

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – JULY 20, 2017
WESTWOOD- 5:30PM**

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

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

ROLL CALL OF 2017 EXECUTIVE COMMITTEE:

Paul Hoelscher, Chairman	Borough of Harrington Park	Present
John Birkner	Borough of Westwood	Present
Paul Tomasko	Borough of Alpine	Present
James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present
Robert Shannon	Township of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

Alternate #4 Vacant as of June 2017

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services David N. Grubb, Nancy A. Ghani
Attorney	Huntington Bailey LLP Russ Huntington, Esq.
Liability Claims Service	JIF Claim, L.L.C. Dawn Mulligan
Workers Compensation Claim Service & Managed Care	Bergen Risk Managers Jamie Testino, Jason Cosimano
Safety Director	J.A. Montgomery Risk Control Dave McHale, Ken Schulz
Treasurer	Alan Negreann

FUND COMMISSIONERS PRESENT:

Janet Ridenhour, **Tenafly**
Lenora Benjamin, **Glen Rock**

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Boggio, **Chadler Solutions**
Jack Zisa, **Regional Risk Managers, LLC**
Dominick Cinelli, **Brown & Brown**
Debra Ginetto, **Burton Agency**
Robert Steinbruch, **Eastern Insurers**

Brian Eifert, **Eifert French**
 Dave Vozza, **The Vozza Agency**
 Art Caughlan, **Nelson-Patterson Agency**
 Gerard Quinn, **Conklin and Kraft Agency**
 Ralph Spataro, **Johl & Company**
 Ray Celentano
 Dan Larsen, **Johl & Company**
 Stephen Puntasecca, **The Heidt Agency**
 Frank Covelli, **P.I.A.**
 Ezio Altamura, **GJEM Otterstedt**
 Matt McArow, **GJEM Otterstedt**

MINUTES: Open and Closed Minutes of June 15, 2017.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JUNE 15, 2017:

Moved: Chairman Hoelscher
 Second: Commissioner Cleary
 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 Sciolaro
 Vote: Unanimous

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

Motion: Commissioner Pitofsky
 Second: Commissioner Birkner
 Roll Call Vote: 10 Ayes - 0 Nays

COMMITTEE REPORTS:

SAFETY & AWARD COMMITTEE: ROBERT SHANNON, CHAIR: The committee met before the JIF meeting; enclosed in the agenda were the minutes from the June 13, 2017 meeting for information.

Safety Director welcomed Commissioner Shannon as Committee Chairman. Safety Director highlighted the discussion items, which were the Lost Time Accident Frequency, rebranding of the MEL Safety Institute and review of the 2017 Safety Incentive Program. Additionally, there are two Bergen County Law Enforcement Leadership Programs being offered and Safety Director said he would comment on those later on in his report.

COVERAGE COMMITTEE: PAUL TOMASKO, CHAIR: Enclosed in the agenda was a quasi application submitted by Mahwah to consider the Joyce Kilmer Society of Mahwah as a Class III quasi

entity. Commissioner Tomasko said the Coverage Committee reviewed the application via email and said there were no objections raised to provide coverage noting there is a one-time additional MEL assessment of \$125.

MOTION TO APPROVE THE JOYCE KILMER SOCIETY OF MAHWAH AS A CLASS III QUASI:

Motion: Commissioner Tomasko
Second: Commissioner Hoffmann
Roll Call Vote: 10 Ayes - 0 Nays

MANAGEMENT COMMITTEE: ROBERT SHANNON, CHAIR: The committee met on June 27, 2017; enclosed in the agenda were the minutes for information.

Commissioner Shannon said the committee reviewed and recommended the release of the Requests for Qualifications (RFQs). The deadline to respond is July 21st at 2PM and a report will be provided at the next meeting.

Commissioner Shannon said the committee also reviewed a request by the Fund Treasurer regarding computer support which respect to monitoring software/patch updates. Pricing proposal was a seven-hour time block of \$1,225 (\$175 per hour) and \$10/month for email mailbox; the committee agreed to the request and made a recommendation to approve it.

MOTION TO ACCEPT THE RECOMMENDATIONS OF THE MANAGEMENT COMMITTEE:

Motion: Commissioner Shannon
Second: Commissioner Tomasko
Roll Call Vote: 10 Ayes - 0 Nays

EXECUTIVE DIRECTOR:

DUE DILIGENCE REPORTS: Monthly reports submitted to the Executive Committee including monthly Financial Fast Track, Loss Ratio, Lost Time Accident Frequency, Investment Summary and Rate Comparison, Expected Loss Ratio by Town Report and the Claim Activity Report.

