

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – NOVEMBER 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 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, Kathleen McGuire Jason Cosimano
Safety Director	J.A. Montgomery Risk Control Ken Schulz
Treasurer	Alan Negreann
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

FUND COMMISSIONERS PRESENT:

Jonathan DeJoseph, **Hillsdale Alternate**
Janet Ridenhour, **Tenafly**
Lenora Benjamin, **Glen Rock**
Quentin Wiest, **Mahwah**

RISK MANAGEMENT CONSULTANTS PRESENT:

Ralph Spataro, **Johl & Company**
Ezio Altamura, **GJEM Otterstedt**
Matt McArow, **GJEM Otterstedt**
Ray Celentano
Colleen Holdsworth, **Eifert French**
Robert Steinbruch, **Eastern Insurers**
Gerard Quinn, **Conklin and Kraft Agency**
Art Caughlan, **Nelson-Patterson Agency**
Dominick Cinelli, **Brown & Brown**
Frank Covelli, **P.I.A.**
Michael Boggio, **Chadler Solutions**
Jack Zisa, **Regional Risk Managers**
Dan Larsen, **Johl & Company**
Debra Ginetto, **Burton Agency**

MINUTES: Open and Closed Minutes of October 19, 2017.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF OCTOBER 19, 2017:

Moved: Commissioner Sciarolo
Second: Commissioner Cleary
Roll Call Vote: Unanimous

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:

Moved: Chairman Tomasko
Second: Commissioner Pitofsky
Vote: Unanimous

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

Motion: Commissioner Birkner
Second: Commissioner Cleary
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 October 19, 2017 meeting for information. Copies of the Lost Time Accident Frequency Rate as of October Month end for 2017, 2016 and 2015 were distributed for information. Executive Director said the current fund year is trending very well at 1.53 as compared to the same period for the past two years.

COVERAGE COMMITTEE: PAUL TOMASKO, CHAIR: Executive Director said the committee met before the JIF meeting to review a request to amend the JIF policy language related to Physical Damage Reimbursement for Emergency Services Volunteers. Copies of the request were distributed for information.

Executive Director said the current policy language is based solely on an emergency services volunteer responding “to or from a call”; proposed language would be updated to include the non-call activities or duties as authorized by a member entity. Executive Director said the reimbursement of damages shall not exceed \$2,500. Executive Director said the committee and the MEL Underwriting Manager made the recommendation to amend the JIF language as it appears in the Policy & Procedures manual.

MOTION TO ACCEPT THE RECOMMENDATION AND AMEND THE PHYSICAL DAMAGE REIMBURSEMENT FOR EMERGENCY SERVICES VOLUNTEERS AS PRESENTED:

Motion: Commissioner Tomasko
Second: Commissioner Preusch
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.

2018 BUDGET: Executive Director said the proposed 2018 budget was introduced last month. All members were mailed a notice of the public hearing, as well as being published in the designated newspaper.

Enclosed in the agenda was a copy of the proposed budget and copies of draft 2018 assessments were distributed at the meeting.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2018 BUDGET:

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

DISCUSSION OF BUDGET & ASSESSMENTS

Seeing none...

MOTION TO CLOSE THE PUBLIC HEARING:

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

MOTION TO ADOPT THE 2018 BUDGET & CERTIFY ASSESSMENTS:

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

2018 ASSESSMENTS: Executive Director said the 2018 Assessments will be mailed via certified mail on/about December 15th to each Bergen JIF member; a copy will be emailed to each Fund Commissioner & Risk Manager.

2017 DIVIDEND: Executive Director said the Board voted at the October meeting to release a dividend in the amount of \$623,119. Completed forms are due back to PERMA no later than November 20th. A filing with the State was done and we are awaiting their response.

RCF REPORT: Executive Director said as reported last month, the RCF met on October 18, 2017 as a public hearing to adopt the amended 2017 Budget and adopt the 2018 Budget.

