

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MEETING – FEBRUARY 16, 2017  
WESTWOOD- 5:30PM**

Meeting of Fund Commissioners called to order by Acting Chairman Paul Hoelscher. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE** – Acting Chairman led Commissioners in the Pledge of Allegiance.

**ROLL CALL OF 2017 EXECUTIVE COMMITTEE:**

Carol Byrne, Chairwoman	Borough of Tenafly	Absent
Paul Hoelscher, Secretary	Borough of Harrington Park	Present
Paul Tomasko	Borough of Alpine	Present
James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present
Robert Shannon	Borough of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

John Birkner	Borough of Westwood	Present
Chrisoula Looes	Borough of Hillsdale	Present
Ted Preusch	Borough of Upper Saddle River	Present
Robert Hoffmann	Borough of Emerson	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>David N. Grubb, Joseph Hrubash, Nancy A. Ghani</b>
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Attorney	Huntington Bailey LLP <b>Russ Huntington, Esq.</b>
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Liability Claims Service	JIF Claim, L.L.C. <b>Dawn Mulligan</b>
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Workers Compensation Claim Service & Managed Care	Bergen Risk Managers <b>Kathleen McGuire, Jamie Testino</b>
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Safety Director	J.A. Montgomery Risk Control <b>Ken Schulz</b>
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Treasurer	<b>Alan Negreann</b>
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MEL Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
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**FUND COMMISSIONERS PRESENT:**

Kelley O'Donnell, **Park Ridge**  
Robert Byrnes, **Bergenfield**  
Lenora Benjamin, **Glen Rock**  
Jonathan DeJoseph, **Hillsdale Alternate Commissioner**

**RISK MANAGEMENT CONSULTANTS PRESENT:**

John Zisa, **Regional Risk Managers**  
Ralph Spataro, **Johl & Company**  
Colleen Holdsworth, **Eifert French**  
Arthur Caughlan, **Nelson-Patterson**  
Gerard Quinn, **Conklin and Kraft Agency**  
Frank Covelli, **P.I.A.**  
Ezio Altamura, **GJEM Otterstedt**  
Debra Ginetto, **Burton Agency**  
Steve Puntasecca, **The Heidt Agency**  
Dan Larsen, **Johl & Company**  
Dominick Cinelli, **Brown & Brown**  
Michael Boggio, **Chadler Solutions**  
Ray Celentano

**MINUTES:** Open and Closed Minutes of January 19, 2017. Commissioner Hoffmann said the minutes should reflect the attendance of Councilman John V. Lazar, Emerson Alternate Fund Commissioner.

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF JANUARY 19, 2017 AS AMENDED:**

Moved: Commissioner Sciolaro  
Second: Commissioner Tomasko  
Roll Call Vote: 10 Ayes – 0 Nays

**CORRESPONDENCE:**

NONE

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES  
PERSONNEL - SAFETY AND PROPERTY OF PUBLIC- LITIGATION**

All Persons must vacate the room for this portion of the meeting unless they  
Fall into one of the following categories:  
Fund Commissioner  
Executive Committee Member  
Risk Manager  
Fund Professional  
All persons present must have a signed confidentiality on file. Blank  
Confidentiality statements are available from the Secretary.

**MOTION TO RE-OPEN:**

Motion: Commissioner Pitofsky  
Second: Commissioner Hoffmann  
Vote: Unanimous

**MOTION TO ACCEPT AND APPROVE THE PARS AS PRESENTED IN EXECUTIVE SESSION:**

Motion: Commissioner Pitofsky  
Second: Commissioner Sciolaro  
Roll Call Vote: 11 Ayes - 0 Nays

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE: CAROL BYRNE, CHAIR:** The Safety Committee met on February 14, 2017; enclosed in the agenda were the minutes from the January meeting for information. Safety Consultant provided a brief report on the committee’s February meeting and said the Annual Safety Breakfast has been

scheduled for Tuesday March 7, 2017 at Season's; invitations will be sent out via email by JA Montgomery Risk Control.

**COVERAGE COMMITTEE: PAUL TOMASKO, CHAIR:** Committee Chairman said the Bergen JIF Coverage Committee met before the fund's meeting to review Cyber Liability limit options, as well as excess limits. A memorandum from the Underwriting Manager with the options was included in the agenda for reference.

Committee Chairman said the Coverage Committee recommends the expiring policy limits with XL and to select the Beazley option #2 for excess limits; funding for the total additional premium would be applied to the Miscellaneous & Contingency line item of the budget. Executive Director said there has been an uptick in cyber liability related claims - especially "ransomware" incidents - and said an online training is available for members and their employees. Executive Director said based on the increase claim activity, all the local JIFs are reviewing their expiring and excess limit options. Executive Director noted the South Bergen JIF elected the same expiring and excess limit options of this fund at their last meeting.