Executive Director reviewed the Financial Fast Track as of May 31, 2017 and said the fund's statutory surplus stands at \$3.7 million. Executive Director reviewed the Lost Time Accident Frequency as of May 31, 2017 and said the fund's rate is 1.31.

Executive Director said the MEL formed a Cyber Task Force and one of their initiatives was to develop minimum standards for cyber liability. Executive Director said each local joint insurance fund will be presented with the program to determine whether to participate or not; more information would be provided when available.

Executive Director said the MEL Underwriting Manager is still working with QBE on optional excess limits for members to purchase with respect to land use coverage, which is expected to be underwritten separately and pricing would be based on claims experience by member.

SEWER BACKUP CLAIMS: Executive Director reported there were no sewer backup claims to report for the 2nd Quarter of 2017; there was no action to take and this was provided for information only.

MEMBERSHIP RENEWALS: Executive Director said Upper Saddle River is scheduled to renew fund membership by January 1, 2018. Membership documents will be mailed following the meeting.

2018 RENEWAL ONLINE UNDERWRITING DATABASE: On/about June 13th Fund Commissioners and Risk Managers received an email from Exigis RiskWorks notifying them the database is available for the 2018 underwriting renewal process. Executive Director said the deadline to complete, review and submit schedules is August 15, 2017.

SAFETY EXPO: The MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The next Safety Expo will be held on September 29th at the Camden County Emergency Services Training Center. Executive Director said registration information was sent via email to members in May.

MEL 30TH ANNIVERSARY ARTICLE: A recent edition of the New Jersey League of Municipalities magazine highlighted the 30th Anniversary of the MEL and included in the agenda was a copy of the article. The article pointed out the long history of the Fund and how much member municipalities have saved over the years.

2016 AUDIT FILING: Executive Director reported that PERMA filed the 2016 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspaper.

AUGUST PAYMENTS: Executive Director said the Fund is not scheduled to meet in August and it would be appropriate to authorize the Treasurer to process contracted expenses.

MOTION TO AUTHORIZE THE TREASURER TO PROCESS CONTRACTED EXPENSES DURING THE MONTH OF AUGUST:

Motion: Commissioner Pitofsky
 Second: Commissioner Tomasko
 Roll Call Vote: 10 Ayes - 0 Nays
Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: The Treasurer Cash and Investments as of June 30, 2017 were distributed for information. Fund Treasurer reported the 3rd quarter assessments are due by July 31st and said in addition to the bills list in the agenda there was a supplemental bills list for July, which was distributed for information.

Approving Payments Of July 2017 Vouchers Resolution 21-17

TOTAL 2016	10,062.00
TOTAL 2017	1,616,486.08
TOTAL	\$1,626,548.08

Approving Payments Of July 2017 Supplemental Vouchers Resolution 22-17

TOTAL 2017	25,000.00
TOTAL	\$25,000.00

Confirmation Of June 2017 Claims Payments/Certification Of Claims Transfers:

2013	14,874.14
2014	44,703.50
2015	74,943.77
2016	55,051.10
2017	232,935.05
TOTAL	\$422,507.56

MOTION TO APPROVE RESOLUTION 21-17 VOUCHER LIST FOR JULY 2017, RESOLUTION 22-17 SUPPLEMENTAL VOUCHER LIST FOR JULY 2017 AND APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JUNE 2017:

Motion: Commissioner Tomasko
Second: Commissioner Sciolaro
Vote: 10 Ayes – 0 Nays

Treasurer's Reports Made Part of Minutes.

FUND ATTORNEY:

REPORT: Fund Attorney said there was nothing to report for the month.

UNDERWRITING MANAGER:

LIST OF CERTIFICATES ISSUED: Included as part of the report was a List of Certificates issued for the period of 5/22/17 to 6/21/17.

Monthly Report Made Part of Minutes.

SAFETY DIRECTOR:

REPORT: Safety Director's report was included in the agenda for review. Report included June activities, upcoming MSI classes and Safety Director Bulletins that were issued.

PUBLIC SAFETY PERSONNEL TRAINING SESSIONS: Safety Director said the fund office received a request to reimburse attendance of qualified participants at training sessions geared towards Public Safety Personnel. Safety Director said the Executive Committee granted this request last year as well, which is as follows:

Executive Leadership Program for Public Safety Personnel – cost is \$1,500 per attendee and Bergen County Prosecutor will be paying half at \$750.

The Fund would cover \$375 of attendance fee for a member's enrolled participant.