The next meeting of the RCF is scheduled for January 3, 2018 at 10:30AM at the Forsgate Country Club - Jamesburg, NJ. The fund should elect a representative to serve on the RCF Board in time for the January reorganization meeting.

MOTION TO ELECT PAUL TOMASKO AS THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND:

Motion: Commissioner Sciolaro
Second: Commissioner Pitofsky
Roll Call Vote: Unanimous

EJIF REPORT: Executive Director said as reported last month, the EJIF met on October 18, 2017 as a public hearing to adopt the 2018 budget.

The next meeting of the EJIF is scheduled for January 3, 2018 10:50AM at the Forsgate Country Club - Jamesburg, NJ. The fund should elect a representative to serve on the EJIF Board in time for the January reorganization meeting.

MOTION TO ELECT PAUL TOMASKO AS THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND:

Motion: Commissioner Sciolaro
Second: Commissioner Pitofsky
Roll Call Vote: Unanimous

MEL REPORT: Executive Director said as reported last month, the MEL met on October 18, 2017 to introduce the 2018 Budget & Rate Table.

The public hearing on the MEL 2018 budget was held on November 15, 2017 at 5:00 PM in the Convention Center in Atlantic City - Room 305. The report from this meeting will be included in the next agenda.

The fund should elect a representative to serve on the MEL Board in time for the January 3, 2018 reorganization meeting; meeting to be held at 11:15AM at the at the Forsgate Country Club - Jamesburg, NJ.

MOTION TO ELECT PAUL TOMASKO AS THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND:

Motion: Commissioner Sciolaro
Second: Commissioner Pitofsky
Roll Call Vote: Unanimous

JANUARY 2018 REORGANIZATION MEETING: The Fund's 2018 Reorganization meeting is scheduled for Thursday, January 18, 2018 at 6:00pm at Seasons in Washington, NJ; invitations will be mailed out in early December.

Executive Director said the Fund is not scheduled to meet in December and as such it would be appropriate to authorize the Treasurer to process contracted expenses.

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

Motion: Commissioner Hoffmann
Second: Commissioner Looes
Roll Call Vote: 10 Ayes – 0 Nays

ELECTED OFFICIALS TRAINING: This year’s elected officials training program will focus on “Land Use Liability and Technology Risk Management”. Sessions are scheduled at the League of Municipalities Conference on November 14th and 15th. Enclosed in the agenda was the notice that was mailed to commissioners.

For 2018, 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 1, 2018. 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 5% of the member’s assessment.

Executive Director’s Report Made Part of Minutes.

TREASURER:

REPORT: The Treasurer Cash and Investments as of October 31, 2017 were distributed for information.

Approving Payments Of November 2017 Vouchers Resolution 27-17

TOTAL 2016	1,500.00
TOTAL 2017	154,536.52
TOTAL	\$156,036.52

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

2013	0.00
2014	309,657.30
2015	38,545.66
2016	56,617.91
2017	213,454.36
TOTAL	\$618,275.23

MOTION TO APPROVE RESOLUTION 27-17 FOR NOVEMBER 2017 PAYMENTS AND APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF OCTOBER 2017 AS PRESENTED:

Motion: Commissioner Hoffmann
Second: Commissioner Pitofsky
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 9/22/17 to 10/21/17.

LAND USE LIABILITY: MEL Underwriting Manager said QBE is providing \$1,000,000 of “Land Use Claims” coverage to all members for 2018, which is a significant enhancement from the \$150,000 offered in 2017. Applications will not be required; coverage will automatically be provided.

POL/EPL POLICY FORM: As previously reported, MEL Underwriting Manager said joint efforts with QBE have resulted in a change to policy forms from the MEL’s historical policy form to a more standard commercial form. The intent of moving to a new policy form is not to change coverage, but to bring the Public Officials/EPL program in line with policy language standards in the marketplace.

CYBER SECURITY MINIMUS STANDARDS: MEL Underwriting Manager said the MEL Cyber Task Force will be distributing a risk management program for members to use to reduce and/or prevent cyber liability related claims.

