the members, it will most likely be in the fall.

RISK MANAGEMNET INFORMATION/OPERATING SYSTEM (RMIS) – Mr. Thorpe reported all members and Risk Mangers will receive an origami email on or about July 15th with a link to renewal worksheets to begin the 2026 Underwriting renewal with a completion date on or about August 31st. He states the Fund office will issue an email with additional directions once the underwriting system link is sent for which the Risk Management Consultant will assist members during the process.

2025 POLICIES – Mr. Thorpe reported the 2025 coverage documents are available in the Origami database; an email was issued on May 30th advising members and risk managers of same for 24/7 access.

2020 AND 2021 POLICY MANUALS – REMOVAL FROM ORIGAMI – Mr. Thorpe states the Fund has made Member Policy Manuals available in Origami since 2020. He reported on or about September 1st, Origami will be removing the 2020 and 2021 Policy Manuals from the Files Section in order to free up space on their servers. Mr. Thorpe states the Fund office retains the manuals however members are encouraged to download the documents to their system.

FINANCIALS – Mr. Sacco referred to the Loss Time Accident Frequency report enclosed within the agenda. He reported the Monmouth JIF is doing very well out of all the members in the MEL on the workers compensation side. Mr. Sacco reported the funds are tracking better than this time last year and are at about half of the MEL average.

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

FUND YEAR	**AMOUNT**
June Bills List	
FY 2025	$ 753,621.77
TOTAL	**$ 753,621.77**

FUND YEAR	**AMOUNT**
July Bills List	
FY 2024	$ 17,806.00

FY 2025	**$**	1,961,544.66
TOTAL	**$**	**1,979,350.66**

MOTION TO APPROVE RESOLUTION # 24-25 APPROVAL FOR PAYMENT OF JUNE 2025 BILL LIST AND RESOLUTION # 25-25 APPROVAL FOR PAYMENT OF JULY 2025 BILL LIST

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

MANAGED CARE:
In the absence of Ms. Gallo, Ms. Kissane reported wallet cards are available and can be mailed to the members. She states they are for employees in case they have to be transported to the emergency room, it contains information for the workers compensation reporting so the bills get sent to Qual-Lynx and not the personal insurance of your employee. She then referred the Committee to her report enclosed within the agenda. She reported that for the month of May, there were a savings of $321,346 resulting in 68% savings. Ms. Kissane then referred to the Top 10 Claimants report enclosed in the agenda. She then referred to the provider specialty by charges report and 84% of savings from four surgery center bills. Ms. Kissane then referred the committee to Qual-Lynx updated team list which is enclosed in the agenda packet.

CLAIMS SERVICE
Ms. Kissane reported that the Claims Committee met on July 7th 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 $1,029.00

WC
2021229458
2022275131
2025361324
2023279222

GL/PRP/AL
2024311124
2023294687
2025367711
2025367170
2025368196

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

SAFETY DIRECTOR
Mr. Genna referred to the list of activities and surveys conducted over the past two months.

Mr. Genna highlighted the Playground Unitary Surfacing Contracts Best Practices as a result of a recent claim along with the heat related illness best practices.

Lastly, Mr. Genna states a survey for the Safey Incentive program was sent out by Ms. Sanders from JA Montgomery on July 1st and looking to have them all in by July 15th. He also reported each member should receive an email from JA Montgomery indicating that your right to know surveys are ready to submit which are due on July 15th.

Safety Report Attached and Made Part of the Minutes

RISK MANAGEMENT CONSULTANT TEAM:
None.

OLD BUSINESS
Mr. Sacco stated apologies from Mr. Nolan as he has been having technical difficulties joining today's call.

NEW BUSINESS
None.

PUBLIC COMMENT
Mr. Casagrande wanted to thank Mr. Mercatante for hosting the EJIF Tier A municipal stormwater seminar that was held last month at Middletown Township Municipal Building.

CLOSING COMMENTS
None.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Phelps
SECOND:	Commissioner Capp
VOTE:	Unanimous

Meeting Adjourned at: 1:55 P.M.

