

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

Meeting of Fund Commissioners called to order by Acting Chairman Paul Tomasko. 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	Absent
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 Joseph Hrubash, 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 Kathleen McGuire, Jamie Testino Jason Cosimano
Safety Director	J.A. Montgomery Risk Control Ken Schulz
Treasurer	Alan Negreann

RISK MANAGEMENT CONSULTANTS PRESENT:

John Zisa, **Regional Risk Managers**
Ralph Spataro, **Johl & Company**
Michael Boggio, **Chadler Solutions**
Sharon Fallon, **P.I.A.**
Dan Larsen, **Johl & Company**
Ezio Altamura, **GJEM Otterstedt**
Brian Eifert, **Eifert French**

Dominick Cinelli, **Brown & Brown**
Gerard Quinn, **Conklin and Kraft Agency**
Arthur Caughlan, **Nelson-Patterson**
Debra Ginetto, **Burton Agency**
Art Caughlan, **Nelson-Patterson Agency**
Steve Puntasecca, **The Heidt Agency**

MINUTES: Open and Closed Minutes of February 16, 2017.

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 16, 2017:

Moved: Commissioner Sciolaro
Second: Commissioner Pitofsky
Roll Call Vote: 9 Ayes – 0 Nays

MOTION TO APPROVE CLOSED MINUTES OF FEBRUARY 16, 2017:

Moved: Commissioner Hoffmann
Second: Commissioner Cleary
Roll Call Vote: 9 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 Cleary
Second: Commissioner Sciolaro
Vote: Unanimous

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

Motion: Commissioner Pitofsky
Second: Commissioner Sciolaro
Roll Call Vote: 9 Ayes - 0 Nays

COMMITTEE REPORTS:

SAFETY COMMITTEE: CAROL BYRNE, CHAIR: Included in the agenda were the minutes from the February meeting for information. Safety Consultant said the Annual Safety Breakfast was held on Tuesday March 7, 2017 at Season's. Safety Consultant said the Breakfast was well attended and the program received positive feedback.

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 said the Financial Fast Track as of January 31, 2017 would be available in the next agenda; the accounting department is currently working with the fund's auditors to provide required information as part of the annual audit. Executive Director reviewed the Lost Time Accident Frequency as of January 31, 2017 and said the fund's current rate is 0.79, which is too early to provide an indication of how the year will trend.

RCF REPORT: The RCF met on March 1, 2017 at Forsgate Country Club; enclosed in the agenda was a copy of Commissioner Tomasko's report on the meeting.

EJIF REPORT: The EJIF met on March 1, 2017 at Forsgate Country Club; enclosed in the agenda was a copy of Commissioner Tomasko's report on the meeting.

MEL REPORT: The MEL met on March 1, 2017 at Forsgate Country Club; enclosed in the agenda was a copy of Alternate Commissioner Tomasko's report on the meeting.

Executive Director highlighted the following items coming out of the MEL meeting:

- Financials – as of December 31, 2016 the MEL's statutory surplus stands at \$21 million.
- Risk Management Information/Operating System – based on an ad-hoc committee's review, the MEL awarded a contract to Origami to implement a new online underwriting database and claims database. Executive Director said the contract with Exigis, the current vendor providing the online underwriting database, will be extended through the end of the year so the 2018 renewal process is not interrupted.
- Marketing Committee – formation of a new committee to identify MEL/JIF goals, which includes new membership, membership retention and rebranding.

ASSEMBLY BILL 4234 – INVESTMENT LEGISLATION: Enclosed in the agenda was a memorandum distributed to members urging MEL members to contact the Assembly to support legislation that will allow the Joint Insurance Funds to expand their investment opportunities. Many members already adopted Resolutions supporting this bill. The bill has passed in the Senate. The fund office is asking members to contact legislatures to urge that A4234 be posted for adoption in the Assembly.

2017 MEL BOARD OF FUND COMMISSIONERS RETREAT: The Board of Fund Commissioners held its annual one-day retreat on February 17, 2017 in the Princeton Forrestal Marriott. The meeting opened with a presentation from Chairman Landolfi, former Commissioner Jack Tarditi, Paul Miola, Dave Grubb and Russell Huntington on the formation of the MEL JIF in recognition of its 30 years of operations. Then, each subcommittee provided a report on its activities during 2016.