Executive Director said the fund office would schedule an informational session for Risk Managers on Land Use Liability, the Cyber Security Minimum Standards and the POL/EPL policy form changes.

Monthly Report Made Part of Minutes.

SAFETY DIRECTOR:

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

Monthly Activity Report Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the October report, which was included in the agenda. Report indicated a savings of 61% 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:

Commissioner Hoffmann thanked efforts by JIF members, Risk Managers and Fund Professionals in reference to the reduction of the Lost Time Accident Frequency Rate. In addition, Commissioner Hoffmann thanked BRM for the continued significant network savings, JIF Claims for their management of property and liability claims and Risk Managers for their assistance and representation of JIF members.

Commissioner Tomasko said the addition of Cyber Security was a beneficial and important topic to add to the annual Elected Officials seminar.

PUBLIC COMMENT:

Mr. Covelli thanked the Coverage Committee and the Executive Committee in clarifying the reimbursement language with respect to Physical Damage Reimbursement for Emergency Services Volunteers.

MOTION TO ADJOURN:

Motioned:	Commissioner Pitofsky
Second:	Commissioner Looes
Vote:	Unanimous

MEETING ADJOURNED: 6:12PM

Nancy A. Ghani, Assisting Secretary

For

JOHN BIRKNER, SECRETARY

Date Prepared: January 11, 2018

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 27-17

NOVEMBER 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>
001501			
001501	NEW MILFORD BOROUGH	2016 SAFETY AWARD - 11/3/17	1,500.00
			1,500.00
		Total Payments FY 2016	1,500.00

FUND YEAR 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001502			
001502	BERGEN RISK MANAGERS, INC.	COST CONTAINMENT SERVICES 11/2017	35,225.26
			35,225.26
001503			
001503	NEW MILFORD BOROUGH	REIMB TRAINING - 11/3/2017	225.00
			225.00
001504			
001504	BERGEN RISK MANAGERS, INC.	TPA FEE 11/2017	28,614.63
001504	BERGEN RISK MANAGERS, INC.	CLAIMS-FROI REPORTS - 11/2017	1,445.91
			30,060.54
001505			
001505	JIF CLAIMS, L.L.C.	LIABILITY CLAIMS - 11/2017	30,497.92
			30,497.92
001506			
001506	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 11/2017	14,824.19
			14,824.19
001507			
001507	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 10/2017	64.30
001507	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/2017	28,243.33
			28,307.63
001508			
001508	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 11/2017	4,317.00
			4,317.00
001509			
001509	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 11/2017	5,164.06
			5,164.06
001510			
001510	ALAN NEGREANN	TREASURER FEE 10/2017	2,377.00
			2,377.00
001511			
001511	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGERS FEE 11/2017	1,435.84
			1,435.84
001512			
001512	NEWTECH SERVICES, INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 11/17	75.00
			75.00

001513			
001513	WOODCLIFF LAKE BOROUGH	REIMB TRAINING - 10/26/2017	225.00
			225.00
001514			
001514	RIDGEWOOD POLICE DEPARTMENT	REIMB TRAINING - 11/3/2017	1,125.00
			1,125.00
001515			
001515	ALLSTATE INFORMATION MANAGEMNT	ACCT: 408 - ACT & STOR 09/30/2017	118.51
			118.51
001516			
001516	TJG INC T/A SEASON'S CATERING	REORGANZATION DINNER - DEPOSIT 1/18/18	500.00
			500.00
001517			
001517	NORTH JERSEY MEDIA GROUP	ACCT: 2005619 - 10/27/17 - '18 PROP BDGT	44.55
001517	NORTH JERSEY MEDIA GROUP	ACCT: 2005619 - 10/7/17 -OCT 16 SPEC MTG	14.02
			58.57
		Total Payments FY 2017	154,536.52

TOTAL PAYMENTS ALL FUND YEARS \$ 156,036.52