

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – SEPTEMBER 21, 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	Absent
Robert Shannon	Township of Wyckoff	Absent
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 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 Jamie Testino, Kathleen McGuire Jason Cosimano
Safety Director	J.A. Montgomery Risk Control Dave McHale, Ken Schulz
Treasurer	Alan Negreann

FUND COMMISSIONERS PRESENT:

Janet Ridenhour, **Tenafly**

RISK MANAGEMENT CONSULTANTS PRESENT:

Ralph Spataro, **Johl & Company**
Olga Bobylak, **The Vozza Agency**
Debra Ginetto, **Burton Agency**
Brian Eifert, **Eifert French**
Michael Boggio, **Chadler Solutions**

Ezio Altamura, **GJEM Otterstedt**
Matt McArow, **GJEM Otterstedt**
Frank Covelli, **P.I.A.**
Gerard Quinn, **Conklin and Kraft Agency**
Art Caughlan, **Nelson-Patterson Agency**
Stephen Puntasecca, **The Heidt Agency**
Joseph Puntasecca, **The Heidt Agency**
Dominick Cinelli, **Brown & Brown**
Ray Celentano

MINUTES: Open and Closed Minutes of July 20, 2017.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 20, 2017:

Moved: Chairman Tomasko
Second: Commissioner Sciolaro
Roll Call Vote: 8 Ayes – 0 Nays

CORRESPONDENCE:

HURRICANE HARVEY-SELF DEPLOYMENT: Enclosed as correspondence was notification distributed by MEL based on several inquiries regarding coverage for member town employees and volunteers who want to provide Hurricane Harvey assistance.

**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 Sciolaro
Vote: Unanimous

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

Motion: Commissioner Cleary
Second: Commissioner Looes
Roll Call Vote: 8 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 July 20, 2017 meeting for information.

Safety Director said the fund's Lost Time Accident Frequency Rate as of July is 1.22, which is trending positively. Safety Director said the 3rd quarter Regional Training will be on the 21 Irrefutable Laws of Leadership for Law Enforcement presented by Retired Chief Keith Hummel.

MANAGEMENT COMMITTEE - ROBERT SHANNON, CHAIR: The committee met on September 8, 2017 to review the responses to the Request for Qualifications for the 2018-2020 contract period. Enclosed in the agenda were the committee minutes, as well as, a list of responders for information.

Commissioner Hoffmann said this committee has done a thorough job of reviewing each response received for the advertised positions. Commissioner Hoffmann said this is his third time conducting a review and noted this may be the best evaluation since there was representation from Mayors, Administrators and PERMA staff involved and information was provided in a timely fashion for review.

Committee reviewed positions that received only one response and recommended reappointing incumbent providers. The position of Auditor received two responses; based on established evaluation criteria a recommendation was made to reappoint the incumbent firm. Lastly, the committee agreed to review a bill repricing exercise before confirming an award for Managed Care Provider.

Executive Director said the Management Committee expects to meet again in October to continue the RFQ responses review and review the preliminary 2018 budget prior to introduction.

COVERAGE COMMITTEE – PAUL TOMASKO, CHAIR: The fund office received an emergent quasi coverage request from Long Ball Golf Management LLC, which currently manages the River Vale Country Club; the entity was seeking General Liability coverage, as well as, umbrella coverage via the fund’s quasi program. Commissioner Tomasko said the request was distributed to the Coverage Committee via email and the recommendation is to deny the request for coverage as this does not qualify as a quasi entity. Executive Director said the fund office will draft a response notifying of the committee’s review and decision. A copy of the request is filed with the minutes.

EXECUTIVE DIRECTOR:

DUE DILIGENCE REPORTS: Monthly reports submitted to the Executive Committee including monthly 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 will be included in the next agenda. Executive Director reviewed the Lost Time Accident Frequency as of July 31, 2017 and said the fund’s rate is 1.22.

PROACTIVE POLICE SUPERVISION PROGRAM: Enclosed in the agenda was a draft flyer for a program being offered in October, November and December which is geared toward Police Command Staff. Cost of the program is \$299 per attendee and will be offered to Bergen JIF members at \$199 per attendee; the balance to be covered by the Fund. Executive Director said 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:

Motion:	Commissioner Tomasko
Second:	Commissioner Sciolaro
Roll Call Vote:	8 Ayes - 0 Nays

RCF REPORT: The RCF met on September 6, 2017 at the Forsgate Country Club; enclosed in the agenda was a copy of Commissioner Tomasko’s report. The RCF amended 2017 Budget (copy enclosed) and the proposed 2018 Budget (copy enclose) was introduced. The public hearing on the RCF budget will be held on October 18, 2017 at 10:30 a.m. in the Forsgate Country Club, Jamesburg, NJ.

