

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
SEPTEMBER 8, 2016
TOMS RIVER MUNICIPAL BUILDING
3:00 P.M.**

Meeting Called to Order by Chairman Pine. Open Public Meeting Statement read into the record.

Pledge of Allegiance

ROLL CALL OF EXECUTIVE COMMITTEE:

James Pine, Chairperson, Township of Eagleswood	Present
Charlene Carney, Vice Chair, Borough of Pine Beach	Present
Paul Shives, Secretary, Township of Toms River	Present
Diane Lapp, Township of Manchester	Absent
Veronica Laureigh, Twp. of Lacey	Present
Joseph Gilseman, Township of Brick, Alternate #1	Present
Isaac Akerman, Township of Lakewood, Alternate #2	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services.	Stephen Sacco	Present
Attorney	Citta, Holzapfel, Zabarsky	Steven Zabarsky, Esq.	Present
Treasurer		Bill Garofalo	Absent
Claims Service	Qual-Lynx	Kathie Tyler-Schohl	Absent
Underwriting Manager	Conner Strong & Buckelew	Edward Cooney	Absent
Safety Director	JA Montgomery	Joanne Hall	Absent
Risk Management Consultants	Conner Strong & Buckelew	Mike Avalone	Present

ALSO PRESENT

Joseph Hrubash, PERMA
Jason Thorpe, PERMA
Michael Gross, Surf City
William Akers, Seaside Heights
Gemma Armenia, Qual-Lynx
Taylor Jacob, CSG
Joe Mirarchi, JA Montgomery

APPROVAL OF MINUTES: July 14, 2016

MOTION TO APPROVE OPEN & CLOSED MINUTES FOR ABOVE REFERENCED MEETING

MOTION: Commissioner Carney
SECOND: Commissioner Laureigh
ROLL CALL VOTE: 4 ayes, 0 nays, 1 abstention
Chairman Pine

CORRESPONDENCE:

None.

TREASURER:

Mr. Sacco advised that Mr. Garofalo was unable to attend the meeting. He then reported on the Bills List for the month and reviewed the report he distributed prior to the meeting detailing the financial portfolio of the Fund as well as the cash investments and imprest/transfers.

August 2016

FUND YEAR	AMOUNT
2016	\$175,301.13
TOTAL	\$175,301.13

**MOTION TO APPROVE RESOLUTION # 19-16
APPROVAL FOR PAYMENT OF AUGUST 2016 BILLS LIST**

MOTION: Commissioner Laureigh
SECOND: Commissioner Gilsenan
ROLL CALL VOTE: Unanimous

September 2016

FUND YEAR	AMOUNT
2016	\$149,431.06
TOTAL	\$149,431.06

**MOTION TO APPROVE RESOLUTION # 20-16
APPROVAL FOR PAYMENT OF SEPTEMBER 2016 BILLS LIST**

MOTION: Commissioner Laureigh
SECOND: Commissioner Gilsenan
ROLL CALL VOTE: Unanimous

**MOTION TO ACCEPT CLAIMS/IMPREST TRANSFERS AS OF JULY
2016 AND AUGUST 2016 AS CERTIFIED BY THE TREASURER**

MOTION: Commissioner Laureigh
SECOND: Commissioner Gilsenan
ROLL CALL VOTE: Unanimous

Copy of the Treasurer’s Report made a part of the Minutes.

EXECUTIVE DIRECTOR:

CLAIMS REVIEW COMMITTEE MEETING DATE CHANGE – Mr. Sacco informed the Board that due to the Columbus Day holiday, the October Claims Committee meeting date has been moved to Tuesday, October 11, 2016.

2017 RENEWAL/BUDGET PROCESS - Mr. Sacco informed the Board that the fund office and the RMC’s office are in the process of confirming data within the online database for accuracy toward completion of the 2017 renewal process and to begin the 2017 budget process. He advised that the preliminary 2017 Budget workshop for the Finance Committee has been scheduled for October 11th immediately following the Claims Committee meeting.

MEL MEETING - Mr. Sacco reported that the MEL met on September 7, 2016 in Jamesburg. He advised that Commissioner Shives’ report of the meeting would be included in the October agenda. Mr. Sacco informed the Board that the MEL is increasing the property retentions for the local JIFs from 50,000 to 100,000. He noted that this change will increase the property line on the 2017 budget. Mr. Sacco further reported that the MEL has created an EPL/POL Task Force and asked Mr. Hrubash to provide a brief overview. Mr. Hrubash informed the Board that the Task Force was setup to review the policy form and to review the increase in Land Use claims.

RESIDUAL CLAIMS FUND (RCF) - Mr. Sacco reported that the Residual Claims Fund met on September 7, 2016 in Jamesburg. He indicated that the 2016 Budget and the proposed 2017 Budget was introduced during that meeting and noted that the public hearing on the RCF budget would be held on October 19, 2016 at 10:30 AM at the Forsgate Country Club. Mr. Sacco further noted that Commissioner Shives’ report would be included in the October agenda.

