

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MARCH 12, 2020
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 2020 EXECUTIVE COMMITTEE:

Diane Lapp, Township of Manchester	Present
Charlene Carney, Vice Chair, Borough of Pine Beach	Present
Veronica Laureigh, Secretary, Twp. of Lacey	Present
Thomas Rodgers, Township of Toms River	Present
Joseph Gilsean, Township of Brick	Present
Michael Gross, Borough of Surf City	Present
Joseph Kostecki, Borough of South Toms Rivers	Present
Senator Robert Singer, Township of Lakewood, Alternate #1	Present
Matthew von der Hayden, Township of Stafford, Alternate #2	Present

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services.	Stephen Sacco	Present
Attorney	Citta, Holzapfel, Zabarsky	Steven Zabarsky, Esq.	Present
Treasurer		Julie Tarrant	Present
Claims Service	Qual-Lynx	Kathy Kissane	Present
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent
Safety Director	JA Montgomery	Paul Shives	Present
Risk Management Consultants	Conner Strong & Buckelew	Mike Avalone	Present

ALSO PRESENT

Jennifer Goldstein, Medlogix
Joe Mirarchi, J.A. Montgomery
Mike Bronson, J.A. Montgomery
Tracy Lopez, Perma

APPROVAL OF MINUTES:

January 9, 2020

MOTION TO APPROVE OPEN & CLOSED MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE:

Executive Director referred to the MEL Safety Leadership Skills Training for Supervisors flyer which outlined the dates, times and locations of available training.

TREASURER:

Fund Treasurer reviewed the financial reports distributed prior to the meeting inclusive of the Certification & Reconciliation of Claim Payments, Summary of Cash and Investments for all years combined and the Summary of Cash and Investments for the month of December 2019. Fund Treasurer also reviewed the bill lists for the months of February and March 2020 as distributed.

February 2020

FUND YEAR	AMOUNT
2019	\$1,442.31
2020	\$1,124,257.82
TOTAL	\$ 1,125,700.13

MOTION TO APPROVE RESOLUTION # 14-20 - FEBRUARY 2020 BILLS LIST

MOTION: Commissioner Laureigh
SECOND: Commissioner Gross
VOTE: Unanimous

March 2020

FUND YEAR	AMOUNT
2020	\$159,256.84
TOTAL	\$159,256.84

MOTION TO APPROVE RESOLUTION # 15-20 - MARCH 2020 BILLS LIST

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

MOTION TO ACCEPT CLAIMS/IMPREST TRANSFERS FOR JANUARY AND FEBRUARY 2020 AS CERTIFIED BY THE TREASURER

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

2020 ASSESSMENTS – Fund Treasurer said of the \$19,344,479 assessments due, we have received a total of \$8,891,689.95 to date. As a reminder, the first installment of the 2020 assessments were due on January 15, 2020. Executive Director requested a list of members that have not paid to date.

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

EXECUTIVE DIRECTOR:

September Claims Meeting Date Change

Executive Director said due to the Labor Day holiday, the September Claims Committee meeting will be moved to Tuesday, September 8, 2020 at 11:00 AM. We ask that you mark your calendars accordingly and the Fund office will issue a reminder notice as move closer to that date

Executive Safety Committee

Executive Director said the Fund had scheduled the Safety Awards & Kick Off Breakfast Meeting for Wednesday, March 18, 2020 at the Clarion Hotel & Conference Center in Toms River, however, due to the current health concerns, this will be postponed until another date and we will advise at a later date.

Law Enforcement Service Initiative

Executive Director reminder the Board that during the October 2019 Budget Workshop, the Finance Committee agreed to use half of the funds in the Police Risk Management line item for the J.A. Montgomery Law Enforcement Initiative being offered to the entire MEL system. Although the initiative was budgeted for, a formal motion for approval was not made. J.A. Montgomery began providing the service to the membership during January 2020. It would be appropriate to take formal action during this meeting.

MOTION TO APPROVE THE J.A. MONTGOMERY LAW ENFORCEMENT INITIATIVE AND THE \$30,000 PER YEAR CONTRACT ADDENDUM BEGINNING JANUARY 1, 2020 AND FORWARD.

MOTION:	Commissioner Rodgers
SECOND:	Commissioner Laureigh
VOTE:	Unanimous

MEL EPL/POL Program

Executive Director referred to distributed, memorandum from David Grubb, Executive Director of the Municipal Excess Liability Joint Insurance Fund outlining the Employment Practices Liability Compliance Program and training programs. Members should expect the new Model Personnel Manual and Employee Handbook to be posted to the MEL webpage during the month of June. We will issue a notice when it is posted.