EJIF REPORT: The EJIF met on September 6, 2017 at the Forsgate Country Club; enclosed in the agenda was a copy of Commissioner Tomasko’s report. The EJIF’s 2018 Budget was introduced and a

public hearing will be held on October 18, 2017 at 10:50 a.m. in the Forsgate Country Club, Jamesburg, NJ.

Executive Director said a highlight of the September meeting was that the EJIF would be releasing a \$1 million dividend to its members. In addition and at the request of its membership, the EJIF would be hosting more educational seminars. Copies of a flyer on a workshop *Keeping Up with Changing Regulations* was distributed; the workshop will be held four times in various locations.

MEL REPORT: The MEL met on September 6, 2017 at the Forsgate Country Club; enclosed in the agenda was a copy of Commissioner Tomasko's report. The MEL's 2018 budget introduction is scheduled for October 18, 2017 at 11:15 a.m. in the Forsgate Country Club, Jamesburg, NJ.

Executive Director noted a few highlights from the MEL meeting and said this would be the last year members will use the Exigis program for managing exposure data since the MEL contracted with Origami to develop a comprehensive risk management information and operation system.

MEL CYBER TASK FORCE: Executive Director said the MEL's Cyber Task Force made recommendations to the MEL at the September 6th meeting. The Cyber Task Force developed minimum risk control standards. The JIFs' policies with XL Caitlin carry a \$10,000 deductible. To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in the deductible based on a member's level of compliance with minimum standards (to be determined at time of claim). Enclosed in the agenda were the minimum standards approved by the MEL. The MEL Underwriting Manager will be preparing material to distribute to members shortly.

The MEL Board also agreed to enter into a contract with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities at a cost of \$17,100. At the end of the study, Palindrome will provide a report to each participant as well as a summary report for the MEL that will provide insight to members' cyber security readiness.

Committee met again and is now focusing on identifying training vendors and may be able to add additional on-line training to the MEL Safety Institute.

Executive Director said it may be appropriate to refer to the Management Committee which member from this fund would be selected to participate in the study. Commissioner Hoffmann said this is a critical issue for all members and any municipality should be able to participate. Executive Director said the MEL has agreed to cover the cost of the study at one member per JIF and that does not preclude a member from obtaining other services. Executive Committee agreed to refer matter to Management Committee.

MEMBERSHIP RENEWALS: Executive Director said Upper Saddle River is the only member scheduled to renew fund membership by January 1, 2018 and the Fund office has received documentation confirming their 3-year renewal.

2018 RENEWAL ONLINE UNDERWRITING DATABASE: Executive Director said members were asked to update their underwriting data in the online underwriting database for the 2018 budget. The deadline to complete review and submit schedules was August 15, 2017; the fund office will be following up with members to complete the process.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: The Treasurer Cash and Investments as of July 31, 2017 were included in the agenda for information; the reports as of August 31, 2017 were distributed for information.

Confirming Payments Of August 2017 Vouchers

TOTAL 2017	159,695.20
TOTAL	\$159,695.20

Approving Payments Of September 2017 Vouchers Resolution 23-17

TOTAL 2017	153,696.30
TOTAL	\$153,696.30

Approving Payments Of September Supplemental 2017 Vouchers Resolution 24-17

TOTAL 2017	4,849.223
TOTAL	\$4,849.22

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

2013	5,506.60
2014	47,949.36
2015	28,089.49
2016	92,109.47
2017	243,848.44
TOTAL	\$417,503.36

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

2013	0.00
2014	22,021.18
2015	334,708.21
2016	62,466.21
2017	184,616.40
TOTAL	\$603,812.00

MOTION TO CONFIRM THE PAYMENTS OF AUGUST 2017, APPROVE RESOLUTION 23-17 VOUCHER LIST FOR SEPTEMBER 2017 PAYMENTS, APPROVE RESOLUTION 24-17 FOR SEPTEMBER SUPPLEMENTAL 2017 PAYMENTS AND APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JULY AND AUGUST 2017 AS PRESENTED:

Motion: Commissioner Hoffmann
Second: Commissioner Preusch
Vote: 8 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 to 6/22/17 to 7/21/17 and 7/22/17 to 8/21/17.

