

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MARCH 9, 2017  
TOMS RIVER MUNICIPAL BUILDING  
3:00 P.M.**

Meeting Called to Order by Chairperson Lapp. Open Public Meeting Statement read into the record.

Pledge of Allegiance

**ROLL CALL OF 2017 EXECUTIVE COMMITTEE:**

Diane Lapp, Chairperson, Township of Manchester	Present
Charlene Carney, Vice Chair, Borough of Pine Beach	Present
Paul Shives, Secretary, Township of Toms River	Present
Veronica Laureigh, Township of Lacey	Present
Joseph Gilsean, Township of Brick	Absent
Michael Gross, Borough of Surf City	Present
Joseph Kostecki, Borough of South Toms River	Present
William Akers, Alternate #1	Absent
Thomas Henshaw, Township of Lakewood, Alternate #2	Absent

**APPOINTED OFFICIALS PRESENT:**

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

**ALSO PRESENT**

Jason Thorpe, PERMA  
Patricia Kosma, Lakewood  
Jim Holzapfel, Esq.  
Taylor Jacob, CSG  
Joe Mirarchi, JA Montgomery

**APPROVAL OF MINUTES:** January 12, 2017

**MOTION TO APPROVE OPEN & CLOSED MINUTES FOR ABOVE REFERENCED MEETING**

**MOTION:** Commissioner Kostecki  
**SECOND:** Commissioner Gross  
**ROLL CALL VOTE:** Unanimous

**CORRESPONDENCE:**

None

**TREASURER:**

Mr. Garofalo 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. He also reported on the Bills Lists that were enclosed within the agenda booklet.

February 2017

<b>FUND YEAR</b>	<b>AMOUNT</b>
2016	\$75.51
2017	\$1,163,689.81
<b>TOTAL</b>	<b>\$1,163,765.32</b>

**MOTION TO APPROVE RESOLUTION # 10-17  
APPROVAL FOR PAYMENT OF FEBRUARY 2017 BILLS LIST**

**MOTION:** Commissioner Kostecki  
**SECOND:** Commissioner Carney  
**ROLL CALL VOTE:** Unanimous

March 2017

FUND YEAR	AMOUNT
2017	\$203,068.91
<b>TOTAL</b>	<b>\$203,068.91</b>

**MOTION TO APPROVE RESOLUTION # 11-17  
APPROVAL FOR PAYMENT OF MARCH 2017 BILLS LIST**

**MOTION:** Commissioner Laureigh  
**SECOND:** Commissioner Kostecki  
**ROLL CALL VOTE:** Unanimous

**MOTION TO ACCEPT CLAIMS/IMPREST TRANSFERS FOR  
JANUARY AND FEBRUARY 2017 AS CERTIFIED BY THE  
TREASURER**

**MOTION:** Commissioner Shives  
**SECOND:** Commissioner Gross  
**ROLL CALL VOTE:** Unanimous

**2017 ASSESSMENTS** – Mr. Garofalo reported that there are 2 outstanding assessments, Seaside Heights and Ship Bottom Volunteer Fire Company. He noted that the assessments were due January 15, 2017. He added that he has contacted both members regarding their late assessments. Mr. Sacco indicated that in the past members were given one last chance to submit their payments and if they do not pay by the end of the month then the 10% late fee penalty would be imposed. The Board then authorized Mr. Avalone to contact the members and advise them that if payment is not received by the end of the month the 10% late fee penalty will be imposed.

*Copy of the Treasurer's Report made a part of the Minutes.*

**EXECUTIVE DIRECTOR:**

**SAFETY AWARDS BREAKFAST** – Mr. Sacco informed the Board that the Ocean County JIF has scheduled the Safety Awards & Kick Off Breakfast Meeting for Wednesday, March 15, 2017 at 8:30 AM. He added that the Breakfast will take place at the Clarion Hotel & Conference Center in Toms River, NJ.

**MEL MEETING** - Mr. Sacco reported that the MEL met on March 1, 2017 at the Forsgate and referred to a copy of Commissioner Shives' report of that meeting. Commissioner Shives commented that he is pleased with the direction the MEL is heading in with respect to the MEL Management Committee.