ENVIRONMENTAL JIF (E-JIF) MEETING – Mr. Sacco informed the Board that the EJIF also met on September 7, 2016 and introduced its 2017 Budget. He advised that Commissioner Shives’ report was distributed prior to the start of the meeting and would also be included in the October agenda. Mr. Sacco reported that the E-JIF’s overall budget is increasing 0.9%. He added that the E-JIF increased their dividend from \$500,000 to \$550,000. Commissioner Shives commented that the E-JIF was financially sound and the fund office did a good job with the budget. Mr. Sacco noted that the EJIF would hold its public hearing and adopt its 2017 Budget on October 19, 2016 in Jamesburg.

RFQ PROCESS - Mr. Sacco reported that the professional service contract for the Fund Attorney and the Defense Panel will expire December 31, 2016. He indicated that the fund office is requesting authorization to proceed in the RFQ process for the 2017 Fund year. Mr. Sacco noted that the Fund will advertise, pursuant to N.J.S.A. 19:44A-20.4 et. seq for the positions of Fund Attorney and Defense Attorney(s) and for a motion approving the release.

MOTION TO RELEASE THE RFQ FOR THE PROFESSIONAL SERVICES OF FUND ATTORNEY INCLUDING THE DEFENSE PANEL PURSUANT TO THE FAIR AND OPEN PROCESS OUTLINED IN N.J.S.A. 19:44A-20.4 ET. SEQ.

MOTION:	Commissioner Laureigh
SECOND:	Commissioner Shives
ROLL CALL VOTE:	Unanimous

POLICE ACCREDITATION GRANT PROGRAM – Mr. Sacco reported that Ocean Township and Lacey Township have recently requested approval for a police accreditation grant to have the police department accredited. He added that Harvey Cedars is requesting a partial grant for re-accreditation.

MOTION TO APPROVE THE ISSUANCE OF THE FULL POLICE ACCREDITATION GRANTS TO OCEAN TOWNSHIP AND LACEY TOWNSHIP IN THE AMOUNT OF \$20,000 EACH AND A PARTIAL POLICE ACCREDITATION GRANT TO HARVEY CEDARS FOR REACCREDITATION IN THE AMOUNT OF \$3,750 AS PER THE POLICE ACCREDITATION GRANT PROGRAM.

MOTION:	Commissioner Shives
SECOND:	Commissioner Gilsenan
ROLL CALL VOTE:	Unanimous

DUE DILIGENCE REPORTS - Mr. Sacco referred the Committee to the Financial Fast Track chart contained within the agenda booklet. He reported that the Fund is in excellent financial shape and noted that the statutory surplus position is 12.5 million. He added that there were large amount of claims for the month totaling approximately 1.7 million in Workers’ Compensation claims alone.

ATTORNEY:

Mr. Zabarsky advised that his report would be given during closed session.

SAFETY DIRECTOR:

Mr. Mirarchi reviewed the July and August activities and the September agenda. He referred the Committee to the listing of upcoming MSI training days scheduled through November. Mr. Mirarchi then referred to 2 recently released Safety Director's bulletins enclosed within the agenda booklet pertaining to ladder safety and school crossing guards.

Lastly, Mr. Mirarchi advised that Loss Control reports will now be distributed electronically to assure more efficient, effective and environmentally distribution.

Copy of the Safety Director's Report made a part of the Minutes

UNDERWRITING MANAGER:

Mr. Thorpe informed the Board that Mr. Cooney was unable to attend the meeting. He then referred to the list of certificates issued for the months of July and August contained within the agenda Packet.

List of Certificates made part of the Minutes.

CLAIMS SERVICE:

Ms. Tyler-Schohl indicated that the Claims Services report would be given in Closed Session.

RISK MANAGEMENT CONSULTANT:

Mr. Avalone reminded the Board that the deadline for submission of the EPL checklist is October 1st for the EPL Compliance program. He noted that members that successfully complete the program requirements are eligible for premium and deductible incentives. Mr. Avalone reported that two police chiefs' trainings were conducted at the end of August. He added that a make up session is being scheduled for any of the chiefs that may have missed the previous two.

Mr. Avalone referred to EJIF Bulletin 16-01 and the Environmental Alert that were recently released to the membership. He advised that there has been an increase in activity with regards to property acquisition and divestiture. He once again emphasized that the members should do their due diligence when it comes to these matters and that the EJIF offers a property screening as a first step in the due diligence process. Mr. Avalone noted that the property screen does not take the place of a Phase I or Phase II, but is an indicator of the level of particular risk on a particular property. He further noted that the EJIF does not cover liability from prior and/or existing pollution.

Copy of the Risk Manager's Report made a part of the Minutes.

MANAGED CARE:

Ms. Jacob referred the Committee to her report contained in the agenda booklet. She informed the Committee that through the month of August, there has been a savings of \$1,914,967.71 or 54.79% on the medical billing for Workers' Compensation claims.

OLD BUSINESS:

None

NEW BUSINESS:

Mr. Avalone informed the Board that the Monmouth JIF has scheduled a Claims Panel workshop on October 20th in Wall Township. He advised that the session will cover claims management best practices. Mr. Avalone suggested that Commissioner Gilsenan attend as an observer as he is the Chairman of the Executive Safety Committee.