Qualified Purchasing Agent (QPA)

As a result of prior discussions, Executive Director referred to a copy of the proposal submitted by The Canning Group for QPA services. The potential QPA's role would be to review and confirm that the policies and procedures, with respect to procurement to ensure all elements of the process are being followed properly. This year there are fourteen positions which would need to go out for RFQ and the Canning Group comes highly recommended.

MOTION TO ADOPT RESOLUTION # 16-20 AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACT TO THE CANNING GROUP, TO SERVE AS

THE FUND'S QUALIFIED PURCHASING AGENT IN THE CONTRACT AMOUNT OF \$7,800.00.

MOTION:	Commissioner Gross
SECOND:	Commissioner Kostecki
VOTE:	Unanimous

2020 MEL/RCF/EJIF March 27th Meeting & Retreat

Executive Director said due to current health concerns, the MEL, RCF and EJIF will more than likely hold their March meetings via teleconference call; once confirmed a notice will be provided.

2020 MEL & MR HIF Educational Seminar

Executive Director said members should anticipate cancellation of the 10th annual seminar scheduled for Friday, May 1, 2020 at the National Conference Center, in East Windsor, NJ due to the health concerns. Should this be rescheduled a notice will also be provided.

2020 Financial Disclosures

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. We have been asked by the Division of Local Government Services to update the 2020 Fund Commissioner roster and expect a notice to be issued shortly.

2020 Standing Committees

The current listing of the 2020 standing committees was reviewed as distributed.

DUE DILIGENCE REPORTS - Mr. Sacco reviewed the Financial Fast Track of December 31, 20219 noting that the Fund's statutory surplus position stands at \$9.8 million. As stated in prior reports, he confirmed that 2018 was a terrible year for the Fund which outlines a deficit of \$3,392,912 however, the Fund improved during the 2019 Fund year with a surplus of \$543,536. Executive Director said as no surprise most of the claims are driven by the property and workers' compensation lines of coverage.

ATTORNEY:

Fund Attorney advised that his report will be conducted during closed session.

SAFETY DIRECTOR:

Safety Director referred to the agenda report which outlined the January and February activities, recently issued safety director bulletins and MSI training listing for the months of March – May. Safety Director added that due to the current health concerns all MSI instructor lead courses have been suspended until April 17th; as we move closer to that date, we will keep the members informed. Safety Director noted the importance of the annual CDL holders driving histories which can be reviewed in the Clearinghouse and can be queried based on the information you are looking for; in addition, members should also be completing the annual non-CDL drivers motor vehicle records check with the state.

In response to Madam Chair, Safety Director said the employee reporting the use of medical marijuana will not supercede federal regulations under the CDL laws. If an employee tests positive for marijuana, the entity has the right to proceed with disciplining/firing that employee or any employee based on the scope of their employment with consult from the municipal attorney,

In response to Senator Singer's question regarding additional training for police officers, Law Enforcement Officer of J.A. Montgomery, Mr. Mike Bronson said there are safety measures a town can take with regards to the T-Bone intersection accidents involving police officers. Law Enforcement officer said it depends on the level of the severity of the accident which typically is part of a progressive disciplinary process of the agency, for example if an officer was involved in a preventable accident for the first time, there may be counseling involved, in some cases, after review of the accident there may also be retraining. Law Enforcement Officer said his is currently in the process of going through a variety of consultations inclusive of the Serve component offered by the MSI for officers which is an online driving simulator, they can also complete a defensive driving course for which they can print out certificate when completed it can be placed in their personnel file. Obviously if the offense continues more appropriate action can be taken against the officer. Law Enforcement Officer noted that he is currently looking into the possibility of utilizing a state of the art driving simulator at Monmouth County Police Academy for members of the Fund. Executive Director said last year he and Mr. Shives looked into the cost to purchase a simulator for the Fund in conjunction with the County however, the cost was astronomical in the area of \$600,000; it was very cost prohibitive. The cost for a claim associated with this kind of accident is of the property, liability and workers' compensation lines of coverage which can also be very costly as we have discussed in the past.

Senator Singer said perhaps we can make the training mandatory for police officers. Executive Director said we can certainly have J.A. Montgomery look further into safety measures for the police officers addressing the intersection inquiries made.

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

UNDERWRITING MANAGER:

Executive Director referred to the listing of certificate of insurance issued previously. Nothing further.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT:

Mr. Avalone referred to his report as distributed referring to the current MEL Employment Practices/Public Officials Liability Program noting currently scheduled elected officials training will more than likely be cancelled through the month of March; the deadline to complete the program is June 1, 2021 which given the timeframe will allow us to reschedule those trainings.

Mr. Avalone noted the first submission of documents for the Police Accreditation grant from Jackson Twp. (\$20,000.00) and the submission of documents for re-accreditation from the Borough of Beachwood (\$7,500.00).