Supervision of Law Enforcement Personnel – cost is \$450 per section or \$900 for sections 1 & 2 and Bergen County Prosecutor will be paying half.

The Fund would cover \$112.50 for a section or \$225 for sections 1 & 2

Commissioner Hoffmann inquired if a cap on reimbursement should be stipulated since there is possible attendance by all 38 members. In response, Executive Director said these trainings are restricted to specific positions and noted there is sufficient funding available in the budget under Miscellaneous Contingency.

MOTION TO APPROVE THE APPROVE THE TRAINING REIMBURSEMENTS AS PRESENTED:

Motion: Commissioner Preusch
Second: Commissioner Pitofsky
Vote: 10 Ayes – 0 Nays

Monthly Activity Report Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the June report, which was included in the agenda. The report indicated a saving of 67% for the month and 61% 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:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motioned:	Commissioner Tomasko
Second:	Commissioner Pitofsky
Vote:	Unanimous

MEETING ADJOURNED: 6:03PM

Nancy A. Ghani, Assisting Secretary

For

JOHN BIRKNER, SECRETARY

Date Prepared: August 15, 2017

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 21-17

JULY 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 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001406			
001406	LERCH, VINCI & HIGGINS, LLP	AUDITOR FEE 5/31/2017 - FOR FY 2016	10,062.00
			10,062.00
		Total Payments FY 2016	10,062.00

FUND YEAR 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001407			
001407	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2017	3,950.14
			3,950.14
001408			
001408	BERGEN RISK MANAGERS, INC.	COST CONTAINMENT SERVICES - 07/2017	35,225.26
			35,225.26
001409			
001409	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2017	287,853.96
001409	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2017	690,802.91
			978,656.87
001410			
001410	N.J. MUNICIPAL ENVIRONMENTAL	EJIF 2ND 2017	214,009.63
			214,009.63
001411			
001411	BERGEN RISK MANAGERS, INC.	TPA FEE 07/2017	28,614.63
001411	BERGEN RISK MANAGERS, INC.	CLAIMS - FROI REPORTS - 07/2017	1,445.91
			30,060.54
001412			
001412	JIF CLAIMS, L.L.C.	LIABILITY CLAIMS ADMIN - 07/2017	30,497.92
			30,497.92
001413			
001413	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 07/2017	14,824.19
			14,824.19
001414			
001414	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 06/2017	30.53
001414	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/2017	28,243.33
001414	PERMA RISK MANAGEMENT SERVICES	REIMBURSE SAFETY COMM MTG 6/14/2017	153.84
			28,427.70
001415			
001415	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 07/2017	4,317.00
			4,317.00
001416			
001416	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 07/2017	5,164.06
			5,164.06

001417			
001417	ALAN NEGREANN	TREASURER FEE 06/2017	2,377.00
			2,377.00
001418			
001418	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 07/2017	1,435.83
			1,435.83
001419			
001419	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2017	18,123.07
			18,123.07
001420			
001420	TROPHY KING OF PARSIPPANY	ROSEWOOD GAVEL W/ ENGRAVING 6/14/17	80.00
			80.00
001421			
001421	NEWTECH SERVICES, INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 7/17	75.00
			75.00
001422			
001422	EIFERT, FRENCH & CO., INC.	RMC FEE 3RD QTR 2017 - TENAFLY	11,159.68
001422	EIFERT, FRENCH & CO., INC.	RMC FEE 3RD QTR 2017 - RIVER VALE	5,644.32
001422	EIFERT, FRENCH & CO., INC.	RMC FEE 3RD QTR 2017 - ALPINE	2,066.92
001422	EIFERT, FRENCH & CO., INC.	RMC FEE 3RD QTR 2017 - HARRINGTON PARK	3,177.20
			22,048.12
001423			
001423	ALLSTATE INFORMATION MANAGEMNT	ACCT: 408 - ACT & STOR - 5/31/2017	63.36
			63.36
001424			
001424	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR FEE 6/28/17	10,194.94
			10,194.94
001425			
001425	CONKLIN & KRAFT AGENCY	RMC FEE 3RD QTR 2017 - LEONIA	3,709.50
001425	CONKLIN & KRAFT AGENCY	RMC FEE 3RD QTR 2017 - ORADELL	5,599.84
			9,309.34
001426			
001426	RAYMOND A. CELENTAINO	RMC FEE 3RD QTR D017 - WALDWICK	5,738.05
			5,738.05
001427			
001427	VIC FADINI	RMC FEE 3RD QTR 2017 - WASHINGTON TWP	5,346.32
001427	VIC FADINI	RMC FEE 3RD QTR 2017 - NORWOOD	3,236.51
			8,582.83
001428			
001428	GJEM INSURANCE AGENCY, INC.	RMC FEE 3RD QTR 2017 - RIVER EDGE	6,048.89
001428	GJEM INSURANCE AGENCY, INC.	RMC FEE 3RD QTR 2017 - BERGENFIELD	13,986.87
			20,035.76
001429			
001429	OTTERSTEDT INS AGENCY, INC.	RMC FEE 3RD QTR D017 - NORTHVALE	3,864.16
			3,864.16
001430			
001430	REGIONAL RISK MANAGERS, LLC	RMC FEE 3RD QTR D017 - OLD TAPPAN BORO	3,545.71
			3,545.71
001431			
001431	TRINITY BROKERAGE INC.	RMC FEE 3RD QTR D017 - CLOSTER	5,578.36
			5,578.36

