

OCEAN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
March 14, 2024
Teams Audio/Visual Call
3:00 P.M.

Meeting Called to Order by Chairwoman Lapp. Open Public Meeting Statement read into the record. Pledge of Allegiance

ROLL CALL OF 2024 EXECUTIVE COMMITTEE:

Diane Lapp, Chairperson, Township of Manchester	Present
Veronica Laureigh, Vice Chairperson, Twp. of Lacey	Present
Joanne Bergin, Secretary, Township of Brick	Present
Michael Gross, Borough of Surf City	Present
Matthew von der Hayden, Township of Stafford	Present
Senator Robert Singer, Township of Lakewood	Absent
John O. Bennett III, Borough of Lavallette	Present
TBD, Toms River Twp., Alternate #1	
Ed Zakar, Borough of Beachwood, Alternate #2	Present
Diane Ambrosio, Alternate #3	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
Managed Care	Qual-Lynx	Lisa Gallo	Present
Underwriting	Conner Strong & Buckelew	Ed Cooney	Absent
Manager			
Safety Director	JA Montgomery	Paul Shives	Present
Risk Management	Conner Strong & Buckelew	Thomas Merchel	Present
Consultants			

ALSO PRESENT

Hannah Jacobus, Pine Beach Borough
Maryanne Capasso,
Joanne Theiss, Qual-Lynx
Katherine Walters, CSB
Grace Piscopo, Toms River Twp.
Jaclyn Lindsey, CSB

Liam Callahan, J.A. Montgomery
Fred Semrau, Esq., Dorsey & Semrau
Corrine Hughes, Point Pleasant Borough
Leonard Grilletto, Plumsted Township
Joseph Hrubash, Perma
Steven Krolan, Perma
Tracy Lopez, Perma

APPROVAL OF MINUTES:

January 11, 2024

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

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

CORRESPONDENCE

None.

Executive Committee Vacancy

Executive Director said a vacancy on the Executive Committee caused by a reason other than the expiration of the term of office may be filled by a majority vote of the full remaining membership of the Executive Committee in accordance with the Fund bylaws; as such the newly appointed Fund Commissioner of Toms River Township, Ms. Grace Piscopo, Assistant to Mayor Rodrick has expressed interest in filling the position of Alternate #1. Toms River Township has maintained a position of the executive committee being the largest member of the Fund.

MOTION TO APPROVE THE APPOINTMENT OF FUND COMMISSIONER PISCOPO AS ALTERNATE #1 TO THE EXECUTIVE COMMITTEE FOR THE 2024 FUND YEAR.

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

Fund Attorney confirmed that he witnessed Ms. Piscopo sign her Oath of Office which will be sent to him for final signature and copy to the Fund office for the record.

TREASURER

Fund Treasurer reviewed the bill lists for the months of February and March 2024 as distributed. Executive Director noted that the majority of the February bill list represents the \$1,132,676.50 payment to the EPL/POL carrier Apex.

February 2024-Resolution #14-24

FUND YEAR	AMOUNT
2023	\$681.47
2024	\$1,409,711.70
TOTAL	\$ 1,410,393.17

MOTION TO APPROVE RESOLUTION # 14-24 - FEBRUARY 2024 BILLS LIST

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

March 2024 – Resolution #15-24

FUND YEAR	AMOUNT
2024	\$185,997.18
TOTAL	\$185,997.18

MOTION TO APPROVE RESOLUTION # 15-24 - MARCH 2024 BILLS LIST

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

In response to Fund Treasurer, Executive Director said Seaside Park is processing their payment; Jackson Twp. FAS will be the only outstanding payment for which we continue to reach out to them for status of same.

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

EXECUTIVE DIRECTOR 7:57

Property Appraisal CCRFP #24-01

Executive Director said as reported previously, the MEL is mandating all local joint insurance funds to perform property appraisals of member locations exceeding \$500,000, as such the Executive Committee authorized the QPA to issue a competitive contract request for proposals; a total of six responses were received by the deadline date of February 21, 2024. Executive Director said the Rules and Contracts Committee, serving as the Evaluation Committee met for review and rating of the responses on Monday, March 11, 2024, based on review and scoring, the Committee is recommending the appointment of Withum to perform the appraisals. Executive Director added that based on the response from Withum, their references were vetted and results were favorable inclusive of those from former administrator of Monmouth County, now at Mercer County. Executive Director added in prior years, AssetWorks performed the appraisals, however based on the review of all responses, and results from Evaluation Committee review, Withum was most advantageous. Executive Director asked if there were any questions or comments from the Executive Committee or from the public, hearing none;

MOTION TO ADOPT RESOLUTION #16-24 AUTHORIZING AWARD OF COMPETITIVE CONTRACT #CC 24-01 PROPERTY APPRAISER SERVICES THROUGH THE COMPETITIVE CONTRACTING PROCESS TO WITHUM AS RECOMMENDED BY THE EVALUATION COMMITTEE.

MOTION: Commissioner Zakar

SECOND: Commissioner Bergin
VOTE: Unanimous

Executive Director advised that all fund commissioners will be contacted by a Withum representative to review the properties of \$500,000 and above, once appraisals are completed, copies of the reports will be provided to members for review.

MEL, EJIF and RCF 2024 Reorganization Meetings

Executive Director said each statewide fund met on January 8, 2024. Commissioner Laureigh's report of each meeting was reviewed as distributed.