**MOTION TO APPROVE THE RECOMMENDATIONS OF THE COVERAGE COMMITTEE:**

Moved:	Commissioner Sciolaro
Second:	Commissioner Tomasko
Roll Call Vote:	11 Ayes - 0 Nays

**EXECUTIVE DIRECTOR:**

**DUE DILIGENCE REPORTS:** Executive Director said the monthly reports would be available in the next agenda as the fund office has been working through a software transition with the claims administrator.

A copy of the Financial Fast Track as of December 31, 2016 was distributed; Executive Director said the fund earned a statutory profit of \$1.3 million and said fund's statutory surplus is \$4.2 million. Executive Director said one of the items for discussion by the Bergen JIF Management Committee is the appropriate surplus level for this fund. Executive Director said based on the current financials, the surplus level may exceed the recommended minimum. In response to Commissioner Tomasko, Executive Director said the current positive financial position of the fund would allow for continued distribution of dividends. Executive Director said the required statutory minimum for risk retention groups is \$1.5 million and for insurance companies is \$3 million.

A copy of the Lost Time Accident Frequency as of December 31, 2016 was distributed; Executive Director said the fund's LTAF rate is currently 1.38 and expects to mature out to 1.60 which would be the fund's best LTAF rate to date. Executive Director said the LTAF for the MEL system is 1.81 and expects it to close at 2.1, which would also be the MEL's system best rate to date.

**2017 MEL BOARD OF FUND COMMISSIONERS RETREAT:** Executive Director said the MEL Board of Fund Commissioners will hold its one-day annual retreat on February 17, 2017 at the Princeton Marriott at Forrestal in Princeton.

**2017 MEL & MR HIF EDUCATIONAL SEMINAR:** The 7<sup>th</sup> annual seminar is scheduled for Friday, April 21st, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service

companies that are engaged by MEL member JIFs and MR HIF member HIFs. Enclosed in the agenda was the enrollment form which was distributed by email to fund commissioners and risk managers.

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on Ethics for Local Government Officials. As in the past, the MEL will reduce each member's 2016 workers' compensation claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2017. 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 25% of the member's workers' compensation claims fund.

The following sessions have been scheduled in/around Bergen County at the respective municipal buildings:

- February 13, 2017 – 6PM Harrington Park
- February 23, 2017 – 7PM Wood-Ridge
- February 28, 2017 – 7PM Wyckoff
- March 23, 2017 – 6PM Midland Park
- May 2, 2017 – 6PM Hillsdale

This course is also available online; enclosed in the agenda were the directions to take the class online.

**POLICE, FIRE, EMS, SCHOOL BUS AND AMBULANCE – MOBILE SIMULATORS:** A copy of correspondence from Mr. Blohm, County of Bergen Director Law & Public Safety was distributed and referenced the simulators jointly purchased by the Bergen and South Bergen JIFs a few years ago. The memorandum detailed a proposal for the construction of a trailer to mobilize the simulators and encourage greater use; proposal submits a request of \$30,000 from the Bergen JIF and \$30,000 from the South Bergen JIF.

**MOTION TO APPROVE THE REQUEST AS SUBMITTED:**

- Moved: Commissioner Hoffmann
- Second: Commissioner Pitofsky
- Roll Call Vote: 11 Ayes - 0 Nays

**INCLEMENT WEATHER PROCEDURE:** A procedure has been instituted for Commissioners to confirm whether a meeting has been cancelled. The Executive Director will talk to the Chair to determine if a meeting should be cancelled. In the case of an early morning or evening meeting, PERMA will leave a message, which can be obtained by dialing the Fund's main number (201) 881-7632. For meetings that occur during normal business hours, meeting status can also be obtained by dialing the Fund office.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**REPORT:** The Treasurer Cash and investments as of January 31, 2017 were distributed for information. Fund Treasurer said the 4<sup>th</sup> quarter and 1<sup>st</sup> quarter payments are due on January 31<sup>st</sup>; 1 member was late and will be assessed the appropriate delinquent charge.

**Approving Payments Of February 2017 Vouchers Resolution 9-17**

<b>CLOSED</b>	1,479.00
<b>TOTAL 2016</b>	406.09
<b>TOTAL 2017</b>	1,422,763.39
<b>TOTAL</b>	\$1,424,648.48

**Confirmation Of January 2017 Claims Payments/Certification Of Claims Transfers:**

<b>2013</b>	103,312.87
<b>2014</b>	120,647.48
<b>2015</b>	66,794.78
<b>2016</b>	254,591.66
<b>2017</b>	40,123.69
<b>TOTAL</b>	<b>\$585,470.48</b>

**MOTION TO APPROVE RESOLUTION 9-17 VOUCHER LIST FOR FEBRUARY 2017 AND APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2017:**

Motion: Commissioner Pitofsky  
 Second: Commissioner Cleary  
 Vote: 11 Ayes – 0 Nays

Treasurer's Reports Made Part of Minutes.