001432			
001432	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 3RD QTR 2017 - WOODCLIFF LAKE	4,581.21
001432	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 3RD QTR 2017 - SADDLE RIVER	2,728.90
001432	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 3RD QTR 2017 - FAIR LAWN	10,142.27
001432	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 3RD QTR 2017 - MONTVALE	5,465.43
001432	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 3RD QTR 2017 - RAMSEY	10,015.35
			32,933.16
001433			
001433	STEPHEN P. PUNTA SECCA CPCU,AAI	RMC FEE 3RD QTR D017 - MIDLAND PARK	3,756.78
			3,756.78
001434			
001434	PIA McCARATHY FORDE	RMC FEE 3RD QTR 2017 - MAHWAH	14,185.41
001434	PIA McCARATHY FORDE	RMC FEE 3RD QTR 2017 - CRESSKILL	6,687.19
001434	PIA McCARATHY FORDE	RMC FEE 3RD QTR 2017 - FRANKLIN LAKES	5,933.84
			26,806.44
001435			
001435	EASTERN INSURORS, LLC.	RMC FEE 3RD QTR 2017 - WYCKOFF	6,883.64
001435	EASTERN INSURORS, LLC.	RMC FEE 3RD QTR 2017 - HO-HO-KUS	4,373.86
			11,257.50
001436			
001436	NELSON PATTERSON AGENCY, INC.	RMC FEE 3RD QTR 2017 - LEONIA	3,709.49
001436	NELSON PATTERSON AGENCY, INC.	RMC FEE 3RD QTR 2017 - UPPER SADDLE RVR	4,941.02
001436	NELSON PATTERSON AGENCY, INC.	RMC FEE 3RD QTR 2017 - NEW MILFORD	9,909.15
			18,559.66
001437			
001437	BURTON AGENCY, INC.	RMC FEE 3RD QTR D017 - WESTWOOD	7,545.95
001437	BURTON AGENCY, INC.	RMC FEE 3RD QTR D017 - GLEN ROCK	7,768.45
001437	BURTON AGENCY, INC.	RMC FEE 3RD QTR D017 - HILLSDALE	5,896.76
			21,211.16
001438			
001438	THE VOZZA AGENCY	RMC FEE 3RD QTR 2017 - PARK RIDGE	7,036.81
001438	THE VOZZA AGENCY	REDUCTION 1ST & 2ND QTR 2017	-180.00
001438	THE VOZZA AGENCY	RMC FEE 3RD QTR 2017 - EMERSON	2,895.14
			9,751.95
001439			
001439	JOHL & CO.,INC	RMC FEE 3RD QTR D017 - HAWORTH	3,317.07
001439	JOHL & CO.,INC	REDUCTION 1ST & 2ND QTR 2017	-180.00
001439	JOHL & CO.,INC	RMC FEE 3RD QTR D017 - EMERSON	2,895.14
			6,032.21
001440			
001440	BROWN & BROWN METRO, INC	RMC FEE 3RD QTR 2017 - SSRIDGEWOOD	9,703.76
001440	BROWN & BROWN METRO, INC	RMC FEE 3RD QTR 2017 - OAKLAND	7,811.29
001440	BROWN & BROWN METRO, INC	RMC FEE 3RD QTR 2017 - DEMAREST	3,073.92
001440	BROWN & BROWN METRO, INC	RMC FEE 3RD QTR 2017 - DUMONT	9,379.49
			29,968.46
001441			
001441	NORTH JERSEY MEDIA GROUP	ACCT: 2005619 - 6/30/17 - RFQ NOTICE	23.92
			23.92

Total Payments FY 2017

1,616,486.08

TOTAL PAYMENTS ALL FUND YEARS \$ 1,626,548.08