NJ Cyber JIF

Executive Director said the Cyber JIF held its Reorganization on January 18, 2024, via Zoom. A copy of Commissioner Lapps's report on the meeting was reviewed as distributed.

2024 MEL, MR HIF & NJCE JIF Educational Seminar

Executive Director said the 14th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 19th and Friday April 26th from 9:00 am to 12:00 pm. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

The latest in a series of Power of Collaboration advertisements, to be published in the March edition of the League of Municipalities magazine, which highlights the educational seminar was reviewed as distributed. An email was issued to fund commissioners, fund professionals and risk management consultants providing the link to register for the seminar, a copy of the email was also provided for review.

2023/2024 Elected Officials Seminar

Executive Director said the MEL's Annual Elected Officials Seminar has been uploaded to the MEL's Learning Management System. Directions to access the program was reviewed as distributed.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 2024. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at approximately 5% of the member's MEL assessment.

2024 Financial Disclosures

Executive Director said 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. It is anticipated the Division of Local Government Services will distribute a notice with filing instructions in during this month with a deadline to file by April 30th. An email will be distributed by the Fund office to Fund Commissioners and respective professionals.

Due Diligence Reports

Executive Director referred to the financial fast track report as of December 31, 2023 which outlined an increase in statutory surplus of \$130,389 for the month, \$722,771 for the year, however we continue to monitor deficits for 2019-2021 and 2023. Executive Director said pending the outcome of 2023 year end audits of the Fund, the MEL and the RCF it is anticipated that the MEL/RCF will issue an additional assessment.

ATTORNEY

No report, executive session item only.

SAFETY DIRECTOR

Safety Director referred to the agenda report which outlined the January and February activities, inclusive of 13 loss control and law enforcement surveys completed followed by the listing of meetings attended. Safety Director added the MEL App is available, instructions to download can be found on the MEL webpage – www.njmel.org. Safety Director also referred to the safety director bulletins previously distributed, in addition to the recent activity associated with MSI NOW on-demand videos. Safety Director commended Manchester, Toms River and Tuckerton for taking advantage of this resource and further advised members of the MSI Live schedule which is available through May 2024.

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

UNDERWRITING MANAGER

In the absence of Underwriting Manager, Ms. Lopez referred to the agenda report which included the email distributed by the underwriting team advising of the updated Cyber JIF cybersecurity framework, current listing of cyber compliance status and the previously issued certificates of insurance.

List of Certificates made part of the Minutes.

RISK MANAGEMENT CONSULTANT

Risk Management Consultant referred to report as distributed advising of the elected officials training and encouraged all members to attend training which is available through the MEL Safety Institute (MSI). Risk Management Consultant was happy to introduce RMCWIRE which is a newsletter consolidating many received communications regarding JIF requirements and events inclusive of clickable links.

Risk Management Consultant further reviewed the elements of the Cyber JIF cybersecurity framework advising of the deductible reduction groups wherein a deductible can be reduced to 0 based upon compliance with the program. Risk Management Consultant encouraged members to make sure all departmental groups are included in the awareness training, phishing and external scanning provided by D2 Cybersecurity.

Should a member be faced with a cyber claim, Risk Management Consultant advised members to contact Qual-Lynx and the AXA XL data breach hotline upon awareness of same.

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

MANAGED CARE

Managed Care Provider referred to the reports outlined within the agenda noting the total number of bills to date are 862 with 98% network utilization. The total charges for the bills was \$1,061,002, once the Qual-Care contracted rates were applied, the bills were reduced to \$419,349 for a savings of \$641,653 or 60%. Managed Care Provider encouraged members to utilize the online claim reporting service, should anyone need assistance with this service they may contact Qual-Lynx team.

OLD BUSINESS

None.

NEW BUSINESS

Executive Director announced the promotion of Tracy Lopez, Account Manager of the Ocean JIF; Tracy has been with Perma for quite some time, the promotion is well deserved and we welcome congratulations for same. Tracy thanked everyone present.

MEETING OPENED TO PUBLIC FOR COMMENT

No Public Comments were made.

CLAIMS ADMINISTRATION

Claims Administrator referred to the updated Qual-Lynx Service Team listing advising that there is now a full team within their Liability Department. Claims Administrator requested updated listing be disseminated to all personnel responsible for the reporting/handling of claims within their municipality.

Claims Administrator said the Claims Committee of the Fund met on Monday March 6, 2023 and reviewed a total of thirteen(13) payment authorization requests. Claims Administrator requested a motion to approve the pars as reviewed and recommended by the Claims Committee.

Claim #	Type
2020195660	WC
2022253295	WC
2023284290	WC
2023285245	WC
2021211680	WC
2023294446	WC
2020194958	WC

Claim #	Type
2020191958	GL
2020181993	GL
2021222551	GL
2019174796	GL
2023296898	Prop
2023285398	Prop

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS REVIEWED AND APPROVED BY THE CLAIMS COMMITTEE DURING THEIR MEETING OF MARCH 6, 2023.

MOTION:
SECOND:
VOTE:

Commissioner Bergin
Senator Singer
Unanimous

MOTION TO ADJOURN MEETING:

MOTION:

Senator Singer

SECOND:

Commissioner Gross

VOTE:

Unanimous

Meeting Adjourned at: 3:22 PM

NEXT MEETING: May 11, 2023 3:00 PM

- Secretary