**2017 MEL & MR HIF EDUCATIONAL SEMINAR** - Mr. Sacco informed the Board that the 7<sup>th</sup> annual educational seminar is scheduled for Friday, April 21<sup>st</sup> beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. He added that the seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and noted that there is no fee for employees and insurance producers associated with MEL and MRHIF members, as well as personnel who work for service companies that are engaged by MEL member JIFs and MRHIF member HIFs.

**RESIDUAL CLAIMS FUND AND E-JIF MEETINGS** – Mr. Sacco reported that the RCF and the E-JIF also met on March 1, 2017. He then referred to copies of Commissioner Shives’ reports of those meetings enclosed within the agenda booklet.

**2017 STANDING COMMITTEE APPOINTMENTS** – Mr. Sacco referred to the 2017 Standing Committees listing enclosed within the agenda booklet.

**PAY TO PLAY 2017** – Mr. Sacco reminded the Board that the Fund re-advertised the RFQ for the Defense Panel only. He referred to the results of the RFQ enclosed within the agenda booklet.

**2017 FINANCIAL DISCLOSURE FORMS** – Mr. Sacco reported that Mr. Thorpe will distribute instructions to commissioners on how to file their Financial Disclosure forms once a roster is finalized. He added that the deadline is April 30<sup>th</sup> and fines are issued by the State for individuals that do not file.

**DUE DILIGENCE REPORTS** - Mr. Sacco referred the Committee to the year-end Financial Fast Track chart contained within the agenda booklet. He reported that the Fund had an excellent year and advised that the statutory surplus position is 13.1 million.

**ATTORNEY:**

Mr. Holzapfel advised that he had nothing to report.

**SAFETY DIRECTOR:**

Mr. Mirarchi reviewed the January and February activities and the March agenda. He advised the Committee of upcoming meetings and trainings. He then referred to the Safety Director’s bulletins that were recently released enclosed within the agenda booklet.

*Copy of the Safety Director’s Report made a part of the Minutes*

**UNDERWRITING MANAGER:**

Mr. Thorpe referred to the list of certificates that were issued for the months of January and February.

*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 reported that there are Elected Officials training seminars scheduled for April 13, 2017 in Beachwood and April 26, 2017 in Brick Township. He added that the program is now available online and referred to the online instructions.

Lastly, Mr. Avalone referred to the MEL article that will be published in an upcoming League magazine issue which highlights the services that the E-JIF has to offer.

*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 for the month of February, there was a savings of \$212,584.07 or 57.64% on the medical billing for Workers' Compensation claims.

**OLD BUSINESS:**

None

**NEW BUSINESS:**

None.

**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 Kostecki  
**SECOND:** Commissioner Laureigh  
**VOTE:** Unanimous

**MOTION TO ADJOURN EXECUTIVE SESSION:**

**MOTION:** Commissioner Laureigh  
**SECOND:** Commissioner Shives  
**VOTE:** Unanimous

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

**Workers Compensation**

001228721  
2017090082  
001161605  
001250875  
001253943  
001263663  
00899049  
001208335  
001244977

**GL, AL, and Property claims**

001175643  
001206602  
001231638  
001189505  
001229737  
001243222  
2017091995

**MOTION:** Commissioner Shives  
**SECOND:** Commissioner Kostecki  
**ROLL CALL VOTE:** Unanmious

**MOTION TO ADJOURN MEETING:**

<b>MOTION:</b>	Commissioner Carney
<b>SECOND:</b>	Commissioner Laureigh
<b>VOTE:</b>	Unanimous

Meeting Adjourned at: 3:20 PM

NEXT MEETING: May, 2017 3:00 PM  
Toms River Municipal Building  
33 Washington Street  
Toms River, NJ 08754

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- Secretary

# OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 10-17

FEBRUARY 2017

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>
<b>001191</b>			
001191	PERMA	1099 AATRIX FILINGS - 2016	14.95
			<b>14.95</b>
<b>001192</b>			
001192	ALLSTATE INFORMATION MANAGEMNT	ACCT: 411 - ACT & STOR 12/31/2016	60.56
			<b>60.56</b>
		Total Payments FY 2016	75.51