**FUND ATTORNEY:**

**REPORT:** Fund Attorney said there was nothing to report.

**UNDERWRITING MANAGER:**

**CYBER LIABILITY COVERAGE OPTIONS** – MEL Underwriting Manager’s report included a memorandum on the expiring and optional cyber liability limits, which was discussed earlier in the meeting.

**LIST OF CERTIFICATES ISSUED** – Included as part of the report was a List of Certificates issued for the period of 1/1/17 to 1/20/17

**SAFETY DIRECTOR:**

**REPORT:** Safety Director’s report was included in the agenda for review. Report included January activities, upcoming MSI classes in the area, bulletins on Best Practices for Snow Emergencies and Motor Vehicle Record checks and OSHA Recordkeeping.

Monthly Activity Report Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the January report, which was included in the agenda. The report indicated a saving of 66% for the month and 62% since inception.

Monthly Activity Report Part of Minutes.

**CLAIMS:**

**REPORT:** Included in the agenda was a report of new case law pertaining to public entities.

Monthly Activity Report Part of Minutes.

**OLD BUSINESS:**

**PROACTIVE POLICE SUPERVISION PROGRAM:** As a supplemental agenda item, a copy of a draft flyer was distributed detailing a 3-day program being offered April 17-19, which is geared toward Police Command Staff at a cost of \$299 per attendee, but will be offered to Bergen JIF members at \$199 per attendee. This program has been approved for reimbursement in the past; however, it would be appropriate to review and take action.

**MOTION TO APPROVE THE REIMBURSEMENT AS SUBMITTED:**

Moved: Commissioner  
 Second: Commissioner  
 Roll Call Vote: 11 Ayes - 0 Nays

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motioned:

Commissioner Pitofsky

Second:

Commissioner Cleary

Vote:

Unanimous

**MEETING ADJOURNED: 5:58PM**

Nancy A. Ghani, Assisting Secretary

For

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**PAUL HOELSCHER, SECRETARY**

Date Prepared: March 16, 2017

# BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 9-17

FEBRUARY 2017

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

BE IT RESOLVED that the Bergen 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 CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice</u>
<u>Amount</u>			
<b>001270</b>			
001270	SOUTH BERGEN JOINT INSUR FUND	LITTLE FERRY - 2001 FY EJIF DIVIDEND	1,479.00
			<b>1,479.00</b>
		Total Payments FY Closed Year	1,479.00

**FUND YEAR 2016**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice</u>
<u>Amount</u>			
<b>001271</b>			
001271	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX E-FILING - 2016	45.77
			<b>45.77</b>
<b>001272</b>			
001272	BRIAN H. EIFERT	EXEC SAFETY COMM CHRISTMAS MTG 12/16	360.32
			<b>360.32</b>
		Total Payments FY 2016	406.09

**FUND YEAR 2017**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice</u>
<u>Amount</u>			
<b>001273</b>			
001273	BERGEN RISK MANAGERS, INC.	COST CONTAINMENT SERVICES - 02/2017	35,225.00
			<b>35,225.00</b>
<b>001274</b>			
001274	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 1ST 2017 INSTALLMENT	214,009.00
			<b>214,009.00</b>
<b>001275</b>			
001275	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 1OF2 2017	16,074.00
			<b>16,074.00</b>
<b>001276</b>			
001276	APEX INS SRVSc/o QBEINSURANCE	VOLUNTEER EMERG SERV DIR & OFF 1OF2'17	12,242.00
001276	APEX INS SRVSc/o QBEINSURANCE	POL & EPL 1 OF 2 2017 INSTALLMENT	843,942.00
			<b>856,185.00</b>
<b>001277</b>			
001277	BERGEN RISK MANAGERS, INC.	TPA FEE 02/2017	28,614.00
001277	BERGEN RISK MANAGERS, INC.	CLAIMS-FROI REPORTS - 02/2017	1,445.00
			<b>30,060.00</b>
<b>001278</b>			
001278	JIF CLAIMS, L.L.C.	GL/PROPERTY CLAIMS ADMIN - 02/2017	30,497.00
			<b>30,497.00</b>
<b>001279</b>			
001279	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 02/2017	14,824.00