MEETING OPENED TO PUBLIC FOR COMMENT:

No Public Comments were made.

PUBLIC COMMENT PORTION OF THE MEETING CLOSED

MOTION TO ENTER EXECUTIVE SESSION FOR THE PURPOSE OF DISCUSSING PENDING AND THREATENING LITIGATION:

MOTION:	Commissioner Laureigh
SECOND:	Commissioner Shives
VOTE:	Unanimous

MOTION TO ADJOURN EXECUTIVE SESSION:

MOTION:	Commissioner Gilsenan
SECOND:	Commissioner Shives
VOTE:	Unanimous

MOTION TO APPROVE PAYMENT OF CLAIMS AS DISCUSSED IN EXECUTIVE SESSION, THE FOLLOWING PARS WERE APPROVED:

Workers Compensation

- Z31488
- X61680
- Z32046
- Z22050
- Z38027
- Z41006
- X85016
- Z40460

Workers Compensation – cont.

**X52601
Z00451
X85511
X95669
Z40910
Z18061
X48152
X72695
Z39516
Z25108**

GL, AL, and Property claims

**X60586
Z35131
Z39977
Z20277
T06132
Z42378**

MOTION:	Commissioner Gilsenan
SECOND:	Commissioner Shives
ROLL CALL VOTE:	Unanimous

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Shives
SECOND:	Commissioner Laureigh
VOTE:	Unanimous

Meeting Adjourned at: 3:18 PM

NEXT MEETING: October, 2016 3:00 PM
 Toms River Municipal Building
 33 Washington Street
 Toms River, NJ 08754

- Secretary

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 19-16

AUGUST 2016

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

BE IT RESOLVED that the Ocean 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 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<u>FIRST TWO ARE THE MISSING CHECKS</u>			
001071			
001071	MUNICIPAL EXCESS LIABILITY RCF	2016 BRICK - RCF RUN-IN ASSESSMENT	30,000.00
			30,000.00
001072			
001072	QUAL-LYNX	RETURN 6/7/16 - DEP MADE IN ERROR	400.00
001072	QUAL-LYNX	CLAIMS ADMIN - 08/2016	56,377.42
001072	QUAL-LYNX	OUTSIDE ADJUSTER - 08/2016	5,488.33
			62,265.75
<u>CONT WITH BATCH</u>			
001091			
001091	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 08/2016	10,105.25
			10,105.25
001092			
001092	PERMA	POSTAGE FEE 07/2016	42.90
001092	PERMA	EXECUTIVE DIRECTOR FEE 08/2016	24,009.00
			24,051.90
001093			
001093	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 08/2016	3,701.25
			3,701.25
001094			
001094	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT - 07/2016	14,005.00
001094	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 07/2016	3,462.16
			17,467.16
001095			
001095	CONSOLIDATED SERVICES GRP, INC	MANAGED CARE SERVICES - 08/2016	23,654.75
			23,654.75
001096			
001096	WILLIAM GAROFALO	TREASURER FEE 08/012016	2,865.00
			2,865.00
001097			
001097	ASBURY PARK PRESS	ACCT: ASB-028930 7/7/16 MTG DATE CHANGE	47.00
			47.00
001098			
001098	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 08/2016	943.07
			943.07

001099
001099

EXECU-TECH, INC.

MONTHLY WEBSITE MAINTENANCE FEE 08/2016

200.00
200.00

Total Payments FY 2016

175,301.13

TOTAL PAYMENTS ALL FUND YEARS \$ 175,301.13

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 20-16

SEPTEMBER 2016

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

BE IT RESOLVED that the Ocean 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 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001100			
001100	QUAL-LYNX	OUTSIDE ADJUSTER - 09*2016	5,488.33
001100	QUAL-LYNX	CLAIMS ADMIN - 09/2016	56,377.42
			61,865.75
001101			
001101	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2016	10,105.25
			10,105.25
001102			
001102	PERMA	EXECUTIVE DIRECTOR FEE 09/2016	24,009.00
			24,009.00
001103			
001103	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 9/2016	3,701.25
			3,701.25
001104			
001104	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT - 08/2016	13,872.00
001104	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 08/2016	3,461.16
			17,333.16
001105			
001105	CONSOLIDATED SERVICES GRP, INC	MANAGED CARE SERVICES - 09/2016	23,654.75
			23,654.75
001106			
001106	WILLIAM GAROFALO	TREASURER FEE 09/2016	2,865.00
			2,865.00
001107			
001107	WELLS FARGO BANK, N.A.	ASSET MANAGEMENT FEE APR - JUN 2016	4,693.27
			4,693.27
001108			
001108	ALLSTATE INFORMATION MANAGEMNT	ACCT: 411 - ACT & STOR - 07/31/2016	60.56
			60.56
001109			
001109	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 09/2016	943.07
			943.07
001110			
001110	EXECU-TECH, INC.	MONTHLY WEBSITE MAINTENANCE - 9/2016	200.00
			200.00

Total Payments FY 2016

149,431.06

TOTAL PAYMENTS ALL FUND YEARS \$ 149,431.06