MOTION TO APPROVE THE SUBMISSIONS FROM JACKSON TWP (\$20,000) FOR THE POLICE ACCREDITATION GRANT IN THE AMOUNT OF \$20,000 AND THE BOROUGH OF BEACHWOOD FOR RE-ACCREDITATION GRANT IN THE AMOUNT OF \$7,500.

MOTION:	Commissioner Kostecki
SECOND:	Commissioner Gross
VOTE:	Unanimous

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

MANAGED CARE

Managed Care provider referred to the agenda report as distributed informing the Board that during the month of January there was a total provider billed amount of \$691,226.44 which were repriced for \$379,514.70 resulting in a total savings of \$311,711.74 or 45.10%. For the month of February there was a total provider billed amount of \$648,073.39 which were repriced for \$290,060.54 resulting in a total savings of \$358,012.85 or 55.24%. Managed Care Provider also reviewed the 4th quarter 2019 injury report which outlined the type of injuries by member with a total of 115 workers' compensation claims reported within the quarter.

Commissioner Gross noted that Surf City was not on the report wherein Managed Care Provider indicated that if you are not listed on the report, it's a good thing as you had not reported claims for the quarter.

Managed Care Provider continued with the next summary which outlined the types of injuries by department noting that the top injury was strain by lifting. The last summary outlines the type of injuries resulting in total injuries, total out of work days, total bills and total provider bill charges with a correction in the "struck/injured by-animal or insect" from 34 to 18.

Managed Care Provider reminded members to immediately report any workers' compensation claims related to COVID19 – fire, police, first responders etc.

OLD BUSINESS

None.

NEW BUSINESS

None.

MEETING OPENED TO PUBLIC FOR COMMENT

No Public Comments were made.

EXECUTIVE SESSION

Yes

MOTION TO ENTER INTO CLOSED SESSION

MOTION:	Commissioner Gross
SECOND:	Commissioner Carney
VOTE:	Unanimous

MOTION TO ENTER OPEN SESSION

MOTION:	Commissioner KostECKi
SECOND:	Commissioner Rodgers
VOTE:	Unanimous

Madam Chair said the PARs were reviewed by the Claims Committee on March 9, 2020 and further requested a motion to approve the PARs as recommended by the Claims Committee.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE INCLUSIVE OF THE RESOLUTION OF THE SUBROGATION CLAIM DISCUSSED ON MARCH 9TH AND THE SETTLEMENT AUTHORITY OF \$80,000 FOR THE CASE DISCUSSED IN CLOSED WITH THE BEGINNING OFFER OF \$75,000, \$80,000 MUST FIRST BE APPROVED BY FUND ATTORNEY IF NEEDED IN THIS CASE.

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MOTION: Commissioner Laureigh
SECOND: Commissioner Carney
VOTE: Unanimous

MOTION TO ADJOURN MEETING:

MOTION: Commissioner Gross
SECOND: Commissioner Laureigh
VOTE: Unanimous

Meeting Adjourned at: 3:40 PM

NEXT MEETING: May 14, 2020 3:00 PM
Toms River Municipal Building
33 Washington Street
Toms River, NJ 08754

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST**

Resolution No. 14-20

FEBRUARY 2020

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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001816			
001816	CLARION HOTEL & CONFERENCE CENTER	SAFETY BREAKFAST 2/20	777.00
			777.00
001817			
001817	PERMA	POSTAGE 12/19	559.30
001817	PERMA	AATRIX 1099 FILING 2019	14.95
			574.25
001818			
001818	ALLSTATE INFORMATION MANAGEMENT	ACCT#411 - ARC & STOR - 12.31.19	91.06
			91.06
		Total Payments FY 2019	1,442.31