<b>001280</b>			
001280	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 01/2017	37
001280	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/2017	28,243
			<b>28,280</b>
<b>001281</b>			
001281	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 02/2017	4,317
			<b>4,317</b>
<b>001282</b>			
001282	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 02/2017	5,164
			<b>5,164</b>
<b>001283</b>			
001283	ALAN NEGREANN	TREASURER FEE 01/2017	2,377
			<b>2,377</b>
<b>001284</b>			
001284	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 02/2017	1,435
			<b>1,435</b>
<b>001285</b>			
001285	NEWTECH SERVICES, INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 2/17	75
			<b>75</b>
<b>001286</b>			
001286	EIFERT, FRENCH & CO., INC.	RMC FEE 1ST QTR 2017 - TENAFLY	11,159
001286	EIFERT, FRENCH & CO., INC.	RMC FEE 1ST QTR 2017 - RIVER-VALE	5,644
001286	EIFERT, FRENCH & CO., INC.	RMC FEE 1ST QTR 2017 - ALPINE	2,066
001286	EIFERT, FRENCH & CO., INC.	RMC FEE 1ST QTR 2017 - HARRINGTON PARK	3,177
			<b>22,046</b>
<b>001287</b>			
001287	CONKLIN & KRAFT AGENCY	RMC FEE 1ST QTR 2017 - LEONIA BORO	3,709
001287	CONKLIN & KRAFT AGENCY	RMC FEE 1ST QTR 2017 - ORADELL BORO	5,599
			<b>9,308</b>
<b>001288</b>			
001288	TJG INC T/A SEASON'S CATERING	2017 REORGANIZE MTG - 1/19/2017	3,676
			<b>3,676</b>
<b>001289</b>			
001289	RAYMOND A. CELENTAINO	RMC FEE 1ST QTR 2017 - WALDWICK	5,738
			<b>5,738</b>
<b>001290</b>			
001290	GJEM INSURANCE AGENCY, INC.	RMC FEE 1ST QTR 2017 - RIVER EDGE	6,048
001290	GJEM INSURANCE AGENCY, INC.	RMC FEE 1ST QTR 2017 - BERGENFIELD	13,986
			<b>20,034</b>
<b>001291</b>			
001291	REGIONAL RISK MANAGERS, LLC	RMC FEE 1ST QTR 2017 - OLD TAPPAN	3,545
			<b>3,545</b>
<b>001292</b>			
001292	TRINITY BROKERAGE INC.	RMC FEE 1ST QTR 2017 - CLOSTER	5,578
			<b>5,578</b>
<b>001293</b>			
001293	CHADLER SOLUTIONS	RMC FEE 1ST QTR 2017 - ALLENDALE	4,849
			<b>4,849</b>
<b>001294</b>			
001294	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 1ST QTR 2017 - WOODCLIFF LAKE	4,581
001294	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 1ST QTR 2017 - SADDLE RIVER	2,728
001294	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 1ST QTR 2017 - FAIR LAWN	10,142
001294	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 1ST QTR 2017 - MONTVALE	5,464
001294	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 1ST QTR 2017 - RAMSEY	10,015



<b>001295</b>			<b>32,932</b>
001295	STEPHEN P. PUNTA SECCA CPCU,AAI	RMC FEE 1ST QTR 2017 - MIDLAND PARK	3,756
			<b>3,756</b>
<b>001296</b>			
001296	PIA McCAR THY FORDE	RMC FEE 1ST QTR 2017 - MAHWAH TWP	14,185
001296	PIA McCAR THY FORDE	RMC FEE 1ST QTR 2017 - CRESSKILL BORO	6,687
001296	PIA McCAR THY FORDE	RMC FEE 1ST QTR 2017 - FRANKLIN LAIKES	5,933
			<b>26,806</b>
<b>001297</b>			
001297	EASTERN INSURORS, LLC.	RMC FEE 1ST QTR 2017 - WYCKOFF	6,883
001297	EASTERN INSURORS, LLC.	RMC FEE 1ST QTR 2017 - HO-HO-KUS	4,373
			<b>11,257</b>
<b>001298</b>			
001298	NELSON PATTERSON AGENCY, INC.	RMC FEE 1ST QTR 2017 - LEONIA	3,709
001298	NELSON PATTERSON AGENCY, INC.	RMC FEE 1ST QTR 2017 -UPPER SADDLE RIVER	4,941
001298	NELSON PATTERSON AGENCY, INC.	RMC FEE 1ST QTR 2017 - NEW MILFORD	9,909
			<b>18,559</b>
<b>001299</b>			
001299	THE VOZZA AGENCY	RMC FEE 1ST QTR 2017 - PARK RIDGE	7,036
001299	THE VOZZA AGENCY	RMC FEE 1ST QTR 2017 - ENERSIB	2,895
			<b>9,931</b>
<b>001300</b>			
001300	JOHL & CO.,INC	RMC FEE 1ST QTR 2017 - HAWORTH	3,317
001300	JOHL & CO.,INC	RMC FEE 1ST QTR 2017 - EMERSON	2,895
			<b>6,212</b>
		Total Payments FY 2017	1,422,763.39

**TOTAL PAYMENTS ALL FUND YEARS \$ 1,424,648.48**