NEXT MEETING: September 11, 2025
Wall Twp. Municipal Building
1:30 P.M.

RESOLUTION NO. 22-25

MONMOUTH MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the "FUND")

AUTHORIZING THE INCREASE TO THE BID THRESHOLD

WHEREAS, pursuant to *N.J.S.A.* 40A:11-3, the State Treasurer increased the minimum bid threshold to $53,000.00 for the execution of contracts without public bid by the Qualified Purchasing Agent when said contracts do not exceed $53,000.00 in aggregate for the contract year in those public entities whose purchasing agents possess a Qualified Purchasing Agent (QPA) certificate awarded by the Division of Local Government Services; and

WHEREAS, as a result the new quote threshold for the above noted public entities with a Qualified Purchasing Agent (QPA) is now $7,950.00 (15% of the $53,000 QPA bid threshold); and

WHEREAS, the FUND has had an appointed Qualified Purchasing Agent (QPA) as required under *N.J.S.A.* 40A:11-3 and in accordance with *N.J.S.A* 40A:l1-9; and

WHEREAS, the FUND finds it is in the interest of efficiency and economy for the FUND to continue with the increase in the bid threshold and as a result the quote threshold, pursuant to *N.J.S.A.* 40A:11-3; and.

NOW, THEREFORE, BE IT RESOLVED by the Monmouth Municipal Joint Insurance Fund, pursuant to *N.J.S.A.* 40A:11-3, that its bid threshold is increased to $53,000.00 and as a result the quote threshold shall be $7,950.00.

BE IT FURTHER RESOLVED, that such contracts as may be awarded under this Resolution shall comply with all other applicable laws, including but not limited to certification of funds by the Chief Financial Officer where required.

ADOPTED: ***this day by the Governing Body,***

RESOLUTION 23-25

APPROVING THE BYLAWS
OF THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

WHEREAS, The **Monmouth County Municipal Joint Insurance Fund** is a member of the Municipal Excess Liability Joint Insurance Fund, and;

WHEREAS, The Board of Fund Commissioners of Municipal Excess Liability Joint Insurance Fund proposed language amending the bylaws on the March 21, 2025 and scheduled a public hearing on June 9, 2025; and

WHEREAS, Following that public hearing conducted on June 9, 2025 the Board of the of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund approved the language and asked their member joint insurance funds to adopt resolutions approving the amendments as attached; and

WHEREAS, These revised bylaws must be ratified by at least three fourths of the member towns before they can become effective.

NOW, THEREFORE BE IT RESOLVED, by the governing body of **Monmouth County Municipal Joint Insurance Fund** hereby approves the attached language modifying the Bylaws of the Municipal Excess Liability Joint Insurance Fund.

Adopted:

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 24-25 **JUNE 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
NJ Cyber Risk Management Fund	CYBER- 2ND INSTALL 2025 06/25	233,709.50
		233,709.50
N.J. MUNICIPAL ENVIRONMENTAL	EJIF- 2ND INSTALL 2025 06/25	190,402.50
		190,402.50
QUAL-LYNX	2025 PERFORM. BOND RENEW 1/25-12/25	891.00
QUAL-LYNX	CLAIMS ADJ. SERVICES 06/25	52,026.08
QUAL-LYNX	OUTSIDE ADJUSTER 06/25	7,404.17
		60,321.25
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 06/25	14,914.42
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 06/25	2,550.00
J.A. MONTGOMERY CONSULTING	CATER LAW ENFOR. MEETING ON 5/15/25	568.97
		18,033.39
QUALCARE, INC.	WC ACCESS/UM- 06/25	19,039.00
		19,039.00
PERMA	POSTAGE 05/25	31.67
PERMA	POSTAGE 04/25	73.70
PERMA	ADMINISTRATION FEES 06/25	35,833.92
PERMA	LOSS FUND MGMT 06/25	3,166.16
		39,105.45
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 06/25	4,094.66
		4,094.66
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE THRU 5/25 INV 148508	9,447.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 5/30/25 INV 148508	1,872.00
		11,319.00
STEPHEN MAYER	TREASURER FEE 06/25	1,905.00
		1,905.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEE 06/25	40,745.83
		40,745.83
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 06/25	1,127.08
		1,127.08
EXECU-TECH, INC.	WEB MAINT 0625	200.00
EXECU-TECH, INC.	2025 HOST/ANNUAL RENEWAL 25-1 2/5/25	350.00
		550.00
THE CANNING GROUP NJ LLC	QPA -INV MONMOUTH 25-06	583.33
THE CANNING GROUP NJ LLC	QPA INV MONMOUTH 25-05	583.33
		1,166.66
ACCESS	INV 11526799 DEP 410 4/30/25	342.78
		342.78
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2025-SHREWSBURY 6/25	9,096.00
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2025 NEPTUNE CITY 6/25	8,525.00
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2025 SEA BRIGHT 6/25	6,842.00
		24,463.00
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2025- MATAWAN 6/25	16,117.66

ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2025-MARLBORO 6/25	38,053.00
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2025-EATONTOWN 6/25	23,663.06
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2025- HAZLET 6/25	26,361.00
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 2025- LAKE COMO 6/25	3,101.95
		107,296.67
	Total Payments FY 2025	**753,621.77**
	TOTAL PAYMENTS ALL FUND YEARS	**753,621.77**

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 25-25 **JULY 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
ROBERT A. HULSART & CO.	AUDIT FOR Y/E 2024.	17,806.00
		17,806.00
	Total Payments FY 2024	**17,806.00**

FUND YEAR 2025

Check Number	Vendor Name	Comment	Invoice Amount
	MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2025	20,901.75
			20,901.75
	MUNICIPAL EXCESS LIABILITY JIF	MEL Q3 2025	941,960.00
	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY Q3 2025	686,471.50
			1,628,431.50
	QUAL-LYNX	CLAIMS ADJ. SERVICES 07/25	52,026.08
	QUAL-LYNX	OUTSIDE ADJUSTER 07/25	7,404.17
			59,430.25
	J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 07/25	2,550.00
	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 07/25	14,914.42
			17,464.42
	QUALCARE, INC.	WC ACCESS/UM- 07/25	19,039.00
			19,039.00
	PERMA	ADMINISTRATION FEES 07/25	35,833.92
	PERMA	LOSS FUND MGMT 07/25	3,166.16
			39,000.08
	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 07/25	4,094.66
			4,094.66
	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL FEES THRU 6/30/25 INV 149666	1,872.00
	CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION MGMT THRU 6/30/25 INV 149666	10,707.00
			12,579.00
	STEPHEN MAYER	TREASURERS FEE 07/25	1,905.00
			1,905.00
	MUNICIPAL EXCESS LIABILITY JIF	MSI Q3 2025	20,965.25
			20,965.25
	BOWMAN & COMPANY, LLP	FINAL- AUDIT 2024 PAYROLL FOR 2026 WC	10,000.00
			10,000.00
	DANSKIN INSURANCE AGENCY, INC.	RMC FEES 07/25	40,745.83
			40,745.83
	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 07/25	1,127.08
			1,127.08
	GANNETT NEW YORK NJ LOCALIQ	A# 1120891 AD 11381006 6/6/25	42.48
			42.48
	EXECU-TECH, INC.	WEBSITE MAINTENANCE 07/25	200.00
			200.00
	THE CANNING GROUP LLC	QPA -INV MONMOUTH 25-07	583.33

		583.33
BROWN & BROWN METRO, LLC	RMC-2ND INSTALL 2025- TWP MANALAPAN	19,328.46
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2025 -FREEHOLD	40,769.50
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2025- W. LONG BRANCH	10,759.83
BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL BOR. BRADLEY BEACH	14,177.24
		85,035.03
	Total Payments FY 2025	**1,961,544.66**
	TOTAL PAYMENTS ALL FUND YEARS	**1,979,350.66**