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001819			
001819	APEX INSURANCE SVS, c/o XL INSURANCE	POLICY# MTP0039493-07 - 2020	19,786.00
001819	APEX INSURANCE SVS, c/o XL INSURANCE	POLICY# W1D9B7200401 - 2020	7,874.00
			27,660.00
001820			
001820	APEX INS SVS, c/o QBE INSURANCE	POLICY# QVM01005-04 - 2020	10,744.50
001820	APEX INS SVS, c/o QBE INSURANCE	POLICY# QJM01005-04 - 2020	817,402.50
			828,147.00
001821			
001821	QUAL-LYNX	OUTSIDE ADJUSTER 2/20	5,940.74
001821	QUAL-LYNX	OUTSIDE ADJUSTER 1/20	5,940.74
001821	QUAL-LYNX	CLAIM ADJUSTING SERVICES 1/20	61,024.73
001821	QUAL-LYNX	CLAIM ADJUSTING SERVICES 2/20	61,024.73
			133,930.94
001822			
001822	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 2/20	10,938.25
001822	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 1/20	10,938.25
			21,876.50
001823			
001823	PERMA	POSTAGE 1/20	18.50
001823	PERMA	EXECUTIVE DIRECTOR 2/20	25,988.00
001823	PERMA	LOSS FUND MANAGEMENT 2/20	2,409.58
			28,416.08
001824			
001824	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 2/20	4,006.33
001824	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 1/20	4,006.33
			8,012.66
001825			
001825	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT FEE 2/20	15,235.00
001825	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 2/20	3,747.58
			18,982.58
001826			
001826	MEDLOGIX	MANAGED CARE FREE 2/20	24,979.58
001826	MEDLOGIX	MANAGED CARE FEE 1/20	24,979.58
			49,959.16
001827			
001827	JULIE TARRANT	TREASURER FEE 2/20	3,101.25
001827	JULIE TARRANT	TREASURER FEE 1/20	3,101.25
			6,202.50
001828			
001828	ASBURY PARK PRESS	ACCT#ASB-028930 - MTG SCHEUDLE - 1.25.20	49.40
			49.40
001829			
001829	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/20	1,021.00
			1,021.00
		Total Payments FY 2020	1,124,257.82
		TOTAL PAYMENTS ALL FUND YEARS	\$1,125,700.13

**OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST**

Resolution No. 15-20

MARCH 2020

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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001830	QUAL-LYNX	OUTSIDE ADJUSTER 3/20	5,940.74
001830	QUAL-LYNX	CLAIM ADJ SERVICES 3/20	61,024.73
			66,965.47
001831	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/20	10,938.25
			10,938.25
001832	PERMA	LOSS FUND MNGMNT 3/20	2,409.58
001832	PERMA	EXEC DIRECTOR FEE 3/20	25,773.80
			28,183.38
001833	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/20	4,006.33
			4,006.33
001834	CITTA, HOLZAPFEL & ZABARSKY PC	LITIGATION MANAGEMENT FEE 2/20	15,414.00
001834	CITTA, HOLZAPFEL & ZABARSKY PC	ATTORNEY FEE 2/20	3,747.58
			19,161.58
001835	MEDLOGIX	MANAGED CARE FEE 3/20	24,979.58
			24,979.58
001836	JULIE TARRANT	TREASURER FEE 3/20	3,101.25
			3,101.25
001837	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/20	1,021.00
			1,021.00
001838	EXECU-TECH, INC.	MONTHLY FEE 3/20	200.00
001838	EXECU-TECH, INC.	2020 WEB HOSTING & MONTHLY FEE 1/20	500.00
001838	EXECU-TECH, INC.	MONTHLY FEE 2/20	200.00
			900.00
		Total Payments FY 2020	159,256.84
		TOTAL PAYMENTS ALL FUND YEARS	\$159,256.84

**RESOLUTION # 16-20
OF THE
OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND**

RESOLUTION AUTHORIZING THE AWARD OF PROFESSIONAL SERVICES CONTRACT TO THE CANNING GROUP TO SERVE AS THE FUND'S QUALIFIED PURCHASING AGENT

WHEREAS, the Ocean County Municipal Joint Insurance Fund (hereinafter "the FUND") finds it necessary and appropriate to obtain certain professional services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11-1 et. seq.), to serve as the FUND's Qualified Purchasing Agent; and

WHEREAS, the FUND has received a proposal from The Canning Group, LLC, dated December 9, 2019 to provide such services for an annual amount not to exceed \$7,800; and

WHEREAS, the FUND desire to retain the services of The Canning Group, LLC; and

WHEREAS, the FUND Treasurer has indicated that sufficient funds exist for the award of these contracts in the usual and customary accounts; and

WHEREAS, the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., requires that the resolution authorizing the award of a contract for professional services, and the contract itself, be available for public inspection.

NOW, THEREFORE, BE IT RESOLVED, by the Board of FUND Commissioners of the Ocean County Municipal Joint Insurance Fund ("the FUND") as follows:

1. The FUND hereby awards and authorizes execution of a professional service agreement with The Canning Group, LLC in an amount not to exceed \$7,800.00, per its proposal dated December 9, 2019 to serve as the FUND's Qualified Purchasing Agent.
2. The contract is awarded as a professional services contract in accordance with the provisions of the Local Public Contracts Law because said services are performed by a person licensed under law to practice a recognized profession.
3. Notice of this action shall be published as required by law.
4. A copy of this resolution shall be provided to the FUND Treasurer and to The Canning Group, LLC, for their information and guidance.
5. A copy of this resolution and contract will be on file in the FUND office, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.