2017 MEL & MR HIF EDUCATIONAL SEMINAR: The 7th 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 will also be distributed by email to fund commissioners and risk managers.

LEAGUE MAGAZINE: Included in the agenda was the latest in the series of "Power of Collaboration" advertisements to appear in the League magazine. Each of the MEL ads highlights activities of the MEL and JIFs, as well as, people who have rendered significant service.

This advertisement highlights the MEL Safety Institute (MSI) providing instructor-led training to nearly 400,000 individuals, and an additional 40,000 enrolled in online training, over the past 15 years.

ELECTED OFFICIALS TRAINING: Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected officials completing the course by May 1st. Session currently scheduled in/around Bergen County at the respective municipal buildings are as follows:

- 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.

2017 PRIMA CONFERENCE: The 2017 PRIMA Annual Conference will take place June 4-7, 2017 in Phoenix, Arizona. To review all information regarding the 2017 PRIMA Conference including registration, please visit the website www.primacentral.org. The fund office will distribute information for those fund commissioners interested in attending the conference.

MOTION TO ADOPT RESOLUTION 10-17 AUTHORIZING TRAVEL AND RELATED EXPENSES FOR ATTENDANCE FUND COMMISSIONERS/MEMBERS AT THE ANNUAL RISK MANAGEMENT CONFERENCE:

- Motion: Commissioner Birkner
- Second: Commissioner Sciolaro
- Vote: 9 Ayes – 0 Nays

2017 FINANCIAL DISCLOSURES: Commissioners should anticipate the online filing of the Financial Disclosure forms as both an MEL Commissioner, as well as, any municipal related positions that require filing. It is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30th.

Executive Director’s Report Made Part of Minutes.

TREASURER:

REPORT: The Treasurer Cash and investments as of February 28, 2017 were distributed for information.

Approving Payments Of March 2017 Vouchers Resolution 11-17

TOTAL 2016	5,400.00
TOTAL 2017	220,997.13
TOTAL	\$226,397.13

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

2013	16,674.07
2014	49,224.23
2015	67,587.60
2016	131,727.22
2017	31,773.06
TOTAL	\$296,986.18

MOTION TO APPROVE RESOLUTION 11-17 VOUCHER LIST FOR MARCH 2017 AND APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF FEBRUARY 2017:

Motion: Commissioner Sciolaro
Second: Commissioner Pitofsky
Vote: 9 Ayes – 0 Nays
Treasurer's Reports Made Part of Minutes.

FUND ATTORNEY:

REPORT: Fund Attorney said at the MEL Commissioners Retreat there was a general consensus that the MEL is a trusted organization and noted there was discussion held regarding the strong partnership felt among MEL members and local JIFs. As an example, Executive Director referenced the property loss suffered by Edison where several of their DPW trucks were destroyed in a fire right before an incoming storm; Edison was able to secure loaned salt trucks through collaborative efforts.

UNDERWRITING MANAGER:

ACTING MUNICIPAL COURT ADMINISTRATOR BULLETIN: Included in the agenda was a coverage bulletin issued in response to a memorandum from the New Jersey Superior Court requiring each municipality to appoint a Municipal Court Administrator from another Bergen County municipality as Acting Court Administrator when there is a scheduled/unscheduled leave of absence.

LIST OF CERTIFICATES ISSUED: Included as part of the report was a List of Certificates issued for the period of 1/21/17 to 2/22/17.

SAFETY DIRECTOR:

REPORT: Safety Director's report was included in the agenda for review. Report included February activities, upcoming MSI classes in the area, a Safety Director message on Drones, a notice on online training for first responders, a bulletin and online training notice for safe patient lifting and an article noting increase in motor vehicle deaths in 2016.

Monthly Activity Report Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the February report, which was included in the agenda. The report indicated a saving of 61% 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:

NONE

NEW BUSINESS:

CLAIMS AUDIT: Executive Director said the annual claims audit of JIF Claims, the fund's property/general liability claims administrator, would be delayed due to the recent upgrade of the claims management system. Executive Director said JIF Claims utilizes the claims system of Qual-Lynx, which was recently upgraded to the iVos system. Executive Director said the claims audit will commence when available and be presented to the board for their review.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motioned: Commissioner Pitofsky

Second:
Vote:

Commissioner Cleary
Unanimous

MEETING ADJOURNED: 6:04PM

Nancy A. Ghani, Assisting Secretary

For

PAUL HOELSCHER, SECRETARY

Date Prepared: April 20, 2017

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 10-17

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Bergen County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 4-7, 2017 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2017 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Bergen County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Bergen County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners of the Bergen County Municipal Joint Insurance Fund.

**BERGEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

BERGEN 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 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>
001301			
001301	WYCKOFF TOWNSHIP	2016 SAFETY INCENTIVE PROGRAM - PLATINUM	2,500.00
			2,500.00
001302			
001302	HILLSDALE BOROUGH	2016 SAFETY INCENTIVE PROGRAM - BRONZE	1,000.00
			1,000.00
001303			
001303	PERMA RISK MANAGEMENT SERVICES	REIMBURSE PURCHASE OF 76 GIFT CARDS	1,900.00
			1,900.00
		Total Payments FY 2016	5,400.00

FUND YEAR 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001304			
001304	BERGEN RISK MANAGERS, INC.	COST CONTAINMENT SERVICES - 03/2017	35,225.26
			35,225.26
001305			
001305	BERGEN RISK MANAGERS, INC.	TPA FEE 03/2017	28,614.63
001305	BERGEN RISK MANAGERS, INC.	CLAIMS - FROI REPORTS 03/2017	1,445.91
			30,060.54
001306			
001306	JIF CLAIMS, L.L.C.	GL/PROPERTY CLAIMS ADMIN - 03/2017	30,497.92
			30,497.92
001307			
001307	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 03/2017	14,824.19
			14,824.19
001308			
001308	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 02/2017	54.40
001308	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/2017	28,243.33
			28,297.73
001309			
001309	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 03/2017	4,317.00
			4,317.00
001310			
001310	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 03/2017	5,164.06
			5,164.06
001311			
001311	ALAN NEGREANN	TREASURER FEE 02/2017	2,377.00
			2,377.00

001312			
001312	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS FEE 03/2017	1,435.83
			1,435.83
001313			
001313	NEWTECH SERVICES, INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 3/17	75.00
			75.00
001314			
001314	ALLSTATE INFORMATION MANAGEMNT	ACCT: 408 - ACT & STOR 01/31/2017	63.36
			63.36
001315			
001315	RIDGEWOOD VILLAGE	REFUND OVERPAYMNT OF 1ST QTR'17 ASSESSME	9,703.76
			9,703.76
001316			
001316	TJG INC T/A SEASON'S CATERING	SASFETY BREAKFAST MTG - 3/7/17	5,012.00
			5,012.00
001317			
001317	VIC FADINI	RMC FEE 1ST QTR 2017 - WASHINGTON TWP	5,346.32
001317	VIC FADINI	RMC FEE 1ST QTR 2017 - NORWOOD	3,236.51
			8,582.83
001318			
001318	OTTERSTEDT INS AGENCY, INC.	RMC FEE 1ST QTR 2017 - ORTHVALE	3,864.16
			3,864.16
001319			
001319	BURTON AGENCY, INC.	RMC FEE 1ST QTR 2017 - WESTWOOD	7,545.95
001319	BURTON AGENCY, INC.	RMC FEE 1ST QTR 2017 - GLEN ROCK	7,768.45
001319	BURTON AGENCY, INC.	RMC FEE 1ST QTR 2017 - HILLSDALE	5,896.76
			21,211.16
001320			
001320	BROWN & BROWN METRO, INC	RMC FEE 1ST QTR 2017 - OAKLAND BORO	7,811.29
001320	BROWN & BROWN METRO, INC	RMC FEE 1ST QTR 2017 - DEMAREST BORO	3,073.92
001320	BROWN & BROWN METRO, INC	RMC FEE 1ST QTR 2017 - DUMONT BORO	9,379.49
			20,264.70
001321			
001321	NORTH JERSEY MEDIA GROUP	ACCT: 2005619 - 2/3/17 - 2017 MTG SCHEDU	20.63
			20.63

Total Payments FY 2017

220,997.13

TOTAL PAYMENTS ALL FUND YEARS \$ 226,397.13