MEL BULLETIN 17-30: Included in the agenda for information was MEL Bulletin 17-30 on Public Officials Liability-Optional Excess Land Use Coverage.

MEL BULLETIN 17-31: Included in the agenda for information was MEL Bulletin 17-31 on 2018 Public Officials/Employment Practices Policy Change. Bulletin noted the MEL Underwriting

Manager has worked with QBE to change policy forms from the MEL's historical policy form to a more standard commercial form.

MEL BULLETIN 17-32: Distributed for information was MEL Bulletin 17-32 on the 2018 Fire Truck Valuation Change. Copies of the bulletin will be emailed to members by the Underwriting Manager's office.

Monthly Report Made Part of Minutes.

SAFETY DIRECTOR:

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

Safety Director said the 3rd quarter Regional Training will be on the *21 Irrefutable Laws of Leadership for Law Enforcement* presented by Retired Chief Keith Hummel. Safety Director said the session will be offered on two dates and requested reimbursement for food/beverage, as well as, the cost to cover workbooks at a not to exceed \$900 to be shared with the South Bergen JIF.

MOTION TO APPROVE THE APPROVE THE REIMBURSEMENT AS PRESENTED:

Motion: Commissioner Sciolaro
Second: Commissioner Tomasko
Vote: 8 Ayes – 0 Nays

Monthly Activity Report Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the July and August reports, which was included in the agenda. The July report indicated a savings of 60% for the month and 61% since inception and the August report indicated a savings of 57% 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:

Mr. Altamura thanked the Executive Committee, Risk Managers and Fund Professionals for their prayers, thoughts and condolences that were expressed for his wife's passing.

MOTION TO ADJOURN:

Motioned: Commissioner Sciolaro
Second: Commissioner Hoffmann
Vote: Unanimous

MEETING ADJOURNED: 6:13PM

Nancy A. Ghani, Assisting Secretary

For

JOHN BIRKNER, SECRETARY

Date Prepared: October 12, 2017

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 23-17

SEPTEMBER 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 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001457			
001457	BERGEN RISK MANAGERS, INC.	COST CONTAINMENT SERVICES - 09/2017	35,225.26
			35,225.26
001458			
001458	BERGEN RISK MANAGERS, INC.	TPA FEE 09/2017	28,614.63
001458	BERGEN RISK MANAGERS, INC.	CLAIMS - FROI REPORTS - 09/2017	1,445.91
			30,060.54
001459			
001459	JIF CLAIMS, L.L.C.	LIABIITY CLAIMS ADMIN - 09/2017	30,497.92
			30,497.92
001460			
001460	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 09/2017	14,824.19
			14,824.19
001461			
001461	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 08/2017	11.39
001461	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/2017	28,243.33
			28,254.72
001462			
001462	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 09/2017	4,317.00
			4,317.00
001463			
001463	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 09/2017	5,164.06
			5,164.06
001464			
001464	ALAN NEGREANN	TREASURER FEE 08/2017	2,377.00
			2,377.00
001465			
001465	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 09/2017	1,435.84
			1,435.84
001466			
001466	NEWTECH SERVICES, INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 9/17	75.00
001466	NEWTECH SERVICES, INC.	COMPUTER SERVICES - ALAN NEGREANN	1,225.00
			1,300.00
001467			
001467	LERCH, VINCI & HIGGINS, LLP	OUT OF POCKET COST - 8/10/2017	69.00
			69.00

001468			
001468	NORTH JERSEY MEDIA GROUP	CUST NO. 2005619 - 6/25/17 - 6-27 MTG	14.02
001468	NORTH JERSEY MEDIA GROUP	CUST NO. 2005619 - 6/3/17 - BDGT SYNOPS	156.75
			170.77
		Total Payments FY 2017	153,696.30

TOTAL PAYMENTS ALL FUND YEARS \$ 153,696.30

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL BILLS LIST**

Resolution No. 24-17

SEPTEMBER 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 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001469			
001469	CHADLER SOLUTIONS	RMC FEE 3RD QTR 2017 - ALLENDALE BORO	4,849.23
			4,849.23
		Total Payments FY 2017	4,849.23

TOTAL PAYMENTS ALL FUND YEARS \$ 4,849.23