**FUND YEAR 2017**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001193</b>			
001193	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 1ST INSTALLMENT 2017	252,030.30
			<b>252,030.30</b>
<b>001194</b>			
001194	APEX INSURANCE SVS, c/o XL INSURANCE	TECH ERRORS & OMISSIONS INS. 1OF2'17	13,113.00
			<b>13,113.00</b>
<b>001195</b>			
001195	APEX INS SVS, c/o QBE INSURANCE	VOLUNTEER EMGERG SERV DIR & OFF 1OF2'17	5,455.00
001195	APEX INS SVS, c/o QBE INSURANCE	POL & EPL 1 OF 2 2017	767,625.50
			<b>773,080.50</b>
<b>001196</b>			
001196	QUAL-LYNX	OUTSIDE ADJUSTER - 02/2017	5,598.10
001196	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 02/2017	57,504.97
			<b>63,103.07</b>
<b>001197</b>			
001197	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2017	10,307.34
			<b>10,307.34</b>
<b>001198</b>			
001198	PERMA	POSTAGE FEE 01/2017	20.79
001198	PERMA	EXECUTIVE DIRECTOR FEE 02/2017	24,489.00
			<b>24,509.79</b>
<b>001199</b>			
001199	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 02/2017	3,775.00
001199	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 01/2017	3,775.00
			<b>7,550.00</b>
<b>001200</b>			
001200	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT - 1/31/2017	12,110.50
001200	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 01/31/2017	3,531.41



			<b>15,641.91</b>
<b>001201</b>			
001201	WILLIAM GAROFALO	TREASURER FEE 02/2017	2,922.33
			<b>2,922.33</b>
<b>001202</b>			
001202	ASBURY PARK PRESS	ACCT: ASB-028930 - 1/24/17 - ADV_DEF ATT	69.65
			<b>69.65</b>
<b>001203</b>			
001203	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 02/2017	961.92
			<b>961.92</b>
<b>001204</b>			
001204	EXECU-TECH, INC.	WEBSITE DEVELOPER MONTHLY FEE 02/2017	200.00
001204	EXECU-TECH, INC.	WEBSITE DEVELOPER MONTHLY FEE 01/2017	200.00
			<b>400.00</b>
		Total Payments FY 2017	1,163,689.81

**TOTAL PAYMENTS ALL FUND YEARS \$ 1,163,765.32**

# OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

**Resolution No. 11-17**

**MARCH 2017**

**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 2017**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<b>001205</b>			
001205	APEX INS SVS, c/o BEAZLEY	TECH ERRORS & OMISSIONS - 1 OF 2 INSTALL	7,874.00
			<b>7,874.00</b>
<b>001206</b>			
001206	QUAL-LYNX	OUTSIDE ADJUSTER - 03/2017	5,598.10
001206	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 03/2017	57,504.97
			<b>63,103.07</b>
<b>001207</b>			
001207	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2017	10,307.34
			<b>10,307.34</b>
<b>001208</b>			
001208	PERMA	EXECUTIVE DIRECTOR FEE 03/2017	24,489.00
			<b>24,489.00</b>
<b>001209</b>			
001209	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 03/2017	3,775.00
			<b>3,775.00</b>
<b>001210</b>			
001210	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT - 02/2017	13,058.25
001210	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 02/23/207	3,531.41
			<b>16,589.66</b>
<b>001211</b>			
001211	CONSOLIDATED SERVICES GRP, INC	MANAGED CARE SERVICES - 03/2017	24,127.81
001211	CONSOLIDATED SERVICES GRP, INC	MANAGED CARE SERVICES - 01/2017	24,127.81
001211	CONSOLIDATED SERVICES GRP, INC	MANAGED CARE SERVICES - 02/2017	24,127.81
			<b>72,383.43</b>
<b>001212</b>			
001212	WILLIAM GAROFALO	TREASURER FEE 03/2017	2,922.33
			<b>2,922.33</b>
<b>001213</b>			
001213	ASBURY PARK PRESS	ACCT: ASB-028930 - 2/1/2017 - SCHED MTG	52.60
			<b>52.60</b>
<b>001214</b>			
001214	ALLSTATE INFORMATION MANAGEMNT	ACCT: 411 - ACT & STOR - 1/31/2017	60.56
			<b>60.56</b>
<b>001215</b>			
001215	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS - 03/2017	961.92

<b>001216</b>			<b>961.92</b>
001216	EXECU-TECH, INC.	WEBSITE DEVELOPER - 03/2017	200.00
001216	EXECU-TECH, INC.	WEB HOSTING & DOMAIN RENEWAL - 1/31/17	350.00
			<b>550.00</b>
		Total Payments FY 2017	203,068.91

**TOTAL PAYMENTS ALL FUND YEARS \$ 203,068.91**